Un-Audited Financial Statements

Of

FAS Finance & Investment Limited

For the Quarter Ended March 31, 2026

FAS Finance & Investment Limited
Consolidated Balance Sheet (Un-Audited)
As at March 31, 2026

Particulars	Notes	Amount in Taka		
		Un-Audited 31-Mar-2026	Un-Audited 31-Mar-2025	Audited 31-Dec-2025
PROPERTY AND ASSETS				
Cash	2 (a)	**81,413**	**102,615**	**82,091**
In hand (including foreign currencies)		37,454	55,649	37,373
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		43,958	46,965	44,717
Balance with other banks and financial institutions	3 (a)	**1,485,803,400**	**1,427,187,713**	**1,557,794,775**
In Bangladesh		1,485,803,400	1,427,187,713	1,557,794,775
Outside Bangladesh		-	-	-
Money at call and on short notice	4 (a)	-		-
Investments	5 (a)	**100,214,894**	**48,950,028**	**70,503,186**
Government		-	-	-
Others		100,214,894	48,950,028	70,503,186
Loans, advances and leases		**17,691,989,700**	**17,708,833,639**	**17,694,671,436**
Loans, cash credits, overdrafts, and leases etc.	6 (a)	17,691,989,700	17,708,833,639	17,694,671,436
Bills purchased and discounted	7 (a)	-	-	-
Fixed assets including premises, furniture and	8 (a)	**254,060,934**	**271,816,199**	**256,855,670**
Other assets	9 (a)	**618,411,007**	**579,508,791**	**617,040,962**
Non-Financial Institution's assets	10 (a)	**4,507,649**	**44,665,893**	**4,507,649**
Total Assets		**20,155,068,995**	**20,081,064,876**	**20,201,455,770**
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions, and agents	11 (a)	**10,382,865,096**	**9,780,929,546**	**10,382,915,096**
Deposits and other accounts	12 (a)	**12,486,498,595**	**11,776,216,326**	**12,363,767,495**
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits	12 (a)	12,486,498,595	11,776,216,326	12,363,767,495
Bearer certificates of deposit		-	-	-
Other deposits	12 (a)	-	-	-
Others liabilities	13 (a)	**20,183,037,294**	**17,944,038,539**	**19,582,000,558**
Total Liabilities		**43,052,400,985**	**39,501,184,411**	**42,328,683,148**
Capital/Shareholders' Equity*		**(22,840,786,507)**	**(19,374,679,342)**	**(22,071,423,494)**
Paid-up capital	14	1,490,773,640	1,490,773,640	1,490,773,640
Statutory reserve	15	205,579,082	205,579,082	205,579,082
Other reserve	16	315,000	315,000	315,000
Revaluation reserve	17	133,373,686	138,365,733	134,598,462
Retained earnings	18 (a)	(24,670,827,915)	(21,181,267,691)	(23,902,689,678)
Other Components of Equity (Unrealized gain (Loss) on Listed S		-	(28,445,106)	-
Non-Controlling Interest (2.8% of FCML)		**(56,545,482)**	**(45,440,193)**	**(55,803,884)**
Total Liabilities and Shareholders' Equity		**20,155,068,995**	**20,081,064,876**	**20,201,455,770**
		-	-	-
Net asset value per share		**(153.21)**	**(129.96)**	**(148.05)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Consolidated Profit and Loss Account-Un-Audited
For the period ended 31 March, 2026

Particulars	Notes	Amount in Taka	
		Un-Audited	Un-Audited
		31-Mar-2026	31-Mar-2025
OPERATING INCOME			
Interest income	19 (a)	27,434,516	48,129,568
Less: Interest paid on deposits and borrowings, etc.	20 (a)	525,498,968	435,412,519
Net interest income		**(498,064,452)**	**(387,282,950)**
Investment income	21 (a)	700,138	1,382,086
Commission, exchange and brokerage	22 (a)	-	-
Other operating income	23 (a)	404,746	586,337
		1,104,884	**1,968,423**
Total operating income (a)		**(496,959,569)**	**(385,314,527)**
OPERATING EXPENSES			
Salary and allowances	24 (a)	6,875,136	8,542,888
Rent, taxes, insurance, electricity, etc.	25 (a)	2,310,017	2,279,495
Legal expenses	26 (a)	13,070	88,375
Postage, stamps, telecommunication, etc.	27 (a)	261,887	289,133
Stationery, printings, advertisements, etc.	28 (a)	88,342	412,435
Chief executive's salary & fees		1,006,000	-
Directors' fees	29 (a)	979,500	973,000
Auditors' fees	30 (a)	-	-
Charge on loan losses		-	-
Depreciation and repairs of FI's assets	31 (a)	3,236,006	3,790,160
Other expenses	32 (a)	988,080	1,585,482
Total operating expenses (b)		**15,758,038**	**17,960,967**
Profit before provision (c=a-b)		**(512,717,607)**	**(403,275,495)**
Provision against loans, advances and leases	33 (a)	250,000,000	250,000,000
Provision for diminution in value of investments	34 (a)	(345,590)	32,133,981
Other provisions		-	-
Total provision (d)		**249,654,410**	**282,133,981**
Profit before taxation (c-d)		**(762,372,017)**	**(685,409,476)**
Provision for taxation	35 (a)	**7,732,594**	**4,993,330**
Current tax		2,358,919	2,320,777
Deferred tax		5,373,676	2,672,553
Net profit after taxation		**(770,104,611)**	**(690,402,805)**
Attributable:		**(770,104,611)**	**(690,402,805)**
Shareholders of the company		(769,363,013)	(689,655,996)
Non-Controlling Interest		(741,598)	(746,809)
Appropriations		-	-
Statutory reserve	15	-	-
General reserve		-	-
Dividend, etc.		-	-
Retained surplus		**(769,363,013)**	**(689,655,996)**
Unrealized Gain or Loss In share Investment		-	**(521,714)**
Total Other Comprehensive Income		**(769,363,013)**	**(690,177,710)**
Earnings per share-EPS	36 (a)	**(5.16)**	**(4.63)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Consolidated Statement of Changes in Shareholders' Equity (Un-audited)
For the period ended 31 March, 2026

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Other Components of Equity	Retained earnings	Total
Balance as at 01 January 2026	**1,490,773,640**	**205,579,082**	**134,598,462**	**315,000**	**-**	**(23,902,689,678)**	**(22,071,423,494)**
Prior year adjustment for provision against share Investment	-	-	-	-	-	-	-
Net profit after taxation for the year	-	-	-	-	-	(769,363,013)	(769,363,013)
Transfer to statutory reserve	-	-	-	-	-	-	-
Unrealized Gain or Loss In Share Investment	-	-	-	-	-	-	-
Transfer of revaluation reserve			(1,224,776)		-	1,224,776	
Balance as at March 31, 2026	**1,490,773,640**	**205,579,082**	**133,373,686**	**315,000**	**-**	**(24,670,827,915)**	**(22,840,786,507)**
	-	-	-	-		-	-

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Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Consolidated Cash Flow Statement-Un-Audited
For the period ended 31 March, 2026

Particulars	Amount in Taka	
	Un-Audited	Un-Audited
	31-Mar-2026	31-Mar-2025
Cash flows from operating activities		
Interest receipts	27,434,516	48,129,568
Interest payments	(525,498,968)	(435,412,519)
Dividend receipts	700,138	1,382,086
Fee and commission receipts	-	-
Previous Year Adjustment	-	-
Recoveries on loans previously written off	-	-
Payments to employees	7,881,136	(8,542,888)
Payments to suppliers	-	-
Income taxes paid	5,389,303	7,203,417
Receipts from other operating activities	404,746	586,337
Payment for other operating activities	(5,318,899)	(7,844,546)
Operating profit before changes in operating assets & liabilities	**(489,008,028)**	**(394,498,544)**
Increase/decrease in operating assets and liabilities		
Loans, advances and leases to customers	2,681,736	14,592,715
Other assets	(22,341,942)	(32,455,792)
Deposit from other FI's	130,188,119	183,251,054
Deposit from customers	-	-
Other liabilities to customer	(1,608,989)	(14,828,570)
Trading liabilities (short-term borrowing)	(11,063,909)	(35,250,000)
Other liabilities	356,540,490	254,770,151
	454,395,505	**370,079,558**
Net cash from/(used in) operating activities (a)	**(34,612,523)**	**(24,418,986)**
Cash flows from investing activities		
Purchase/sale of trading securities, shares, bonds, etc.	(43,561,544)	(6,785,966)
Purchase/sale of property, plant and equipment	19,232,014	-
Net cash used in investing activities (b)	**(24,329,530)**	**(6,785,966)**
Cash flows from financing activities		
Increase/(decrease) of long-term borrowings	(13,050,000)	56,527,935
Dividend paid	-	-
Net cash flow from financing activities (c)	**(13,050,000)**	**56,527,935**
Net increase/(decrease) in cash (a+b+c)	**(71,992,053)**	**25,322,983**
Effects of exchange rate changes on cash and cash equivalents		
Cash and cash equivalents at beginning of the year	1,557,876,866	1,401,967,345
Cash and cash equivalents at end of the year*	**1,485,884,813**	**1,427,290,328**
***Cash and cash equivalents at end of the year**		
Cash in hand and balance with Bangladesh Bank	81,413	102,615
Balance with other banks	1,485,803,400	1,427,187,713
Money at call and short notice	-	-
Treasury bills	-	-
Prize bond	-	-
	1,485,884,813	**1,427,290,328**
	-	-
Net operating cash flow per share-NOCFPS- Note-37 (a)	**(0.23)**	**(0.16)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Balance Sheet-Un-Audited
As at March 31, 2026

