

AUDITORS' REPORT  
&  
AUDITED FINANCIAL STATEMENTS  
OF  
ANSAR - VDP UNNAYAN BANK  
FOR THE YEAR ENDED 30 JUNE 2012

**AZIZ HALIM KHAIR CHOUDHURY**

Chartered Accountants

*Corporate Office*

*House #79, Road # 12A*

*Dhanmondi, Dhaka-1209*

*Phone: (+8802) 9145017, 9137092*

*Fax : (+8802) 9137097*

*E-mail: mahalim@bdcom.net*

**OCTOKHAN**

Chartered Accountants

*House No:105 (4<sup>th</sup> floor)*

*Northern Road*

*Baridhara DOHS, Dhaka-1206.*

*Ph: (+8802) 8411367-9*

*Fax: (+8802) 8411371*

*E-mail: octokhan@btconnect.com*

## Table of contents

<b>SL. No.</b>	<b>Particulars</b>	<b>Page No.</b>
01	Auditors' Report	1-2
02	Balance Sheet	3-4
03	Profit & Loss Accounts	5
04	Cash Flow Statement	6-7
05	Liquidity Statement	8
06	Statement of Changes in Equity	9
07	Notes to the Accounts	10-24
08	Schedule of Fixed Assets	25
09	High Lights of Bank's Performance	26

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*House No:105(4<sup>th</sup> floor)**Northern Road**Baridhara DOHS, Dhaka-1206.**Ph: (+8802) 8411367-9**Fax: (+8802) 8411371**E-mail: octokhan@btconnect.com*

## **AUDITORS' REPORT TO THE SHAREHOLDERS OF ANSAR-VDP UNNAYAN BANK**

We have audited the accompanying Financial Statements of Ansar-VDP Unnayan Bank which comprises the balance sheet as at 30<sup>th</sup> June, 2012 and the Profit and Loss Account, statement of Changes in Equity and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Bangladesh Financial Reporting Standards (BFRS), The Bank Companies Act 1991 and relevant BRPD Circulars issued by the Bangladesh Bank. This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of Financial Statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### **Auditors' Responsibility**

Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the Financial Statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion:**

In our opinion, The Financial Statements prepared in accordance with Bangladesh Accounting Standards (BAS), give a true and fair view of the state of affairs of the Bank of 30<sup>th</sup> June, 2012 and of the result of its operations and cash flow for the year then ended and comply with the applicable Sections of the Bank Companies Act 1991, the rules and regulation issued by the Bangladesh Bank, Companies Act 1994, the Securities and Exchange rules 1987 and other applicable laws and regulation.

**We report that:**

- (a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and made due verification thereof;
- (b) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches not visited by us;
- (c) the Bank's Balance Sheet and Profit and Loss Account dealt with by the report are in agreement with the books of accounts and returns;
- (d) the expenditure incurred were for the purposes of the Bank's business;
- (e) the financial position of the Bank as on 30<sup>th</sup> June, 2012 and profit for the period from July 01, 2011 to 30<sup>th</sup> June, 2012 have been properly reflected in the Financial Statements except as mentioned above and the Financial Statements have been prepared in accordance with the generally accepted accounting principles;
- (f) the Financial Statements have been drawn up in conformity with the Bank Companies Act 1991 and in accordance with the rules and regulations issued by Bangladesh Bank;
- (h) adequate provisions have been made for loans and advances and other assets which are, in our opinion, doubtful of recovery;
- (i) the Financial Statements conform to the prescribe standards set in the accounting regulation issued by the Bangladesh Bank after consultation with the professional accounting bodies in the Financial Statements.
- (j) the record and statements submitted by the branches have been properly maintained and consolidated in the Financial Statements;
- (k) the information and explanations required by us has been received and found satisfactory;

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

  
**Octokhan**  
Chartered Accountants

Dated: 07 August 2012  
Dhaka.

**ANSAR-VDP UNNAYAN BANK**  
**Balance Sheet**  
As at 30 June 2012

Particulars	Note	2011-2012 Taka	2010-2011 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash :</b>	3	<b>51,606,846</b>	<b>63,906,843</b>
Cash in hand (Including foreign currency)		8,485,470	4,973,683
Balance with Bangladesh Bank (Including foreign currency)		-	-
Balance with Sonali Bank (Including foreign currency)		43,121,376	58,933,160
<b>Balance with other banks and financial institutions</b>	4	<b>369,893,006</b>	<b>274,698,122</b>
Inside Bangladesh		369,893,006	274,698,122
Outside Bangladesh		-	-
<b>Money at call on short notice</b>		-	-
<b>Investments :</b>		-	692
<b>Loans and Advances:</b>	5	<b>2,263,604,735</b>	<b>1,890,129,351</b>
Loans, Cash Credit, Overdrafts etc.		2,263,604,735	1,890,129,351
Bills purchased & discounted		-	-
<b>Fixed assets Including premises, furniture and fixtures</b>	6	<b>33,521,369</b>	<b>16,110,203</b>
<b>Others assets</b>	7	<b>168,538,231</b>	<b>150,202,277</b>
<b>Total Assets :</b>		<b><u>2,887,164,186</u></b>	<b><u>2,395,047,488</u></b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities :</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	8	<b>500,000,000</b>	<b>500,000,000</b>
<b>Deposits and other accounts:</b>	9	<b>1,068,086,314</b>	<b>842,579,556</b>
Current Accounts		36,813	146,993
Bills Payable		-	-
Savings Bank Deposit		-	-
Fixed Deposits		34,629,181	32,084,610
Bearer Certificate of Deposit		166,088,545	148,106,372
Other Deposits		867,331,775	662,241,581