Particulars	Notes	Amount in Taka		
		Un-Audited	Un-Audited	Un-Audited
		31-Mar-2026	31-Mar-2025	31-Dec-2025
PROPERTY AND ASSETS				
Cash	2	**64,444**	**94,513**	**75,271**
In hand (including foreign currencies)	2.1	20,485	47,548	30,553
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	2.2	43,958	46,965	44,717
Balance with other banks and financial institutions	3	**1,479,375,318**	**1,404,566,684**	**1,549,253,115**
In Bangladesh	3.1	1,479,375,318	1,404,566,684	1,549,253,115
Outside Bangladesh		-	-	-
Money at call and on short notice	4	-		-
Investments	5	**49,383,371**	**22,347,112**	**19,470,815**
Government	5.1	38,990,680	13,674,020	9,635,415
Others	5.2	10,392,691	8,673,092	9,835,400
Loans, advances and leases		**18,101,577,783**	**18,130,812,088**	**18,101,751,407**
Loans, cash credits, overdrafts, and leases etc.	6	18,101,577,783	18,130,812,088	18,101,751,407
Bills purchased and discounted	7	-	-	-
Fixed assets including premises, furniture and	8	**251,961,608**	**269,440,574**	**254,686,146**
Other assets	9	**811,109,247**	**778,822,597**	**814,483,964**
Non-Financial Institution's assets	10	**4,507,649**	**44,665,893**	**4,507,649**
Total Assets		**20,697,979,418**	**20,650,749,460**	**20,744,228,367**
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions, and agents	11	**9,905,879,798**	**9,303,944,248**	**9,905,929,798**
Deposits and other accounts	12	**12,975,037,539**	**12,235,817,607**	**12,844,849,420**
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits	12.1	12,975,037,539	12,235,817,607	12,844,849,420
Bearer certificates of deposit		-	-	-
Other deposits	12.1	-	-	-
Others liabilities	13	**20,144,719,990**	**16,600,724,591**	**19,577,683,077**
Total Liabilities		**43,025,637,327**	**38,140,486,446**	**42,328,462,294**
Capital/Shareholders' Equity*		**(22,327,657,908)**	**(17,489,736,986)**	**(21,584,233,926)**
Paid-up Capital	14	1,490,773,640	1,490,773,640	1,490,773,640
Statutory reserve	15	205,579,082	205,579,082	205,579,082
Other reserve	16	315,000	315,000	315,000
Revaluation reserve	17	133,373,686	138,365,733	134,598,462
Retained earnings	18	(24,157,699,316)	(19,320,493,790)	(23,415,500,110)
Other Components of Equity (Unrealized gain (Loss) on Listed Sha		-	(4,276,651)	-
Total Liabilities and Shareholders' Equity		**20,697,979,418**	**20,650,749,460**	**20,744,228,367**
		-	-	-
Net asset value per share		**(149.77)**	**(117.32)**	**(144.79)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Profit and Loss Account-Un-Audited
For the period ended 31 March, 2026

Particulars	Notes	Amount in Taka	
		Un-Audited	Un-Audited
		31-Mar-2026	31-Mar-2025
OPERATING INCOME			
Interest income	19	26,757,516	47,445,708
Less: Interest paid on deposits and borrowings, etc.	20	501,140,476	410,486,122
Net interest income		**(474,382,960)**	**(363,040,413)**
Investment income	21	459,180	1,076,220
Commission, exchange and brokerage	22	-	-
Other operating income	23	324,000	195,000
		783,180	**1,271,220**
Total operating income (a)		**(473,599,781)**	**(361,769,193)**
OPERATING EXPENSES			
Salary and allowances	24	5,889,893	7,647,311
Rent, taxes, insurance, electricity, etc.	25	2,085,767	2,021,263
Legal expenses	26	13,070	88,375
Postage, stamps, telecommunication, etc.	27	221,564	246,283
Stationery, printings, advertisements, etc.	28	79,405	404,348
Chief Executive's Salary & fees	-	1,006,000	-
Directors' fees	29	945,000	938,500
Auditors' fees	30	-	-
Depreciation and repairs of FI's assets	31	3,165,810	3,710,488
Other expenses	32	951,367	1,493,862
Total operating expenses (b)		**14,357,876**	**16,550,429**
Profit before provision (c=a-b)		**(487,957,657)**	**(378,319,623)**
Provision against loans, advances and leases	33	250,000,000	250,000,000
Provision for diminution in value of investments	34	(345,590)	5,021,222
Other provisions	13.09	-	-
Total provision (d)		**249,654,410**	**255,021,222**
Profit before taxation (c-d)		**(737,612,067)**	**(633,340,845)**
Provision for taxation	35	**5,811,915**	**3,172,141**
Current tax	13.2	438,240	499,588
Deferred tax	13.3	5,373,676	2,672,553
Net profit after taxation		**(743,423,982)**	**(636,512,986)**
Appropriations		-	-
Statutory reserve	15	-	-
General reserve		-	-
Dividend, etc.		-	-
Retained surplus		**(743,423,982)**	**(636,512,986)**
Other Comprehensive Income		-	**(178,366)**
Total Other Comprehensive Income		**(743,423,982)**	**(636,691,352)**
Earnings per share-EPS	36	**(4.99)**	**(4.27)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Statement of Changes in Shareholders' Equity (Un-Audited)
For the period ended 31 March, 2026

Amount in Taka

Particulars	Paid-up Capital	Statutory reserve	Revaluation reserve	Other Components of Equity	Other reserve	Retained earnings	Total
Balance as at 01 January 2026	**1,490,773,640**	**205,579,082**	**134,598,462**	**-**	**315,000**	**(23,415,500,110)**	**(21,584,233,926)**
Prior Year Adjustment	-	-	-		-	-	-
Balance after Prior Year Adjustment	**1,490,773,640**	**205,579,082**	**134,598,462**	**-**	**315,000**	**(23,415,500,110)**	**(21,584,233,926)**
Net profit after taxation for the year	-	-	-	-	-	(743,423,982)	(743,423,982)
Unrealized Gain or Loss Investment in Share	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	(1,224,776)	-	-	1,224,776	-
Balance as at March 31, 2026	**1,490,773,640**	**205,579,082**	**133,373,686**	**-**	**315,000**	**(24,157,699,316)**	**(22,327,657,908)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Cash Flow Statement-Un-Audited
For the period ended 31 March, 2026

Particulars	Amount in Taka	
	Un-Audited	Un-Audited
	31-March-2026	31-March-2025
Cash flows from operating activities		
Interest receipts	26,757,516	47,445,708
Interest payments	(501,140,476)	(410,486,122)
Dividend receipts	459,180	1,076,220
Previous Year Adjustment	-	-
Fee and commission receipts	-	-
Payments to employees	(5,889,893)	(7,544,408)
Payments to suppliers	-	-
Income taxes paid	3,457,418	5,301,477
Receipts from other operating activities	324,000	185,510
Payment for other operating activities	(6,255,568)	(7,512,160)
Operating profit before changes in operating assets & liabilities	**(482,287,823)**	**(371,533,774)**
Increase/decrease in operating assets and liabilities		
Loans, advances and leases to customers	173,624	19,538,091
Other assets	(19,465,308)	(23,458,321)
Deposit from other FI's	130,188,119	183,251,054
Deposit from customers	-	-
Other liabilities to customer	(11,815)	(12,890,899)
Trading liabilities (Short-Term borrowing)	25,231,220	(35,250,000)
Other liabilities	317,394,314	219,885,925
	453,510,155	**351,075,850**
Net cash from/(used in) operating activities (a)	**(28,777,669)**	**(20,457,924)**
Cash flows from investing activities		
Purchase/sale of trading securities, shares, bonds, etc.	(29,912,556)	128,626
Purchase/sale of property, plant and equipment	19,232,014	-
Net cash used in investing activities (b)	**(10,680,542)**	**128,626**
Cash flows from financing activities		
Increase/(decrease) of long-term borrowings	(30,430,412)	43,673,721
Dividend paid	-	-
Net cash flow from financing activities (c)	**(30,430,412)**	**43,673,721**
Net increase/(decrease) in cash (a+b+c)	**(69,888,622)**	**23,344,423**
Effects of exchange rate changes on cash and cash equivalents		
Cash and cash equivalents at beginning of the year	1,549,328,386	1,381,316,775
Cash and cash equivalents at end of the year*	**1,479,439,762**	**1,404,661,198**
***Cash and cash equivalents at end of the year**		
Cash in hand and balance with Bangladesh Bank	64,444	94,514
Balance with other banks	1,479,375,318	1,404,566,684
Money at call and short notice	-	-
Treasury bills	-	-
Prize bond	-	-
	1,479,439,762	**1,404,661,198**
	-	-
Net operating cash flow per share-NOCFPS- Note-37	**(0.19)**	**(0.14)**

Major General Md Anwarul Islam SUP,ndu,psc (Retd)
Independent Director & Chairman

Mostafa Kamal Ahmed, FCA
Independent Director

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Foize Ahmed
Chief Financial Officer

		Amount in Taka	
		As at	
		31-Mar-2026	31-Dec-2025
2 Cash			
Cash in hand (including foreign currency)	2.1	20,485	30,553
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	2.2	43,958	44,717
		64,444	**75,270**
2.1 Cash in hand (including foreign currency)			
Local currency		20,485	30,553
Foreign currency		-	-
		20,485	**30,553**
		-	-
2.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
Balance with Bangladesh Bank			
Local currency		43,958	44,717
Foreign currency		-	-
		43,958	**44,717**
Agent Bank of Bangladesh Bank		-	-
		43,958	**44,717**
2 (a) Consolidated Cash			
i. Cash in hand (including foreign currency)			
FAS Finance & Investment Limited	**2.1**	20,485	30,553
FAS Capital Management Limited		16,969	6,820
		37,454	**37,373**
ii. Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
FAS Finance & Investment Limited	**2.2**	43,958	44,717
FAS Capital Management Limited		-	-
		43,958	**44,717**
		81,413	**82,091**
		-	

FAS Finance & Investment Ltd. Dhaka

		Amount in Taka As at 31-Mar-2026	Amount in Taka As at 31-Dec-2025
3 Balance with other banks and financial institutions			
In Bangladesh	3.1	1,479,375,318	1,549,253,115
Outside Bangladesh		-	-
		1,479,375,318	**1,549,253,115**
3.1 In Bangladesh			
Current deposits			
Al-Arafah Islami Bank Ltd., VIP Road Branch, Nayapalt	CD-0141020041903	2,983	2,983
First Security Islami Bank Ltd., Dilkusha Branch, Dhaka	CD-010111100028541	592,944	592,944
Islami Bank Bangladesh Ltd., Foreign Ex. Cor. Br., Dha	AWCA-1090100819116	87,172	87,172
Meghna Bank Ltd., Principal Branch, Gulshan, Dhaka	CD-110111100000917	15,515	15,515
NRB Bank Ltd., Corporate Branch, Dhaka	CD-1012010102227	-	294,058
Pubali Bank Ltd., Mohakhali Branch , Dhaka	CD-3677901015917	159,489	159,489
Southeast Bank Ltd., Gulshan Branch, Dhaka	CD-001011100017141	67,815	67,815
Dhaka bank Ltd. Karwan Bazar Branch, Dhaka	CD-02071000008561	97,333	97,333
Uttara Bank Ltd., Corporate Branch, Dhaka	CD-154512200212029	61	61
		1,023,312	**1,317,370**
Special notice deposit accounts			
Bank Asia Ltd., Paltan Branch, Dhaka	SND-04936000058	101,607	101,607
Bank Asia Ltd., Sonargaon-Janapath Road Branch, Dhaka	SND-07536000033	65,521	65,521
Bangladesh Commerce Bank Ltd., Principal Branch, Dhaka	SND-00232000082	106,184	106,184
BASIC Bank Limited, Bangshal Branch, Dhaka	SND-0616-01-0000635	3,701	3,701
Dutch Bangla Bank Ltd., Gulshan Branch, Dhaka	SND-1161200000974	122,737	95,735,438
Dutch Bangla Bank Ltd., Gulshan Branch, Dhaka	SND-1161200003865	113,078	10,575
Dutch Bangla Bank Ltd., CDA Avenue Branch, Chittagong	SND-1291200000707	-	2
EXIM Bank Ltd., Gulshan Branch, Dhaka	SND-00713100065009	16,552	16,552
First Security Islami Bank Ltd., Dilkusha Branch, Dhaka	SND-010113100001512	380,030	380,030
First Security Islami Bank Ltd., Ring Road Branch, Dhaka	SND-013313100000056	362,344	362,344
First Security Islami Bank Ltd., Dilkusha Branch, Dhaka	SND-010113100002301	-	-
First Security Islami Bank Ltd., Dilkusha Branch, Dhaka	SND-13100009342	123,136	123,136
Mercantile Bank Ltd., Main Branch, Dhaka	SND-110113100002380	-	-
Midland Bank Ltd., Dilkusha Corporate Branch, Dhaka	SND-0001-1090000296	30	30
Mutual Trust Bank Ltd., Gulshan Branch, Dhaka	SND-0022-0320000131	214,334	214,334
Mutual Trust Bank Ltd., CDA Avenue Branch, CTG	SND-0009-0320000889	152,474	152,474
Mutual Trust Bank Ltd., Sylhet Branch , Sylhet	SND-0023-0320000578	73,761	73,761
NCC Bank Ltd., Bashundhara Branch, Dhaka	SND-0096-0325000017	6,973	6,973
NCC Bank Ltd., Gulshan Branch, Dhaka	SND-0012-0325000802	65,562	65,562
NRB Bank Ltd., Bhulta Branch, Dhaka	SND-1131030002531	1	1
NRB Bank Limited, Gulshan Branch,Corp. Head Office	SND-1012010102227	309,058	-
NRB Commercial Bank Ltd., Principal Branch, Dhaka	SND-010136000000012	39,659	39,659
One Bank Limited, Ganakbari Branch, Savar	SND-0053000000323	533	533
Padma Bank Ltd., Motijheel Branch, Dhaka	SND-0113000007464	15,059	15,059

FAS Finance & Investment Ltd. Dhaka

		Amount in Taka	
		As at	
		31-Mar-2026	31-Dec-2025
Prime Bank Limited, Dhanmondi Branch, Dhaka	SND-14631090025594	2	2
Pubali Bank Ltd., Narsingdi Branch, Narsingdi	SND-0722102000518	5,103	5,103
Social Islami Bank Ltd., Begum Rokeya Sarani Br., Dhaka	SND-0131360001027	8,883	8,883
South Bangla Agriculture & Commerce Bank Limited, Gulshan Branch, Dhaka	SND-1130000097627	153,000	153,000
The Premier Bank Limited, Tejgaon Link Road Br., Dhaka	SND-13100000020	11	11
Uttara Bank Ltd., Corporate Branch, Dhaka	SND-154514100041132	2,106	2,106
Woori Bank Ltd., Dhaka Branch, Dhaka	NDA-923000195	388,698	388,698
		2,830,137	**98,031,278**
Savings deposits		-	-
Fixed deposits			
International Leasing and Financial Services Limited		864,377,680	845,388,736
Premier Leasing & Finance Limited		566,133,548	559,505,090
Social Islami Bank Limited		45,010,641	45,010,641
Woori Bank Limited		-	-
		1,475,521,869	**1,449,904,467**
		1,479,375,318	**1,549,253,115**
		-	

3 (a) Consolidated balance with other banks and financial institutions

i. In Bangladesh:			
FAS Finance & Investment Limited	3.1	1,479,375,318	1,549,253,115
FAS Capital Management Limited	3 (a)i	6,428,082	8,541,660
		1,485,803,400	**1,557,794,775**
ii. Outside Bangladesh:			
FAS Finance & Investment Limited		-	-
FAS Capital Management Limited		-	-
		-	-
		1,485,803,400	**1,557,794,775**

3 (a)i Bank balance of FAS Capital Management Limited

Current deposits			
Woori Bank Ltd., Dhaka Branch, Dhaka	CDA-923920015	-	-
		-	-
Special notice deposit accounts			
Dutch Bangla Bank Ltd., Gulshan Branch, Dhaka	SND-116.120.1505	20,367	79,265
The City Bank Ltd., Gulshan Branch, Dhaka	6002-PIAA	18,415	18,415
The City Bank Ltd., Gulshan Branch, Dhaka	SND-3101221156001	5,694,461	8,352,526
The City Bank Ltd., Gulshan Branch, Dhaka	SND-3101221156003	688,846	85,461
Woori Bank Ltd., Dhaka Branch, Dhaka	NDA-923000208	5,993	5,993
		6,428,082	**8,541,660**
Fixed deposits			
FAS Finance & Investment Limited		488,538,944	481,081,925
		488,538,944	**481,081,925**
Less: Inter company transaction		(488,538,944)	(481,081,925)
		-	-
Total		**6,428,082**	**8,541,660**
		-	-

FAS Finance & Investment Ltd. Dhaka

		Amount in Taka	
		As at	
		31-Mar-2026	31-Dec-2025
4 Money at call and on short notice			
With banks		-	-
With financial institutions		-	-
		-	-
4 (a) Consolidated money at call and on short notice			
FAS Finance & Investment Limited	4	-	-
FAS Capital Management Limited		-	-
		-	-
5 Investments		**49,383,371**	**19,470,815**
5.1 In Government securities			
Treasury bills		38,990,680	9,635,415
National investment bonds		-	-
Bangladesh bank bills		-	-
Government notes/bonds		-	-
Prize bonds		-	-
Others		-	-
		38,990,680	**9,635,415**
5.2 Other investments			
Preference shares		-	-
Ordinary shares (Quoted and Unquoted)	5.2.a	10,392,691	9,835,400
Debentures		-	-
Bonds		-	-
Zero Coupon Bond		-	-
Other investments		-	-
Gold, etc.		-	-
		10,392,691	**9,835,400**
		49,383,371	**19,470,815**