Particulars	Note	2011-2012 Taka	2010-2011 Taka
Other Liabilities	10	586,147,970	480,851,320
<b>Total Liabilities</b>		<b>2,154,234,284</b>	<b>1,823,430,876</b>
Capital/ Shareholders Equity	11	732,929,902	571,616,612
Paid up Capital		542,098,400	409,458,500
Statutory Reserve		-	-
General Reserve	12	49,968,396	49,968,396
Special Reserve	13	2,000,000	2,000,000
Dividend	33	138,773,477	110,111,382
Surplus in Profit and Loss A/C		89,629	78,334
<b>Total Shareholders Equity</b>		<b>732,929,902</b>	<b>571,616,612</b>
<b>Total Liabilities and Shareholders Equity</b>		<b>2,887,164,186</b>	<b>2,395,047,488</b>
<b>OFF-BALANCE SHEET ITEMS</b>		<b>2011-2012 Taka</b>	<b>2010-2011 Taka</b>
<b>Contingent liabilities:</b>			
Acceptances & Endorsements			-
Letters of Guarantee			-
Irrevocable letters of Credit			-
Bills for Collection			-
Other Contingent liabilities			-
<b>Total:</b>			-
<b>Other commitments:</b>			
Documentary credits and short term trade-related transactions			-
Forward assets purchased and forward deposits placed			-
Undrawn note issuance and revolving underwriting facilities			-
Undrawn format standby facilities, credit lines and other commitments			-
<b>Total</b>			-
<b>Total Off- Balance sheet Items including Contingent liabilities :</b>			-

Annexed notes form an integral part of these accounts.



Chairman



Managing Director



Secretary

Signed in terms of our separate report of even date



Aziz Halim Khair Choudhury  
Chartered Accountants



Octokhan  
Chartered Accountants

**ANSAR-VDP UNNAYAN BANK**  
**Profit and Loss Account**  
For the year ended 30 June 2012

Particulars	Note	2011-2012 Taka	2010-2011 Taka
Interest Income	14	365,236,074	277,660,010
Less: Interest paid on deposits and borrowings etc.	15	86,412,351	63,172,111
<b>Net Interest Income</b>		<b>278,823,723</b>	<b>214,487,899</b>
Investment Income		-	-
Commission, exchange and brokerage		4,668,064	2,911,920
Other operating income	16	-	-
<b>Total operating income</b>		<b>283,491,787</b>	<b>217,399,819</b>
Salary and allowances	17	131,174,309	106,716,246
Rent, taxes, insurance, electricity etc.	18	9,766,962	10,887,200
Legal expenses		34,860	58,004
Postage, stamp, telecommunication etc.	19	1,972,510	1,287,327
Stationery, Printings, Advertisements etc.	20	4,073,429	2,562,071
Chief Executives salary and fees	21	917,420	825,020
Directors fees		1,300,776	448,817
Auditors fees		60,000	118,000
Depreciation and repair of bank's assets	22	4,085,673	2,169,250
Other expenses	23	48,440,083	31,676,053
<b>Total operating expenses</b>		<b>201,826,022</b>	<b>156,747,988</b>
<b>Profit/Loss before provision</b>		<b>81,665,765</b>	<b>60,651,831</b>
Provision for loan	24	12,199,000	3,923,417
Other provisions	25	19,600,000	16,300,000
<b>Total provision</b>		<b>31,799,000</b>	<b>20,223,417</b>
<b>Total Profit/Loss before taxes</b>		<b>49,866,765</b>	<b>40,428,414</b>
Provision for Taxation	26	21,193,375	17,182,076
<b>Net Profit after Taxation</b>		<b>28,673,390</b>	<b>23,246,338</b>
Add: Retained shortfall		-	(3,323,344)
		<b>28,673,390</b>	<b>19,922,994</b>
<b>Appropriations :</b>			
Statutory Reserve		-	-
General Reserve		-	-
Special Reserve		28,662,095	19,844,660
Dividends		11,295	78,334
Retained surplus		<b>28,673,390</b>	<b>19,922,994</b>
<b>Earning per share (EPS)</b>		<b>7.00</b>	<b>5.86</b>

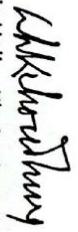
Annexed notes form an integral part of these accounts.

  
Chairman

  
Managing Director

  
Secretary

Signed in terms of our separate report of even date.

  
Aziz Halim Khair Choudhury  
Chartered Accountants

  
Octokhan  
Chartered Accountants

**ANSAR-VDP UNNAYAN BANK**  
**Cash Flow Statement**  
For the year ended 30 June 2012

Particulars	Note	2011-2012 Taka	2010-2011 Taka
<b>Cash flows from operating activities</b>			
Interest receipts in cash		314,689,288	252,717,493
Interest payments		(86,984,236)	(60,464,046)
Dividends receipts		-	-
Fee and commission receipts in cash		-	-
Recoveries on loans previously written off		-	-
Cash payments to employees		(130,256,889)	(107,541,266)
Cash payments to suppliers	32	(5,054,426)	(3,719,232)
Receipts from other operating activities (Item-wise)	27	4,668,064	2,911,920
Payments for other operating activities (Item-wise)	28	(57,252,908)	(44,060,407)
<b>Operating profit before changes in operating assets and liabilities</b>	29	<b>39,808,892</b>	<b>39,844,462</b>
<b>Increase/ Decrease in operating assets and liabilities</b>			
<b>Statutory deposits</b>			
Purchase/ sale of trading securities		-	-
Loan & Advances to other banks		-	-
Loan & Advances to customers		-	-
Other assets (Item-wise)		(351,660,867)	(343,779,840)
Deposits from other banks	30	(32,390,386)	(14,501,133)
Deposits from customers		225,506,759	248,778,973
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities(item-wise)		89,074,035	39,615,580
<b>Net cash from operating activities (A)</b>	31	<b>(29,661,567)</b>	<b>(30,041,958)</b>
<b>Cash flows from Investing activities:</b>			
Proceeds from sale of securities		-	15,635,224
Payments for purchase of securities		-	-
Purchase /sale of property, plant & equipment		(20,083,444)	(4,605,382)
Purchase /sale of subsidiary		-	-
<b>Net cash from investing activities (B)</b>		<b>(20,083,444)</b>	<b>11,029,842</b>