5.2.a Ordinary shares (Quoted and Unquoted)

	31-Mar-2026	31-Dec-2025
Quoted		
AB Bank Limited	3,537,781	3,537,781
Apex Footwear Ltd.	186,532	186,532
AND Telecom	-	617,456
BBS Cables Ltd.	263,048	263,048
BD Building System	135,540	135,540
Delta Life Ins.Co. Ltd.	412,343	412,343
GBB Power Limited	53,312	53,312
Esquir Knit Composite Limited	740,242	740,242
Golden Harvest Ag. Ind. Ltd.	97,723	97,723
Niloy Cement Industries Limited	67,845	67,845
BEACON Pharma	1,114,360	-
VSF Thread Dye. Ltd.	463,848	463,848
Monno Agro And GMF	264,413	264,413
AAMRA Networks Ltd.	635,936	635,936
Lafarge Holcim BD PLC	584,663	584,663
Esastern Housing Ltd.	-	755,019
CVO Petro.Re.Ltd	815,404	-
National Polymer	1,019,701	1,019,701
	10,392,691	**9,835,400**

FAS Finance & Investment Ltd. Dhaka

5 (a) Consolidated Investments

i. In Government securities

		Amount in Taka	
		As at	
		31-Mar-2026	31-Dec-2025
FAS Finance & Investment Limited		38,990,680	9,635,415
FAS Capital Management Limited		-	-
		38,990,680	**9,635,415**
ii. Other Investments			
FAS Finance & Investment Limited	5.2	10,392,691	9,835,400
FAS Capital Management Limited	5 (a)i	50,831,523	51,032,373
		61,224,214	**60,867,773**
		100,214,894	**70,503,186**

5 (a)i Ordinary shares (Quoted and Unquoted) of FAS Capital Management Limited

Quoted

	31-Mar-2026	31-Dec-2025
AB Bank Limited	7,229,384	7,229,384
IFIC Bank Ltd.	1,109,133	1,109,133
Union Bank PLC	619,929	619,929
Exim Bank PLC	646,766	646,766
National Housing Finance & Invest. Ltd.	232,348	232,348
Bangladesh Building system	456,600	456,600
Monno Ceramic Industries Ltd.	580,169	580,169
BB Steel Re-Rolling		
BSRM Steel Ltd.		531,386
BSRM Ltd.	421,664	421,664
BBS Cables Limited	1,059,537	1,059,537
GPH Ispat Ltd.	1,414,333	1,414,333
Eastland Insurance Company Ltd.	806,931	806,931
LafargeHolcim BD. Ltd.	2,474,707	2,474,707
RAK Ceramics Ltd.	517,776	517,776
BATBC Limited	4,628,939	4,628,939
GBB Power Ltd.		17,827
Summit Power Limited	390,084	390,084
Titas Gas T & D Company Ltd.	4,029,435	4,029,435
United Power GD Com. Ltd.	256,484	256,484
Asia Insurance Ltd.	788,431	788,431
Delta Life Insurance Ltd.	411,316	411,316
Green Delta Insurance Ltd.	877,821	877,821
National Life Insurance Co. Ltd.	1,108,872	1,108,872
Rupali Insurance Co. Ltd.	848,281	848,281
ACI Formation Ltd.	961,535	961,535
ACI Limited	1,184,937	1,184,937
Eastern Housing Limited	2,503,938	2,503,938
Sonali Paper & Board Mills Limited	589,182	589,182
Apex Footwear Limited	776,813	776,813
Beacon Pharmaceuticals PLC	995,791	-
Square Textile Ltd.	356,084	356,084
VFS Thread Dying Limited	239,358	239,358
M.L. Dyeing Ltd.	5,015,000	5,015,000
Sea Peari Beach Resort & Spa Ltd.	230,896	230,896
Apex Foods Limited	413,619	413,619
Beximco Pharmaceuticals Ltd.	1,842,540	1,842,540
Reckitt Benchkiser (BD) Ltd.	780,082	780,082
Kohinoor Chemical Company (BD) Limited	368,259	368,259
ACME Laboratories Ltd.	931,395	931,395
National Polymer Industries PLC	1,017,524	997,524
Exim 1st MF	123,350	123,350
AND Telecom Ltd		153,981
Aamra Networks Ltd.	636,930	636,930
Pubali Bank Perpetual Bond	471,676	471,676
SJIBL Mudaraba Perpetual Bond	483,675	997,121
Total	**50,831,523**	**51,032,373**

FAS Finance & Investment Ltd. Dhaka

6 Loans, advances and leases	**18,101,577,783**	**18,101,751,407**

		Amount in Taka As at	
		31-Mar-2026	31-Dec-2025

6.1 Classification of loans, advances and leases

Unclassified			
Standard		518,006	790,197
Special mention account		-	273,317
Total unclassified loans, advances and leases		**518,006**	**1,063,514**
Classified			
Sub-standard		1,582,577	2,773,107
Doubtful		2,274,958	5,204,145
Bad/Losses		18,097,202,242	18,092,710,640
Total classified loans, advances and leases		**18,101,059,776**	**18,100,687,893**
		18,101,577,783	**18,101,751,407**
			-

6 (a) Consolidated loans, cash credits, overdrafts, and leases etc

i. In Bangladesh			
FAS Finance & Investment Limited	6	18,101,577,783	18,101,751,407
FAS Capital Management Limited		1,408,186,199	1,410,694,311
		19,509,763,982	**19,512,445,718**
Less: Inter company transaction		(1,817,774,282)	(1,817,774,282)
		17,691,989,700	**17,694,671,436**
ii. Outside Bangladesh			
FAS Finance & Investment Limited		-	-
FAS Capital Management Limited		-	-
		-	-
		17,691,989,700	**17,694,671,436**

7 Bills purchased and discounted

In Bangladesh		-	-
Outside Bangladesh		-	-
		-	-

7 (a) Consolidated bills purchased and discounted

FAS Finance & Investment Limited	7	-	-
FAS Capital Management Limited		-	-
		-	-

8 Fixed assets including premises, furniture and fixtures Annexure-1

Cost:		
Land	86,527,860	86,527,860
Office building	309,082,807	309,082,808
Furniture & fixture	9,606,248	9,606,248
Office decoration	9,808,774	9,808,774
Office equipment	10,568,248	10,545,495
Motor vehicles	20,081,221	20,081,221
Electrical installation	2,904,140	2,904,141
Computer	12,179,563	12,179,563
Telephone line & PABX system	1,058,150	1,058,150
Right of use Assets	10,576,433	29,831,200
Software	16,638,421	16,638,422
	489,031,865	**508,263,880**
Less: Accumulated depreciation:		
Office building	178,786,700	177,137,383

FAS Finance & Investment Ltd. Dhaka

	Amount in Taka	
	As at	
	31-Mar-2026	31-Dec-2025
Furniture & fixture	6,426,335	6,344,799
Office decoration	6,632,045	6,550,590
Office equipment	8,498,321	8,418,482
Motor vehicles	17,357,553	17,214,203
Electrical installation	1,983,184	1,947,304
Computer	8,939,800	8,813,575
Telephone line & PABX system	895,975	889,656
Right of use Assets	-	19,065,482
Software	7,550,344	7,196,263
	237,070,257	**253,577,734**
Written down value at the end of the year	**251,961,608**	**254,686,146**

8 (a) Consolidated fixed assets including premises, furniture and fixtures **Annexture-1 (a)**

FAS Finance & Investment Limited	8	251,961,608	254,686,146
FAS Capital Management Limited		2,099,328	2,169,524
		254,060,934	**256,855,670**

9 Others assets

Income generating			
i) Investment in Shares of subsidiary companies			
-In Bangladesh	9.1	243,000,000	243,000,000
-Outside Bangladesh		-	-
		243,000,000	**243,000,000**
Non-income generating			
i) Stationery, stamps, printing, materials, etc.		153,007	153,007
ii) Advance rent and advertisement		1,826,400	1,890,156
iii) Interest accrued on investment but not collected, commission & brokerage receivable on shares and debenture and income receivable		64,787,009	70,842,325
iv) Security deposit		1,419,200	1,419,200
v) Preliminary, formation and organization expenses, renovation/development and prepaid expenses		2,767,987	2,656,490
vi) Branch adjustment (net reconciled)		-	-
vii) Suspense account		-	-
viii) Silver		-	-
Advance against purchase of Assets		7,580,000	7,580,000
ix) Advance corporate income tax	9.2	459,072,446	455,615,028
x) Accounts receivable		30,502,697	5,029,814
xi) Deferred tax asset		-	-
xii) others		500	26,297,944
		568,109,247	**571,483,964**
		811,109,247	**814,483,964**

9.1 Investment in Shares of subsidiary companies

In Bangladesh	9.1.a	243,000,000	243,000,000
Outside Bangladesh		-	-
		243,000,000	**243,000,000**

9.1.a Investment in Shares of subsidiary companies-In Bangladesh

FAS Capital Management Limited	243,000,000	243,000,000
	243,000,000	**243,000,000**

Out of the total of 25,000,000 ordinary shares issued and paid up, FAS Finance & Investment Limited holds 24,300,000 ordinary shares of Tk. 10 each.

9.2 Advance corporate income tax

FAS Finance & Investment Ltd. Dhaka

Advance income tax on bank interest	2,218,717	2,218,717
Advance income tax on dividend	7,652,930	7,644,030
Advance income tax (LTU)	318,826,033	318,826,033
Advance income tax on motor vehicle	2,630,945	2,530,945

	Note	Amount in Taka As at 31-Mar-2026	Amount in Taka As at 31-Dec-2025
NRB Commercial Bank Limited		313,987,018	313,987,018
One Bank Limited		223,945,584	223,945,584
Prime Bank Limited		80,310,119	80,310,119
Social Islami Bank Limited		123,955,259	123,955,259
South Bangla Agriculture & Commerce Bank Limited		985,511,885	985,511,885
State Bank of India		51,331,721	51,331,721
The Premier Bank Limited		608,635,009	608,635,009
Uttara Bank Limited		233,563,112	233,563,112
Woori Bank Limited		6,536,507	6,536,507
Non-Call Treasury Line/Short Notice Placement-Bank Borrowing:		**811,842,633**	**811,842,633**
Bangladesh Commerce Bank Limited		200,000,000	200,000,000
Bangladesh Development Bank Limited		158,500,000	158,500,000
ICB Islamic Bank Limited		4,600,000	4,600,000
Meghna Bank Limited		53,776,250	53,776,250
Rupali Bank Limited		33,066,383	33,066,383
NRB Commercial Bank Ltd.		5,000,000	5,000,000
Mercantile Bank Ltd.		142,600,000	142,600,000
SBAC Bank Ltd.		214,300,000	214,300,000
Non-Call Treasury Line/Short Notice Placement-NBFI Borrowing:		**465,532,630**	**465,532,629**
Bangladesh Infrastructure Finance Fund Limited (BIFFL)		26,900,000	26,900,000
International Leasing and Financial Services Limited		402,566,537	402,566,537
Fareast Finance & Investment Limited		36,066,093	36,066,092
Money at Call-Bank Borrowing:		**138,600,000**	**138,600,000**
Agrani Bank Limited		70,000,000	70,000,000
Sonali Bank Limited		68,600,000	68,600,000
		9,905,879,798	**9,905,929,798**
		-	-

11.2 Security against Borrowings from other banks, financial institutions and agents

Secured		9,905,879,798	9,905,929,798
Unsecured		-	-
		9,905,879,798	**9,905,929,798**

11 (a) Consolidated borrowings from other banks, financial institutions and agents

FAS Finance & Investment Limited	11	9,905,879,798	9,905,929,798
FAS Capital Management Limited		2,294,759,580	2,294,759,580
		12,200,639,378	**12,200,689,378**
Less: Inter company transaction		(1,817,774,282)	(1,817,774,282)
		10,382,865,096	**10,382,915,096**

12 Deposits and other accounts

Current deposits and other accounts		-	-
Bills payable		-	-
Savings bank deposits		-	-
Fixed deposits	12.1	12,975,037,539	12,844,849,420
Bearer certificates of deposit		-	-
Others deposits		-	-
		12,975,037,539	**12,844,849,420**

12.1 Fixed deposits

Deposit from FI's-inside Bangladesh		8,872,348,572	8,739,211,403
Other than FI's-inside Bangladesh		4,102,688,967	4,105,638,016
		12,975,037,539	**12,844,849,420**

12 (a) Consolidated deposits and other accounts

FAS Finance & Investment Ltd. Dhaka

Fixed deposits			
FAS Finance & Investment Limited	12.1	12,975,037,539	12,844,849,420
FAS Capital Management Limited		-	-
		12,975,037,539	**12,844,849,420**

	Note	31-Mar-2026	31-Dec-2025
		Amount in Taka	
		As at	
		31-Mar-2026	**31-Dec-2025**
Less: Inter company transaction		(488,538,944)	(481,081,925)
		12,486,498,595	**12,363,767,495**
Others deposits			
FAS Finance & Investment Limited		-	-
FAS Capital Management Limited		-	-
		-	-
		12,486,498,595	**12,363,767,495**

13 Others liabilities

	Note	31-Mar-2026	31-Dec-2025
Accumulated provision against loans, advances and leases	13.1	9,006,350,671	8,756,350,671
Provision for current tax	13.2	521,036,514	520,598,274
Deferred tax liabilities	13.3	59,605,627	54,231,951
Interest suspense account	13.4	3,036,205,139	3,036,085,039
Accounts payable		9,399,931	9,630,071
Accrued expenses		6,560,366	6,715,366
Provision against Share Investment		4,675,632	5,021,222
Provision for Gratuity	13.5	8,245,535	8,138,639
Provision against investments		-	-
Provident fund	13.6	5,962,479	5,834,204
Leases advance		-	-
Advance installment		29,622,144	29,633,959
Lease liabilities-Office premises	13.7	8,762,281	8,762,281
Provision for other assets	13.8	2,094,234,220	2,094,234,220
Provision for FDR		1,449,904,467	1,449,904,467
Unclaimed dividend	Annex-2	907,304	907,304
Excise Duty Payable		37,689,692	37,512,342
Interest payable		2,753,774,842	2,487,652,844
Tax deduction at source (TDS)		992,929,982	947,404,744
Interest Charged for delay Payment of Tax, VAT & Excise Duty		98,687,835	98,687,835
VAT payable		4,649,934	4,862,253
Sundry deposit		15,515,395	15,515,392
		20,144,719,990	**19,577,683,077**
		-	

13.1 Accumulated provision for loans, advances and leases

		31-Mar-2026	31-Dec-2025
Provision for classified loans, advances and leases			
Opening balance		8,756,329,810	7,755,589,584
Fully provided debts written off during the year	(-)	-	-
Recovery of amounts previously written off	(+)	-	-
Specific provision made for the year	(+)	250,015,681	1,000,740,226
Recoveries and provision no longer required	(-)	-	-
Net charge to Profit and loss statement	(+)	-	-
Total Provision for classified loans, advances and leases		**9,006,345,491**	**8,756,329,810**
Provision for unclassified loans, advances and leases			
Opening balance		20,861	325,282
Provision for the year		-	-
Adjustment during the year		(15,681)	(304,421)
Total provision for unclassified loans, advances and leases		**5,180**	**20,861**
Total provision against loans, advances and leases		**9,006,350,671**	**8,756,350,671**

Provision for	**Required**	**Maintained**	**Excess/(Shortage)**
Classified loans, advances & leases	12,724,152,331	9,006,345,491	(3,717,806,840)
Un-classified loans, advances & leases	5,180	5,180	-
	12,724,157,511	**9,006,350,671**	**(3,717,806,840)**

Note/ Discloser:

Bangladesh Bank vide their letter No-DFIM(C) 1054/10/2022-2808 dated September 29, 2022 has given NOC for maintaining required provision of Tk. 800.00 Crore in 8 (Eight) years from the year 2022-2029 @ Tk.100.00 Crore per year. In line of the approval, Tk. 25.00 Crore has been maintained provision as required for the 1st Quarter of the year 2026 against allowable limit of Tk.100.00 Crore as deferral for the year 2026. As such, the residual balance for Tk. 371.78 Crore only is stood at March 31, 2026

FAS Finance & Investment Ltd. Dhaka

	Amount in Taka	
	As at	
	31-Mar-2026	31-Dec-2025

13.1 (a) Consolidated provision against loans, advances and leases

FAS Finance & Investment Limited	13.1	9,006,350,671	8,756,350,671
FAS Capital Management Limited		1,400,896,629	1,400,896,629
		10,407,247,300	**10,157,247,300**

13.2 Provision for current tax

Opening balance		520,598,274	493,197,494
Add: Provision made during the year	13.2.1	438,240	27,400,780
Less: Adjustment during the year		-	-
		521,036,514	**520,598,274**

13.2.1 Reconcilation of effective Tax rate

Particulars			**Taxable Amount**	**Tax rate**	**Tax Liability**
Profit Before Provision & Tax			(737,612,067)	0.375	(276,604,525)
Business Receipts			**Taxable Amount**	**Minimum Tax**	**Tax Liability**
Interest Income			26,757,516	0.01	267,575
Processing fees			-	0.01	-
Documentation Charge			-	0.01	-
Office Rent			136,500	0.375	51,188
Recovery against written off.			100,000	0.375	37,500
Misc. Income			29,000	0.375	10,875
Transfer Price			-	0.01	-
					367,138

Other receipts

Tax on Share Dividend			44,500	0.20	8,900
Interest on Treasury Bonds			364,585	0.15	54,688
Gain on sale of fixed assets			-	0.20	-
Tax on Share Investment Income			50,095	0.15	7,514
					71,102
					438,240

Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being.