Particulars	Note	2011-2012 Taka	2010-2011 Taka
<b>Cash flows from financing activities:</b>			
Receipts from issue of loan capital & debt security		-	-
Payments for redemption of loan capital & debt security		-	-
Receipts from issue of ordinary share		132,639,900	12,565,300
Dividends paid		-	-
<b>Net cash from financing activities (C)</b>		<b>132,639,900</b>	<b>12,565,300</b>
<b>Net increase/decrease in cash (A+B+C)</b>		<b>82,894,889</b>	<b>(6,446,816)</b>
Effects of exchange rate changes on cash and cash equivalent			
<b>Cash and cash- equivalents at beginning period</b>		<b>338,604,964</b>	<b>345,051,780</b>
<b>Cash and cash- equivalents at end of period</b>		<b>421,499,852</b>	<b>338,604,964</b>

Annexed notes form an integral part of these accounts.



Chairman

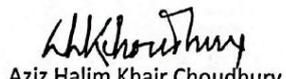


Managing Director

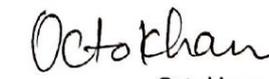


Secretary

Signed in terms of our separate report of even date



Aziz Halim Khair Choudhury  
Chartered Accountants



Octokhan  
Chartered Accountants

**ANSAR-VDP UNNAYAN BANK**  
**Liquidity Statement**  
(Asset and liability Maturity Analysis)  
As at 30 June 2012

Particulars	Up to 1 Months	Up to 1-3 Months	Up to 3-12 Months	More than 5 years	Total
<b>Assets :</b>					
Cash in hand	8,485,470				8,485,470
Balance with other banks and financial institutions	47,161,503	326,338,312	39,514,567	-	413,014,382
Money at call on short notice	-	-	-	-	-
Investment	-	-	-	-	-
Loans and Advances	601,535,765	743,320,604	347,735,875	36,173,546	2,263,604,735
Fixed assets including premises, furniture and fixtures				16,110,203	33,521,369
Others assets	47,313,169	23,562,547	72,564,598	1,532,652	168,538,231
Non-banking assets					
<b>Total Assets</b>	<b>704,495,907</b>	<b>1,093,221,463</b>	<b>459,815,040</b>	<b>53,816,401</b>	<b>2,887,164,187</b>
<b>Liabilities</b>					
Borrowing from Bangladesh Bank, other banks, financial institutions and agents					500,000,000
Deposits	5,293,143	117,821,685	254,727,724	517,909,948	1,068,086,314
Other accounts					
Provision and other liabilities	7,240,922	18,493,235	33,595,054	435,770,901	586,147,970
<b>Total Liabilities</b>	<b>12,534,065</b>	<b>136,314,920</b>	<b>288,322,778</b>	<b>953,680,849</b>	<b>2,154,234,284</b>
<b>Net Liquidity Gap</b>	<b>691,961,842</b>	<b>956,906,543</b>	<b>171,492,262</b>	<b>(899,864,448)</b>	<b>732,929,903</b>

  
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ANSAR-VDP UNNAYAN BANK  
Statement of Changes in Equity  
For the year ended 30 June 2012

Particulars	Paid-up Capital Taka	General Reserve	Special Reserve Taka	Dividend	Surplus Profit/(Loss)	Total
Balance as on 1st July 2011	409,458,500	49,968,396	2,000,000	110,111,382	78,334	571,616,612
Changes in Accounting Policy	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-
Surplus/Deficit/ on account of revaluation of properties	-	-	-	-	-	-
Surplus/Deficit/ on account of revaluation of investments	-	-	-	-	-	-
Currency translator difference	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-
Net profit for the period	-	-	-	-	28,673,390	28,673,390
Dividends	-	-	-	-	(28,662,095)	-
Issue of share capital	132,639,900	-	-	28,662,095	-	132,639,900
Balance as on 30th June 2012	542,098,400	49,968,396	2,000,000	138,773,477	89,629	732,929,902

  
Chairman

  
Managing Director

  
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Signed in terms of our separate report of even date

  
Aziz Halim Khair Choudhury  
Chartered Accountants

  
Octokhan  
Chartered Accountants

**ANSAR-VDP UNNAYAN BANK**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2012**

**1. LEGAL STATUS AND OBJECTIVES OF THE BANKS:**

The bank was established as a body corporate under the Ansar VDP Unnayan Bank Ordinance 1995 issued on September 16, 1995 with the objects to provide financial assistance among the members of Ansar VDP with a view to make themselves dependent and take active participation in the economic development of the country. Its operation started from 1 November 1996. The bank followed only section 44 and 45 of Banking Companies Act 1991.

**1.1 Nature of Business:**

The principal activities of the Bank are to provide loan facilities to the Ansar VDP members for house building and other economic activities with or without taking security from them and perform other activities under specific instructions/guidelines of the Bank.

**1.2 Management of the Bank:**

The activities of the bank are controlled and managed by rules and regulations as indicated in Ansar VDP Unnayan Bank Rules 1995. The responsibilities for managed and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 19 members/directors of which 14 directors are elected by the shareholders from themselves and 5 directors (Including Chairman) are nominated by the Govt. for the three (3) year's term.

**1.3 Shareholders of the Bank:**

As per clause 7 (3) of Ansar VDP Unnayan Bank Rules 1995, only members of Ansar VDP including officers and staff of Ansar VDP Unnayan Bank can purchase, sell and transfer the share of the Bank among them. Total number of shares was 5,420,984 of Tk. 100.00 each as on 30th June 2012.

**2. ACCOUNTING POLICY:**

**2.1 Basis of Preparation of the Financial Statement:**

These financial statements have been prepared in accordance with the Bank Companies Act 1991 on going concern basis under accrual system on Generally Accepted Accounting Principles. The Balance Sheet, Profit & Loss Account and Notes to the Accounts have been prepared as per Performs given in BRPD Circular no. 14/2003, dated 25 June 2003. The policies wherever appropriate are explained in the succeeding notes.