13.2 (a) Consolidated provision for current tax

FAS Finance & Investment Limited	13.2	521,036,514	520,598,274
FAS Capital Management Limited		26,574,033	24,653,354
		547,610,547	**545,251,628**

13.3 Deferred Tax

Deferred Tax has been calculated based on deductible/taxable temporary difference arising due to difference in the carrying amount of the assets and its tax base in accordance with the provision of International Accounting Standard (IAS) 12 "Income Taxes"

Deferred Tax Laibility is arried at as follows:

Particulars	**Carrying amount at Accounting base**	**Carrying amount at Tax base**	**(Taxable)/deductible temporary difference**	**Tax Rate**	**Deferred tax (Liability)/Asset**
			Taka	**Taka**	**Taka**
Assets:					
Fixed assets net off depreciation as on March 31, 2026 (Excluding revaluation reserve)	60,644,558	34,782,322	(25,862,236)	37.5%	(9,698,338)
Right of Use Asset	-	-	-	37.5%	-
Revalued amount of Building	94,212,757	-	(94,212,757)	37.5%	(35,329,784)
Base amount of Land	86,527,860	-	(86,527,860)	8.0%	(6,922,229)
Total of Assets	241,385,175	34,782,322	(206,602,853)		**(51,950,351)**
Liabilities:					
Employee Gratuity fund as on March 31, 2026	8,245,535	-	8,245,535	37.5%	3,092,076

FAS Finance & Investment Ltd. Dhaka

				Amount in Taka	
				As at	
				31-Mar-2026	31-Dec-2025
Employee Provident fund as on March 31, 2026	-	-	-		-
		-	8,245,535		3,092,076
Total:Deferred tax liability as on March 31, 2026			(198,357,318)		**(48,858,275)**
Deferred tax liability as on December 31, 2025					**(54,231,951)**
Deferred tax (expenses)/Income as on March 31, 2026					**5,373,676**

13.3 Opening Deferred Tax

		31-Mar-2026	31-Dec-2025
Opening Deferred Tax		54,231,951	58,191,155
Deferred Tax Expense/(Income)		5,373,676	(3,959,204)
Closing Deferred Tax Liability/(Asset)		**59,605,627**	**54,231,951**

13.3 (a) Consolidated deferred tax liabilities

FAS Finance & Investment Limited	13.3	59,605,627	54,231,951
FAS Capital Management Limited		(154,823)	(154,823)
		59,450,804	**54,077,128**

13.4 Interest suspense account

Opening balance		3,036,085,039	3,046,412,740
Transfer during the year	(+)	-	-
Adjustment D/Y	(-)	(120,100)	10,327,702
Written off during the year	(-)	-	-
		3,036,205,139	**3,036,085,039**

13.4 (a) Consolidated interest suspense account

FAS Finance & Investment Limited	13.4	3,036,205,139	3,036,085,039
FAS Capital Management Limited		-	-
		3,036,205,139	**3,036,085,039**

13.5 Provision for Gratuity

Opening balance	8,138,639	8,265,642
Add: Provision made during year	106,896	1,283,857
	8,245,535	9,549,499
Less: Adjustment during the year	-	1,410,860
	8,245,535	**8,138,639**

13.7 Provident fund

Opening balance	5,834,204	5,807,329
Add: Provision made during the year	128,275	1,555,335
	5,962,479	7,362,664
Less: Adjustment during the year		1,528,460
	5,962,479	**5,834,204**

13.8 Lease liabilities-Office premises

Opening balance	8,762,281	12,878,277
Add: Addition during the year	-	-
	8,762,281	12,878,277
Less: Adjustment during the year	-	4,115,996
	8,762,281	**8,762,281**

13.8 (a) Consolidated lease liabilities-Office premises

FAS Finance & Investment Limited	13.8	8,762,281	8,762,281
FAS Capital Management Limited		-	-
		8,762,281	**8,762,281**

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13.9 Provision for other assets

		Amount in Taka As at 31-Mar-2026	31-Dec-2025
Opening balance		2,094,234,220	325,219,482
Add: Addition during the year		-	1,769,206,631
		-	2,094,426,113
Less: Adjustment during the year		-	191,893
		2,094,234,220	2,094,234,220
		-	-

13. (a) Consolidated other liabilities

FAS Finance & Investment Limited	13	20,144,719,990	19,577,683,077
FAS Capital Management Limited		1,773,804,266	1,739,804,443
		21,918,524,256	**21,317,487,520**
Less: Inter company transaction		(1,735,486,962)	1,735,486,962
		20,183,037,294	**19,582,000,558**

14 Share Capital		**1,490,773,640**	**1,490,773,640**

14.1 Authorized Capital

210,000,000 ordinary shares of Taka 10 each		**2,100,000,000**	**2,100,000,000**

14.2 Issued, subscribed and paid-up Capital

39,065,700 ordinary shares of Taka 10 each issued for cash		390,657,000	390,657,000
5,859,850 bonus shares of Taka 10 each issued for dividend for 2009		58,598,500	58,598,500
6,738,830 bonus shares of Taka 10 each issued for dividend for 2010		67,388,300	67,388,300
2,583,219 bonus shares of Taka 10 each issued for dividend for 2011		25,832,190	25,832,190
3,254,855 bonus shares of Taka 10 each issued for dividend for 2012		32,548,550	32,548,550
11,175,005 bonus shares of Taka 10 each issued for dividend for 2015		111,750,050	111,750,050
6,146,253 bonus shares of Taka 10 each issued for dividend for 2016		61,462,530	61,462,530
12,907,131 bonus shares of Taka 10 each issued for dividend for 2017		129,071,310	129,071,310
7,098,922 bonus shares of Taka 10 each issued for dividend for 2018		70,989,220	70,989,220
54,247,599 right shares of Taka 10 each issued		542,475,990	542,475,990
		1,490,773,640	**1,490,773,640**

15 Statutory reserve

Opening balance		205,579,082	205,579,082
Add: Addition during the year		-	-
		205,579,082	**205,579,082**

16 Other reserve

Capital reserve	16.1	315,000	315,000
		315,000	**315,000**

16.1 Capital reserve

Opening balance		315,000	315,000
Add: Addition during the year		-	-
		315,000	**315,000**

17 Revaluation Reserve

Land	17.1	80,903,545	80,903,545
Office building	17.2	52,470,141	53,694,917
		133,373,686	**134,598,462**

17.1 Revaluation reserve-Land

Opening balance		80,903,545	80,903,545
Add: Addition during the year		-	-
Prior year adjustment		-	-
		80,903,545	**80,903,545**

17.2 Revaluation reserve-Office building

FAS Finance & Investment Ltd. Dhaka

Opening balance		53,694,917	58,717,945
Add: Addition during the year		-	-
		53,694,917	58,717,945
Less: Depreciation on increased value due to revaluation		(1,224,776)	(5,023,028)
		52,470,141	**53,694,917**

18 Retained earnings

	Amount in Taka	
	As at	
	31-Mar-2026	31-Dec-2025
Opening balance	(23,415,500,110)	(18,690,257,783)
Prior Year Adjustment	-	(3,254,901)
Net profit after taxation	(743,423,982)	(4,727,010,454)
Transfer to statutory reserve	-	-
Add: Transfer of revaluation reserve	1,224,776	5,023,028
	(24,157,699,316)	**(23,415,500,110)**

18 (a) Consolidated retained earnings

Opening balance	(23,902,689,678)	(20,525,258,105)
Prior year adjustment	-	(5,238,034)
Consolidated net profit after taxation	(769,363,013)	(3,377,216,567)
Transfer to statutory reserve	-	-
Stock dividend paid	-	-
Add: Depreciation on increased value due to revaluation	1,224,776	5,023,028
	(24,670,827,915)	**(23,902,689,678)**

FAS Finance & Investment Ltd. Dhaka

14.3 Percentage of shareholding

Group	Percentage of Share		No. of Shares	
	31-Mar-2026	31-Dec-2025	31-Mar-2026	31-Dec-2025
Sponsors/Directors	13.20	13.20	19,682,870	19,682,870
Government	-	-	-	-
Institutions	11.86	7.55	17,681,329	11,256,773
Foreign	-	-	-	-
General public	74.94	79.25	111,713,165	118,137,721
	100	**100**	**149,077,364**	**149,077,364**
			-	-

14.4 Classification of Shareholders by holding of share

Shareholding range as at March 31, 2026	Number of holders		% of total holding	
	31-Mar-2026	31-Dec-2025	31-Mar-2026	31-Dec-2025
1-500	2,011	1,952	0.21%	0.21%
501-5,000	3,470	3,501	4.99%	5.00%
5,001-10,000	909	932	4.69%	4.80%
10,001-20,000	661	681	6.67%	6.77%
20,001-30,000	243	275	4.11%	4.67%
30,001-40,000	162	172	3.79%	4.04%
40,001-50,000	138	117	4.37%	3.70%
50,001-100,000	214	223	10.26%	10.78%
100,001-1000,000	179	184	27.44%	29.19%
1,000,001 and above	15	14	33.46%	30.84%
	8,002	**8,051**	**100.00%**	**100.00%**

No. of Shares		Value of Shares	
31-Mar-2026	31-Dec-2025	31-Mar-2026	31-Dec-2025
314,855	309,391	3,148,550	3,093,910
7,437,952	7,456,157	74,379,520	74,561,570
6,994,790	7,158,212	69,947,900	71,582,120
9,949,996	10,094,271	99,499,960	100,942,710
6,125,218	6,958,338	61,252,180	69,583,380
5,645,955	6,018,021	56,459,550	60,180,210
6,515,919	5,509,682	65,159,190	55,096,820
15,297,847	16,076,145	152,978,470	160,761,450
40,908,783	43,518,564	409,087,830	435,185,640
49,886,049	45,978,583	498,860,490	459,785,830
149,077,364	**149,077,364**	**1,490,773,640**	**1,490,773,640**
-	-	-	-

FAS Finance & Investment Ltd. Dhaka

14.5 Name of the Directors and their shareholding (including holdings of sponsors shareholders and general public) as at 31 March 2026

Sl. No.	Name	Position	Total Nos. of Share	Value of Shares	% of Shareholding
1	Major General Md Anwarul Islam SUP, ndu, psc (Retd)	Chairman & Independent Director	-	-	-
2	Mr. Md. Abdul Hakim	Independent Director	-	-	-
3	Mr. Md. Mokhlesur Rahman	Independent Director			
4	Mr. Mostafa Kamal Ahmad, FCA	Independent Director	-	-	-
6	Mr. Md. Abdul Wahab	Managing Director & CEO	-	-	-
7	Reptiles Farm Limited	Sponsor Director	11,678,720	116,787,200	7.83%
8	P & L International Limited	Sponsor Director	8,004,150	80,041,500	5.37%
9	Institutions		12,328,814	123,288,140	8.27%
10	General public		117,065,680	1,170,656,800	78.53%
Total			**149,077,364**	**1,490,773,640**	**100.00%**

FAS Finance & Investment Ltd.
Dhaka

	Note	Amount in Taka For the period ended 31-Mar-2026	 31-Mar-2025
19 Interest income			
Interest on loans, advances and leases		603,580	22,153,410
Interest on placement with other banks and financial institutions		26,153,936	25,292,298
Interest on foreign currency balance		-	-
		26,757,516	**47,445,708**
19 (a) Consolidated interest income			
FAS Finance & Investment Limited	19	26,757,516	47,445,708
FAS Capital Management Limited		677,000	683,860
		27,434,516	**48,129,568**
Less: Inter company transaction		-	-
		27,434,516	**48,129,568**
20 Interest paid on deposits, borrowings, etc.			
Interest on deposits		251,550,829	249,104,174
Interest on borrowings		249,589,647	161,381,947
Interest on lease liabilities-Office premises		-	-
Interest on foreign bank accounts		-	-
		501,140,476	**410,486,122**
20 (a) Consolidated interest paid on deposits, borrowings, etc.			
FAS Finance & Investment Limited	20	501,140,476	410,486,122
FAS Capital Management Limited		33,679,765	33,679,765
		534,820,241	**444,165,887**
Less: Inter company transaction		(9,321,273)	(8,753,368)
		525,498,968	**435,412,519**
21 Investment income			
Gain/(loss) on sale of shares		50,095	-
Dividend on shares		44,500	45,860
Interest on Treasury Bonds		364,585	1,030,360
		459,180	**1,076,220**
21 (a) Consolidated investment income			
FAS Finance & Investment Limited	21	459,180	1,076,220
FAS Capital Management Limited		240,958	305,866
		700,138	**1,382,086**
22 Commission, exchange and brokerage			
Commission		-	-
Exchange gain/(loss)		-	-
Brokerage		-	-
		-	-
22 (a) Consolidated Commission, exchange and brokerage			
FAS Finance & Investment Limited	22	-	-
FAS Capital Management Limited		-	-
		-	-
23 Other operating income			
Gain on sale of fixed assets		-	-

FAS Finance & Investment Ltd. Dhaka

		Amount in Taka	
		For the period ended	
		31-Mar-2026	31-Mar-2025
Misc. Income		29,000	-
Processing fees		-	-
Documentation Charge		-	-
Office Rent		195,000	195,000
Recovery against written off.		100,000	-
Transfer Price		-	-
		324,000	**195,000**

23 (a) Consolidated Other operating income

FAS Finance & Investment Limited	23	324,000	195,000
FAS Capital Management Limited		9,597,019	9,339,705
		9,921,019	**9,534,705**
Less: Inter company transaction		(9,516,273)	(8,948,368)
		404,746	**586,337**

24 Salary and allowances

Basic salary, provident fund contribution and all other allowances		6,008,579	7,647,311
Festival and incentive bonus		887,314	-
		6,895,893	**7,647,311**

24 (a) Consolidated salary and allowances

FAS Finance & Investment Limited	24	6,895,893	7,647,311
FAS Capital Management Limited		985,243	895,577
		7,881,136	**8,542,888**

25 Rent, taxes, insurance, electricity, etc.

Rent, rates, taxes and electricity, etc.		2,085,767	2,021,263
Insurance premium		-	-
		2,085,767	**2,021,263**

25 (a) Consolidated rent, taxes, insurance, electricity, etc.

FAS Finance & Investment Limited	25	2,085,767	2,021,263
FAS Capital Management Limited		224,250	258,232
		2,310,017	**2,279,495**
Less: Inter company transaction		-	-
		2,310,017	**2,279,495**

26 Legal expenses

Professional & legal fees		13,070	88,375
		13,070	**88,375**

26 (a) Consolidated legal expenses

FAS Finance & Investment Limited	**26**	13,070	88,375
FAS Capital Management Limited		-	-
		13,070	**88,375**

27 Postage, stamps, telecommunication, etc.

FAS Finance & Investment Dhaka

Telephone & Fax		55,091	66,555
Internet bill		157,200	176,400
Postage and stamp		9,273	3,328

	Note	Amount in Taka For the period ended 31-Mar-2026	 31-Mar-2025
		221,564	**246,283**

27 (a) Consolidated postage, stamps, telecommunication, etc.

FAS Finance & Investment Limited	27	221,564	246,283
FAS Capital Management Limited		40,323	42,850
		261,887	**289,133**

28 Stationery, printings, advertisements, etc.

Printing	11,241	86,480
Stationery & Photocopy	65,171	55,810
Publicity and advertisement	2,993	262,058
	79,405	**404,348**

28 (a) Consolidated stationery, printings, advertisements, etc.

FAS Finance & Investment Limited	28	79,405	404,348
FAS Capital Management Limited		8,937	8,087
		88,342	**412,435**

29 Directors' fees

Directors' fees	345,000	338,500
Directors' honorioum (Monthly)**	600,000	600,000
	945,000	**938,500**

** As per DFIM circular # 2 dated March 13, 2024 issued by Bangladesh bank.

29 (a) Consolidated Directors' fees

FAS Finance & Investment Limited	29	945,000	938,500
FAS Capital Management Limited		34,500	34,500
		979,500	**973,000**

30 Auditors' fees

Statutory audit fees	-	-
	-	-

30 (a) Consolidated Auditors' fees

FAS Finance & Investment Limited	30	-	-
FAS Capital Management Limited		-	-
		-	-

31 Depreciation and repairs of FI's assets

FAS Finance & Investment Ltd. Dhaka

Depreciation		
Office building	1,649,317	1,736,124
Furniture & fixture	81,536	90,909
Office decoration	81,455	90,505
Office equipment	79,839	121,114

	Note	Amount in Taka For the period ended 31-Mar-2026	31-Mar-2025
Motor vehicles		143,351	216,894
Electrical installation		35,881	18,614
Computer		126,225	148,499
Telephone line & PABX system		6,319	7,434
Right of use Assets		-	-
Software		354,081	416,566
		2,558,003	**2,846,659**
Repairs			
Fixed assets repair and maintenance		607,807	863,829
		607,807	**863,829**
		3,165,810	**3,710,488**

31 (a) Consolidated Depreciation and repairs of assets

FAS Finance & Investment Limited	31	3,165,810	3,710,488
FAS Capital Management Limited		70,196	79,672
		3,236,006	**3,790,160**

32 Other expenses

A.G.M. expenses		-	30,755
Bank charge and excise duty		154,703	104,461
Books, newspaper and periodicals		1,068	1,114
Entertainment		143,060	165,367
Fees, subscription and donation		-	15,000
Fine		-	450,000
Fuel, oil and lubricants		75,400	125,000
Miscellaneous expenses		4,265	2,000
Office maintenance		166,936	116,582
Registration and renewal		50,282	-
Security service		217,642	280,600
Staff welfare, training and education		6,000	-
TA & DA		132,011	150,083
Uniform & Liveries		-	52,900
		951,367	**1,493,862**

32 (a) Consolidated Other expenses

FAS Finance & Investment Limited	32	951,367	1,493,862
FAS Capital Management Limited		36,713	91,620
		988,080	1,585,482
Less: Inter company transaction		-	-
		988,080	**1,585,482**

33 Provision against loans, advances and leases 13.1

On un-classified loans		(15,681)	(198,978)
On classified loans		250,015,681	250,198,978
		250,000,000	**250,000,000**