## 2.2 Consolidation:

A separate set of the records of consolidating the statement of affairs and Income and expenditure statement of branches were maintained at the head office of the bank based on which these financial statements have been prepared.

## 2.3 Fixed Assets:

Fixed assets are stated at cost less accumulated depreciation. The original cost of the assets is inclusive of cost paid to the suppliers/vendors along with other for acquisition of the assets.

## 2.4 Depreciation:

Depreciation has been charged on straight-line method at the following rates. No depreciation has been charged on all fixed assets acquired during the year.

<u>Name of the Assets</u>	<u>Rate of Depreciation</u>
Building	2.50%
Motor Vehicles	20%
Office Equipments	15%
Furniture	10%
Library	10%
Others	15%

## 2.5 Policy for Provision on Loan:

Provision for loans has been made as follows:

<u>Loan Classification</u>	<u>Rate of Provision</u>
<u>Category</u>	
Unclassified	5%
Sub Standard	5%
Doubtful	5%
Bad & Loss	100%

## 2.6 Incentive Bonus:

Incentive Bonus has been calculated based on basic salary 30 June 2012 of the staff.



**2.7 Revenue Recognition:**

Usually interest on loans has been recognized on the realization basis and at the end of the year income provision has been made on recoverable loan amount. Income on FDR has been recognized on accrual basis.

**2.8 Cash Flow Statement:**

Cash Flow Statement is prepared in accordance with Bangladesh Accounting Standard (BFRS/BAS) 7. Cash Flow Statement and Cash Flow from the operating activities have been presented under the direct method as prescribed by the Securities and Exchange Commission Rules 1987.

**2.9 Retirement benefit to the employees:**

The bank operates a general provident fund, the employee is contributing 10% of the basic salary.

**General:**

- a) Where considered necessary figures of previous year have been rearranged for comparison purpose.
- b) Figures appearing in these accounts have been rounded of the nearest Taka.



Particulars	2011-2012	2010-2011
	(Taka)	(Taka)
<b>3 Cash</b>	<b>51,606,846</b>	<b>63,906,843</b>
Cash In hand		
Local currency:	8,485,470	4,973,683
Foreign Currency	8,485,470	4,973,683
Balance with Bangladesh Bank		
Local currency:	-	-
Foreign Currency	-	-
<b>3.1 Balance with Sonali Bank Ltd</b>	<b>43,121,376</b>	<b>58,933,160</b>
Local currency:	43,121,376	58,933,160
Foreign Currency	-	-
<b>3.2 Deposit to Sonali Bank Ltd</b>	<b>7,496,071</b>	<b>9,960,376</b>
Current deposit	35,625,306	48,972,784
Short term deposit	43,121,376	58,933,160
<b>4 Balance with other Banks and financial institutions</b>	<b>369,893,006</b>	<b>274,698,122</b>
Inside Bangladesh (4.1)	369,893,006	274,698,122
Outside Bangladesh		
<b>4.1 Inside Bangladesh</b>	<b>4,040,127</b>	<b>3,870,240</b>
Current deposits (4.1.1)	14,380,966	64,299,293
Short term deposits (4.1.2)	351,471,913	206,528,589
Fixed deposits (4.1.3)	369,893,006	274,698,122
<b>4.1.1 Current deposits</b>	<b>2,154,623</b>	<b>2,739,233</b>
Name of the Banks	426	1,622
Janata Bank Ltd.	617,162	371,297
Agrani Bank Ltd.	1,261,248	639,920
Rupali Bank Ltd.	6,668	118,168
Bangladesh Krishi Bank		
Uttara Bank Ltd.	4,040,127	3,870,240
<b>4.1.2 Short term deposits</b>	<b>7,571,323</b>	<b>55,605,609</b>
Name of the Banks	546,505	477,786
Janata Bank Ltd.	4,831,739	6,421,073
Rupali Bank Ltd.	921,122	985,068
Bangladesh Krishi Bank	510,277	809,757
Uttara Bank Ltd.	14,380,966	64,299,293



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>4.1.3 Fixed deposits</b>		
<b>Name of the Banks</b>		
Sonali Bank Ltd.	10,000,000	-
Janata Bank Ltd.	92,997,775	74,214,206
Rupali Bank Ltd	5,000,000	5,000,000
ICB Islamic Bank Ltd.	39,514,567	41,314,567
Bangladesh Krishi Bank	33,700,504	30,771,096
Trust Bank Ltd.	258,567	228,720
South East Bank Ltd.	20,000,000	-
BRAC Bank Ltd.	-	-
ICB Head Office	50,000,000	-
Mercantile Bank Ltd.	15,000,000	10,000,000
NCC Bank Ltd.	10,000,000	10,000,000
Standard Bank Ltd.	40,000,000	-
National Bank Ltd.	5,000,000	-
UCBL.	20,000,000	-
One Bank Ltd.	10,000,000	-
Shahajalal Islami Bank Ltd.	500	35,000,000
	<b>351,471,913</b>	<b>206,528,589</b>
<b>Maturity grouping of balance with other Banks:</b>		
Payable on demand	4,040,128	3,870,240
Not more than 3 months	326,338,312	196,613,676
More than 3 months but not more than 1 year	39,514,567	74,214,206
More than 1 year but not more than 5 years	-	-
More than 5 years	-	-
	<b>369,893,006</b>	<b>274,698,122</b>
<b>5 Loans &amp; Advances :</b>		
Inside Bangladesh (5.1)	2,263,604,735	1,890,129,351
outside Bangladesh	-	-
	<b>2,263,604,735</b>	<b>1,890,129,351</b>
<b>5.1 In side Bangladesh:</b>		
Loan (5.1.1)	2,263,604,735	1,890,129,351
Cash Credit	-	-
Over Draft	-	-
	<b>2,263,604,735</b>	<b>1,890,129,351</b>
<b>5.1.1 Loan:</b>		
Micro-credit	1,279,232,125	1,342,541,219
Working capital against Agrobased Industries	100,080	560,062
SME	224,851,905	122,741,946
Contact Loan	167,984,073	-
Consumers Credit	16,561,492	37,102,061
Loan Against FDR & DPS	56,717,196	37,992,683
Staff loan	104,543,698	61,102,156
Loan from Group Fund	5,269,854	2,935,970
Ekti Bari Ekti Khamar	406,030,452	284,833,254
Loan Against Double Benefit Scheme	2,313,860	320,000
	<b>2,263,604,735</b>	<b>1,890,129,351</b>



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>5.2 Maturity grouping of loans and advances:</b>		
Repayable on demand	-	-
Not more than 3 months	1,534,856,369	1,281,618,221
More than 3 months but not more than 1 year	157,735,875	131,710,807
More than 1 year but not more than 5 year	534,838,945	446,595,102
More than 5 years	36,173,546	30,205,221
	<b><u>2,263,604,735</u></b>	<b><u>1,890,129,351</u></b>
<b>5.3 Significant concentration of loans and advances:</b>		
Advances to allied concerns of directors	-	-
Advances to Chief Executive, other senior executive and other officers	104,543,698	61,102,156
Advances to customer groups	2,159,061,037	1,829,027,195
Advances to Industries	-	-
	<b><u>2,263,604,735</u></b>	<b><u>1,890,129,351</u></b>
<b>Number of clients with amount of outstanding and classified loan to whom loans and advances sanctioned more than 15% of the total capital of the bank.</b>		
Number of the clients	-	-
Amount of outstanding loans and advances	-	-
Classified loan therein	-	-
<b>5.4 Geographical area-wise loan and advances:</b>		
Dhaka	553,536,987	544,614,000
Chittagong	206,758,945	204,759,000
Khulna	212,545,698	206,628,000
Rajshahi	171,536,257	161,140,000
Noakhali	157,234,470	
Mymensingh	102,536,597	
Sylhet	152,545,635	144,137,000
Barishal	161,535,697	156,296,000
Rangpur	211,235,386	182,534,000
Comilla	229,595,365	228,919,195
Staff loan	104,543,698	61,102,156
	<b><u>2,263,604,735</u></b>	<b><u>1,890,129,351</u></b>
<b>5.5 Classification status of loans and advances:</b>		
Unclassified (Including staff loan)	2,072,252,735	1,683,657,351
Sub-standard	88,614,000	89,555,000
Doubtful	74,231,000	89,021,000
Bad/Loss	28,507,000	27,896,000
	<b><u>2,263,604,735.00</u></b>	<b><u>1,890,129,351</u></b>



2011-2012 (Taka)	2010-2011 (Taka)
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5.6 Particulars of Advances

Loans considered good in respect of which the bank is fully secured ;	-	-
Loans considered good against which the banking company holds no other security than the debtors personal guarantee;	-	-
Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors ;	2,263,604,735	1,829,027,195
Loans adversely classified ; provision not maintained there against ;	-	-
Loans due form director or officers of the banking company or any of these either separately or jointly with any other persons.	104,543,698	61,102,156
Loans due form companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies as members.	-	-
Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers of officers of the banking company or any of them either severally or jointly with any other person ;	-	-
Maximum total amount of advances, including temporary advances granted during the year to the company or firm in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members ;	-	-
Due from banking companies ;	-	-
Amount of classified loan against which no interest income has been recognized	-	-
a. 1.Amount (Decrease)/ increase in provision.	-	-
a.2.Amount of loan written off from provision.	-	-
a.3.Amount realized against loan previously written off	-	-
b) Amount of provision kept against loan classified .	-	-
c) Interest creditable to the interest suspense account.	-	-
Written off loans	-	-
a. Cumulative amount of loan previously written off	-	-
b. Amount of loan written off during the year	-	-
c. Amount of written-of loan; for which suit has been filed	-	-
<b>Provision held against loans</b>		
Provision required	123,764,000	111,565,170
Previous balance of provision	111,565,000	107,641,753
Add: Provision made during the year	-	-
Less Adjustment	-	-
<b>Total provision held</b>	<b>111,565,000</b>	<b>107,641,753</b>
<b>Provision (shortfall)/ Surplus</b>	<b>(12,199,000)</b>	<b>(3,923,417)</b>



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>6 Fixed Assets Including premises, furniture &amp; fixture :</b>		
Land	-	-
Building & other structure	563,870	486,020
Motor vehicle	11,636,915	3,886,003
Office equipment	3,340,873	760,730
Electrical equipment	8,795,989	3,439,323
Furniture	8,818,889	7,521,304
Library & other	364,834	16,823
	<b>33,521,369</b>	<b>16,110,203</b>
<b>6.1 Movement of Fixed Assets Including premises and fixture:</b>		
Cost up to previous year	33,481,334	28,934,521
Less: Depreciation up to previous year	(17,371,131)	16,002,617
<b>Opening balance</b>	<b>16,110,203</b>	<b>12,931,904</b>
Add: purchase during the year	20,083,444	4,605,382
Less: Adjustment for sale	-	-
Less: depreddation during the year	2,672,278	1,427,083
<b>Closing balance</b>	<b>33,521,369</b>	<b>16,110,203</b>
<b>7 Other Assets:</b>		
Travelling Allowance advance	249,501	181,516
Advance against salary	-	-
Advance against expenses	287,473	177,495
Advance against purchase	15,163	4,482,163
Advance Income Tax	666,413	641,575
Advance Office rent	185,600	371,750
Sundry advance	4,505,252	2,019,632
Printed stationery	2,674,866	2,277,553
Security deposit	176,525	175,925
Suspense account	1,136,802	939,393
Interest accrued on loan	140,102,489	115,570,663
Interest accrued on staff loan	7,389,280	4,857,700
Interest accrued on fixed deposit	3,529,462	1,437,553
General Account balance	7,619,405	17,069,359
	<b>168,538,231</b>	<b>150,202,277</b>
<b>7.1 Classification of other assets and provision shortfall therein:</b>		
Amount classified	-	820,000
Provision required	-	820,000
Previous balance of provision	-	820,000
Add: Provision made during the year	-	-
<b>Total provision held</b>	<b>-</b>	<b>-</b>
Provision (shortfall)/ Surplus	-	820,000
<b>8 Borrowing from other Banks, financial Institutions and agents:</b>		
Borrowing Inside Bangladesh (Note: 8.1)	500,000,000	500,000,000
Borrowing Outside Bangladesh	-	-
	<b>500,000,000</b>	<b>500,000,000</b>



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>8.1 Borrowing Inside Bangladesh</b>		
Loan from Bangladesh Govt.	200,000,000	200,000,000
Loan from Bangladesh Bank	200,000,000	200,000,000
Bond Issue (Janata Bank)	50,000,000	50,000,000
Bond Issue (Rupali Bank Ltd.)	50,000,000	50,000,000
	<u>500,000,000</u>	<u>500,000,000</u>
<b>8.2 Security wise grouping</b>		
Secured	-	-
Unsecured	500,000,000	500,000,000
	<u>500,000,000</u>	<u>500,000,000</u>
<b>8.3 Maturity-wise grouping</b>		
On Demand	-	-
On Maturity	500,000,000	500,000,000
	<u>500,000,000</u>	<u>500,000,000</u>
<b>9 Deposit and other accounts</b>		
Deposit from banks	-	-
Other Deposits	1,068,086,314	842,579,556
	<u>1,068,086,314</u>	<u>842,579,556</u>
<b>9.1 Maturity-wise grouping</b>		
Repayable on demand	5,293,143	4,175,593
Repayable within 1 month	27,867,017	21,983,410
Over 1 month but within 6 month	89,954,668	70,962,396
Over 6 month but within 1 year	254,727,724	200,946,656
Over 1 year but within 5 years	172,333,814	135,948,702
Over 5 years but within 10 years	517,909,948	408,562,799
<b>Total</b>	<u>1,068,086,314</u>	<u>842,579,556</u>



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>10 Other Liabilities :</b>		
General provident fund	46,209,665	36,697,801
Superannuation fund	72,517,193	55,171,592
Benevolent fund	1,359,713	1,033,916
Employee security deposit	4,194,451	4,204,781
Death relief grant fund	2,975,000	2,575,000
Cash excess	12,674	15,151
Unpaid salary	251,027	200,254
Realised vat, tax, excise duty	1,572,273	1,272,570
Contractors security deposit	66,427	66,427
Reen Bima	11,727,854	9,681,550
Deferred credit to uncollected Income	36,370,953	29,758,751
Revolving Fund of Agrobased Industries	1,239,005	1,320,203
Sundry account	88,587,781	58,718,968
Provision for Interest on fixed deposit	10,906,316	7,164,821
Provision for interest on borrowed fund	10,319,863	10,359,450
Liability for Share Sales	-	-
Share Certificate	-	-
Reen Bima Agrobased SME	497,479	149,379
Reen Bima One House One Firm	520,240	213,026
Provision for corporate tax	168,055,886	146,862,510
Provision for classified loan (10.1)	36,889,000	36,972,100
Provision for Unclassified loan (10.2)	86,875,170	74,593,070
Provision for other assets	-	820,000
Provision for Land & Building	5,000,000	3,000,000
	<b>586,147,970</b>	<b>480,851,320</b>
<b>10.1 Provision for Classified loan</b>		
Opening balance	36,972,100	45,918,300
Less loans written off which provided for	-	-
Add Recovery from the previous mitted off loans	-	-
Add special provision made during the year	-	-
Less Recovered and provision which no more required	-	-
Add Net charged on profit & loss Account	(83,100)	(8,946,200)
<b>Balance at the end of the year</b>	<b>36,889,000</b>	<b>36,972,100</b>



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>10.2 Provision for unclassified loan</b>		
Opening balance	74,593,070	61,723,453
Less loans written off which provided for		-
Add Recovery from the previous written off loans		-
Add special provision made during the year		-
Less Recovered and provision which no more required		-
Add Net charged on profit & loss Account	12,282,100	12,869,617
Balance at the end of the year	<b>86,875,170</b>	<b>74,593,070</b>

**11 Capital**

**11.1 Authorized Capital Tk. 1,000,000,000**

The authorized capital of the bank amount Tk. 1,000,000,000 at 30th June which divided in to 10,000,000 ordinary share of Tk. 100 each.

**11.2 Paid up capital Tk.**

The paid up capital of the bank at 30th June 2012 was Tk. 5,42,098,400/- The amount of the paid up capital has been subscribed as follows:

Particulars	Price per	No. of shares	Price per Share	Total Taka
Ansar-VDP members	100	2920984	100	292,098,400
Government of Bangladesh	100	2500000	100	250,000,000
<b>Total</b>				<b>542,098,400</b>

**11.3 Capital adequacy ratio**

Details of the Capital Requirement & Capital Shortfall of the Bank as per requirement of section 13(2) of Bank Companies Act. 1991 and BRPD circular 10 dated 25 November 2002.

a) Total assets (Including off balance sheet amount)	2,887,164,186	2,395,047,488
b) Risk weighted assets	2,361,943,744	1,953,769,848
c) Required capital	236,194,374	195,376,985
d) Available capital	678,941,966	534,019,966



Particulars	2011 -2012 (Taka)	2010-2011 (Taka)
<b>i) Core capital</b>		
Paid up capital	542,098,400	409,458,500
General reserve	49,968,396	49,968,396
	<u>592,066,796</u>	<u>459,426,896</u>
<b>ii) Supplementary Capital</b>		
General provision (Provision for unclassified loan)	86,875,170	74,593,070
<b>Total Available Capital as 30th June 2012</b>	<b>678,941,966</b>	<b>534,019,966</b>
<b>e) Surplus</b>	<b>442,747,592</b>	<b>338,642,981</b>
<b>12 General reserves</b>		
Opening balance	49,968,396	49,968,396
Add: transferred form profit during the year	-	-
Closing balance	<u>49,968,396</u>	<u>49,968,396</u>
<b>13 Special reserves</b>		
Opening balance	2,000,000	2,000,000
Add. transferred from profit during the year	-	-
Closing balance	<u>2,000,000</u>	<u>2,000,000</u>
<b>14 Interest Income</b>		
Interest on loans & advance	361,831,503	264,574,603
Interest on staff loans	2,920,761	1,510,316
Interest on deposit	483,810	11575091
Interest receipt from Branch	-	-
	<u>365,236,074</u>	<u>277,660,010</u>
<b>15 Interest paid on deposits and borrowings etc.</b>		
Interest on deposits	61,603,462	40,016,683
Interest on borrowings	20,510,521	20,659,587
Interest on General provident fund	4,133,437	2,392,414
Interest on security deposits	164,931	103,427
	<u>86,412,351</u>	<u>63,172,111</u>
<b>16 Other operating income</b>		
Sales of pass books	272,300	253,260
Sales of loan forms	1,481,775	1,281,590
Sales of tender schedule	14,100	5,000
Others receipt	2,899,889	1,372,070
	<u>4,668,064</u>	<u>2,911,920</u>
<b>17 Salaries &amp; allowances</b>		
Salaries	73,774,375	59,524,349
House rent allowances	29,376,196	23,516,109
Dearness allowances	91,634	50,747
Medical allowances	4,366,428	3,588,602
Conveyance allowances	-	-
Contribution to superannuation fund	11,442,879	9,269,965
Festival Bonus	10,653,698	9,500,602
Leave Encashment	66,204	
Overtime Allowance	389,723	277,940
Other allowances	1,013,172	987,932
	<u>131,174,309</u>	<u>106,716,246</u>



Particulars	2011-2012 (Taka)	2010-2011 (Taka)
<b>18 Rent, Taxes, Insurance's &amp; Electricity</b>		
Rent	8,257,625	8,264,825
Vehicle & land Taxes	209,677	1,464,786
Insurance	278,597	159,866
Electricity, Waters & Gas	1,021,063	997,723
	<u>9,766,962</u>	<u>10,887,200</u>
<b>19 Postage, Stamp, Tele communication etc.</b>		
Postage & Telegram	608,115	455,559
Telephone	1,364,395	831,768
	<u>1,972,510</u>	<u>1,287,327</u>
<b>20 Stationery, printing Advertisement etc.</b>		
Printing stationery	1,841,497	990,003
Office stationery	1,830,773	1,391,918
Advertisement	401,159	180,150
	<u>4,073,429</u>	<u>2,562,071</u>
<b>21 Chief Executives salary and fees</b>		
Salaries	480,000	480,000
House rent allowances	240,000	240,000
Dearness allowances	-	-
Medical allowances	8,400	8,400
Contribution to Superannuation Fund	86,400	-
Festival Bonus	80,000	80,000
Other allowances	22,620	16,620
	<u>917,420</u>	<u>825,020</u>
<b>22 Depreciation and Repairs to Banks Assets</b>		
Depreciation	2,672,278	1,427,083
Repairs to Bank's property	1,413,395	742,167
	<u>4,085,673</u>	<u>2,169,250</u>
<b>23 Other expenses</b>		
Honorarium	746,031	245,955
Training & Workshop	1,547,782	820,893
Travelling expenses	13,281,957	6,753,887
Conveyance	2,261,608	1,157,482
Fuel expenses for office car	1,128,531	581,990
Subscription	112,900	205,000
Lunch subsidy	20,384,610	17,040,535
Entertainment	589,743	470,257
Tax on investment	1,730,522	-
Business development	474,440	510,218
Newspaper & Journal	650,178	605,581
Commission & Exchange	282,733	283,373
Bank Charge	291,352	259,568
Employee Dress	137,029	38,600
Registration Expenses	19,466	-
Miscellaneous	4,801,201	2,702,714
	<u>48,440,083</u>	<u>31,676,053</u>



Particulars	2011 -2012 (Taka)	2010-2011 (Taka)
<b>24 Provision for loan and advances</b>		
Provision for Classified loan	(83,100)	(8,946,200)
Provision for Unclassified loan	12,282,100	12,869,617
	<u>12,199,000</u>	<u>3,923,417</u>
<b>25 Other provisions</b>		
Provision for Land Purchase & Infrastructure	5,000,000	3,000,000
Provision for bonus/ex-gratia	14,000,000	13,000,000
Provision for Benevolent Fund	200,000	100,000
Death relief grant fund	400,000	200,000
	<u>19,600,000</u>	<u>16,300,000</u>
<b>26 Provision for Income Tax</b>		
Total Profit/Loss before taxes 49,866,765/- @ 42.5%	21,193,375	17,182,076
<b>27 Receipts from other operating activities</b>		
Sales of pass books	272,300	253,260
Sales of loan forms	1,481,775	1,281,590
Sales of tender schedule	14,100	5,000
Others receipt	2,899,889	1,372,070
	<u>4,668,064</u>	<u>2,911,920</u>
<b>28 Payment for other operating activities</b>		
Rent, Taxes, Insurance's & Electricity	9,766,962	10,887,200
Postage, stamp, Telecommunication	1,972,510	1,287,327
Advertisement	401,159	180,150
Repairs to Bank's property	1,413,395	742,167
Honorarium	746,031	245,955
Training & Workshop	1,547,782	820,893
Travelling expenses	13,281,957	6,753,887
Conveyance	2,261,608	1,157,482
Subscription	1,128,531	205,000
Lunch subsidy	112,900	17,040,535
Entertainment	20,384,610	470,257
Business development	589,743	510,218
Commission & Exchange	1,730,522	283,373
Bank charge	474,440	259,568
Miscellaneous	650,178	2,552,974
Legal expense	282,733	58,004
Director fee	291,352	448,817
Employee Dress	137,029	38,600
Registration Expenses	19,466	-
Auditors fee	60,000	118,000
Contribution to Benevolent Fund	-	-
Exgratia	-	-
	<u>57,252,908</u>	<u>44,060,407</u>



	Particulars	2011-2012 (Taka)	2010-2011 (Taka)
29	<b>Operating Profit before changes in operating Asset &amp; Net profit after taxation</b>	28,673,390	23,246,338
	<b>Less:</b>		
	Interest accrued on loan and advances	27,063,406	24,942,517
		<u>1,609,984</u>	<u>(1,696,179)</u>
	<b>Add:</b>		
	Depreciation	2,672,278	1,427,083
	Interest accrued on borrowing and deposits	3,727,630	2,708,065
	Provision for loan	12,199,000	3,923,417
	Other provision	19,600,000	16,300,000
		<u>38,198,908</u>	<u>24,358,565</u>
	<b>Total</b>	<u>39,808,892</u>	<u>22,662,386</u>
30	<b>Other assets</b>		
	Travelling Allowance advance	(67,985)	(68,179)
	Advance against salary	-	2,250
	Advance against expenses	(109,978)	135,198
	Advance against purchase	(4,467,000)	(4,433,300)
	Advance Income Tax	(24,838)	(91,575)
	Advance Office rent	(186,150)	(81,050)
	Sundry advance	(2,407,287)	(1,084,124)
	Printed stationery	(397,313)	669,653
	Security deposit	(600)	
	Suspense account	(197,409)	38,401
	General Account balance	(24,531,826)	(9,588,406)
		<u>(32,390,386)</u>	<u>(14,501,132)</u>
31	<b>Other liabilities</b>		
	General provident fund	9,511,864	8,155,765
	Superannuation fund	17,345,601	11,905,204
	Benevolent fund	228,797	211,848
	Employee security deposit	(10,330)	(998,255)
	Cash excess	(2,477)	(22,801)
	Unpaid salary	50,773	24,383
	Realized vat, tax, excise duty	299,703	113,639
	Contractors security deposit	-	(13,331)
	Reen Bima	2,046,304	2,094,023
	Sundry account	31,224,107	5,216,568
	Provision for corporate tax	21,193,375	17,182,076
	Deferred credit to uncollected Income	6,612,202	12,580,630
	Revolving Fund	(81,198)	154,539
	Liability for Share Sales	-	(42,600)
	Share Certificate	-	(2,860)
	Reen Bima Agrobases SME	348,100	117,953
	Reen Bima One House One Firm	307,214	120,875
		<u>89,074,035</u>	<u>39,615,580</u>
32	<b>Payment to suppliers</b>		
	Printing stationery	1,446,159	990,003
	Office stationery	1,829,558	1,541,658
	Fuel expenses for office car	1,128,531	581,990
	Newspaper & Journal	650,178	605,581
		<u>5,054,426</u>	<u>3,719,232</u>
33	<b>Dividend:</b>		
	Opening balance	110,111,382	90,266,722
	Add: Declared during the year	28,662,095	19,844,660
		<u>138,773,477</u>	<u>110,111,382</u>
	Less payment during the year	-	-
	Closing balance	<u>138,773,477</u>	<u>110,111,382</u>



**ANSAR-VDP UNNAYAN BANK**  
Schedule of Fixed Assets  
As on 30 June 2012

SL.No	Particulars	Cost				Rate of Depreciation	Depreciation		Written Down Value	
		Balance on 01/07/2011	Adjustment	Addition during the year	Balance on 30/6/2012		Balance on 01/07/2011	Adjustment	Balance on 30/6/2012	30/6/2011
1	Land	-	-	-	-	-	-	-	-	-
2	Building and Structure	486,020	-	90,000	576,020	2.5%	-	157,511	563,870	486,020
3	Motor Vehicle	3,886,003	-	9,200,030	13,086,033	20%	-	8,501,083	11,636,915	3,886,003
4	Office Equipment / Mechanical	743,842	-	2,708,607	3,452,449	15%	-	1,908,071	3,340,873	743,842
5	Electrical Equipment	3,427,495	-	5,711,243	9,138,738	10%	-	1,893,950	8,795,989	3,427,495
6	Furniture & Fixture	7,500,808	-	2,068,162	9,568,970	10%	-	7,587,218	8,818,889	7,500,808
7	Library Book	50,494	-	14,087	64,581	10%	-	(9,701)	59,532	50,494
8	Others	15,541	-	291,315	306,856	10%	-	5,278	305,302	15,541
	<b>Total</b>	<b>16,110,203</b>	<b>-</b>	<b>20,083,444</b>	<b>36,193,647</b>		<b>-</b>	<b>20,043,409</b>	<b>33,521,369</b>	<b>16,110,203</b>



### Highlights of Bank's Performance

Particulars	2011-2012 (Taka)	2010-2011 (Taka)
Paid up capital	542,098,400	409,458,500
Total capital	732,929,902	534,019,966
Capital surplus	442,747,592	338,727,131
Total assets	2,887,164,186	2,395,047,488
Total Deposits	1,068,086,314	842,579,556
Total loans and advances	2,263,604,735	1,890,129,351
Total contingent liabilities and commitments	-	-
Credit deposit ratio	212%	224%
Percentage of classified loans against total loans & advances	8.45%	10.83%
Profit after provision and tax	28,673,390	23,246,338
Classified loans & advances during the year:	191,352,000	204,789,000
Provision kept against classified advances (including general provision for unclassified loans and advances)	123,764,170	111,395,120
Provision surplus/deficit	-	-
Cost of fund	14.97%	14.58%
Performing assets	2,495,945,851	2,023,946,008
Non Performing assets	391,215,335	371,101,480
Return on investment (ROI)	-	-
Return on assets (ROA)	1.09%	1.01%
Incomes from Investment	-	-
Earning per share	7.00	5.86
Net income per share	7.00	5.86
Price Earning ratio	N/A	N/A