33 (a) Consolidated provision against loans, advances and leases

FAS Finance & Investment Limited	33	250,000,000	250,000,000
FAS Capital Management Limited		-	-
		250,000,000	**250,000,000**

34 Provision for diminution in value of investments 13.6

In quoted shares		(345,590)	5,021,222
		(345,590)	**5,021,222**

FAS Finance & Investment Ltd. Dhaka

	Note	Amount in Taka For the period ended 31-Mar-2026	Amount in Taka For the period ended 31-Mar-2025
34 (a) Consolidated provision for diminution in value of investments			
FAS Finance & Investment Limited	34	(345,590)	5,021,222
FAS Capital Management Limited		-	27,112,759
		(345,590)	**32,133,981**
35 Provision for taxation			
Current tax		438,240	499,588
Deferred tax		5,373,676	2,672,553
		5,811,915	**3,172,141**
		-	-
35 (a) Consolidated provision for Taxation			
Current tax			
FAS Finance & Investment Limited	35	438,240	499,588
FAS Capital Management Limited		1,920,679	1,821,189
		2,358,919	**2,320,777**
Deferred tax			
FAS Finance & Investment Limited		5,373,676	2,672,553
FAS Capital Management Limited		-	-
		5,373,676	**2,672,553**
		7,732,594	**4,993,330**

FAS Finance & Investment Ltd. Dhaka

	Amount in Taka	
	As at	
	31-Mar-2026	31-Mar-2025

36 Earnings per share

	31-Mar-2026	31-Mar-2025
Earning attributable to ordinary shareholders (Net profit after tax)	(743,423,982)	(631,491,764)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Earnings per share-EPS	**(4.99)**	**(4.24)**
	-	-

Earning per share as shown in the face of the profit and loss account is calculated in accordance with IAS-

36 (a) Consolidated earnings per share

	31-Mar-2026	31-Mar-2025
Earning attributable to ordinary shareholders (Net profit after tax & non-controlling interest)	(769,363,013)	(657,265,343)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Earnings per share-EPS	**(5.16)**	**(4.41)**
	-	-

Earning per share as shown in the face of the profit and loss account is calculated in accordance with IAS-

37 Net operating cash flow per share-NOCFPS

	31-Mar-2026	31-Mar-2025
Net cash from operating activities	(28,777,669)	(20,457,924)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net operating cash flow per share-NOCFPS	**(0.19)**	**(0.14)**
	-	-

During the year under report, the business of the Company was running with negative growth resulting cash receipt was poor, the cash in and out flow so transacted mostly were the amount of recovery from the classified loans, advances and leases. So, the NOCFPS shown negatively increased.

37.a Consolidated Net operating cash flow per share-NOCFPS

	31-Mar-2026	31-Mar-2025
Net cash from operating activities	(34,612,523)	(24,418,986)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net operating cash flow per share-NOCFPS	**(0.23)**	**(0.16)**
	-	-

	Amount in Taka	
	For the period ended	
	31-Mar-2026	31-Mar-2025

38 Reconciliation of Net Profit with Cash Flows from Operating Activities

	31-Mar-2026	31-Mar-2025
Net profit after tax	(743,423,982)	(631,491,764)
Adjustments for non-cash items:		
Add: Depreciation	2,558,003	2,846,659
Add: provision for leases, loans, advances & investment	249,654,410	250,000,000
Add: provision for taxation	5,811,915	3,172,141
Add/(Less): Accrued expenses	(316,368,070)	(228,410,258)
Add/(Less): Accrued income	(6,055,316)	(112,829)
Less: Gain on sale of fixed assets	-	-
	(64,399,057)	**27,495,712**
Changes in operating assets and liabilities		
(Increase)/Decrease in leases, loans and advances	173,624	19,538,091
(Increase)/Decrease in other assets	2,842,496	23,346,492
Previous Year adjustment	**(345,590)**	-
Increase/(Decrease) in short term borrowings	(20,210,000)	35,250,000
Increase/(Decrease) in term & other deposits	793,235,706	273,701,665
Payment of corporate tax	3,457,418	5,301,477
Increase/(Decrease) in other liabilities	11,815	214,338,550
Increase/(Decrease) in interest suspense	(120,100)	12,061,852
	779,045,370	**583,538,127**
Net cash from/(used in) operating activities	**(28,777,669)**	**(20,457,924)**
	-	-

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38.a Reconciliation of Net Profit with Cash Flows from Operating Activities (Consolidated)

Net profit after tax	(770,104,611)	(658,012,153)
Adjustments for non-cash items:		
Add: Depreciation	2,628,198	2,926,328
Add: provision for leases, loans, advances & investment	249,654,410	250,000,000
Add: provision for taxation	7,732,594	4,736,658
Add/(Less): Accrued expenses	(349,849,390)	(263,659,862)
Add/(Less): Accrued income	(6,220,294)	(9,606,876)
Less: Gain on sale of fixed assets	-	-
	(96,054,481)	**(15,603,752)**
Changes in operating assets and liabilities		
(Increase)/Decrease in leases, loans and advances	2,681,736	14,592,715
(Increase)/Decrease in other assets	61,530	165,991
Increase/(Decrease) in short term borrowings	(20,210,000)	35,250,000
Previous Year adjustment	-	-
Increase/(Decrease) in term & other deposits	554,460,334	275,487,712
Payment of corporate tax	3,457,418	7,203,417
Increase/(Decrease) in other liabilities	291,215,652	304,435,233
Increase/(Decrease) in interest suspense	(120,100)	12,061,852
	831,546,571	649,196,920
Net cash from/(used in) operating activities	**(34,612,523)**	**(24,418,985)**
	-	-

	Amount in Taka	
	As at	
	31-Mar-2026	**31-Mar-2025**
39 Net asset value per share		
Total assets	20,697,979,418	20,650,749,460
Total liabilities	43,025,637,327	38,140,486,446
	(22,327,657,909)	(17,489,736,986)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net asset value per share	**(149.77)**	**(117.32)**
	-	-

Net asset value per share-NAV have been increased as compare to the last year mainly due to increase of non-performing loan

39 (a) Consolidated net asset value per share		
Total assets	20,155,068,995	20,081,064,876
Total liabilities	(42,995,855,504)	(39,455,744,218)
Borrowings from other banks, financial institutions, and agents	(10,382,865,096)	(9,780,929,546)
Deposits and other accounts	(12,486,498,595)	(11,776,216,326)
Others liabilities	(20,183,037,294)	(17,944,038,539)
Non-controlling Interest	56,545,482	45,440,193
	(22,840,786,508)	(19,374,679,341)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net asset value per share	**(153.21)**	**(129.96)**
	-	-

Net asset value per share-NAV have been increased as compare to the last year mainly due to increase of non-performing loan

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40 Related Party Disclosure

a. Particulars of Directors and their interest in different entities:

Sl. No.	Name of Director	Status in FAS Finance & Investment Limited	Name of the firms/Companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.
1	Major General Md Anwarul Islam SUP, ndu, psc (Retd)	Chairman & Independent Director appointed on 16 October, 2024.	-
2	Mr. Md. Abdul Hakim	Independent Director appointed on 16 October, 2024.	-
3	Mr. Md. Mokhlesur Rahman	Independent Director appointed on 16 October, 2024.	Nominated Director of FAS Capital Management Limited (Subsidiary) since 16th, October, 2024.
4	Mr. Mostafa Kamal Ahmed, FCA	Independent Director appointed on 16 October, 2024.	Kamal Ahmed & Co. Chartered Accountants (Proprietor), Board of Trustee,COAST Trust-NGO. Nominated Directore Partex Cables Limited.
5	Mr. Md. Abdul Wahab	Managing Director & CEO	Nominated Director of FAS Capital Management Limited (FCML) nominated by FAS Finance & Investment Limited

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b. Related Party Transaction

The company carried out a number of transactions with related parties in the normal course of business. The nature of transactions and their values are shown below:

Name of the Related Party	Transaction Nature	Relationship	Balance as at 01-Jan-2026	Addition	Adjustment	Balance as at 31-March-2026
			Taka	Taka	Taka	Taka
FAS Capital Management Limited	Loan	Subsidiary Company	1,817,774,282	-	-	1,817,774,282
FAS Capital Management Limited	Equity Investment	Subsidiary Company	243,000,000	-	-	243,000,000
FAS Capital Management Limited	TDR	Subsidiary Company	481,081,925	6,914,592	-	487,996,517
FAS Finance & Investment Limited Employee's Contributory Provident Fund	TDR		7,120,376	-	-	7,120,376
FAS Capital Management Limited Employees Provident Fund	TDR		3,105,035	119,112		3,224,147
FAS Capital Management Limited Employees Gratuity Fund	TDR		3,762,138	144,319		3,906,457

c. Share issued to Directors and Executives without consideration or exercisable at a discount - Nil

d. Lending policy to related parties
Related parties are allowed loans and advances as per General loan policy of the Company.

e. Loans, advances & leases to Directors & their related concern

Name of the Related Party	Transaction Nature	Classification Status	Outstanding Balance	Provision Kept	Security Amount
Nil	Nil	Nil	Nil	Nil	Nil

f. Shares held by Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal

Name	Status	No. of Shares
Mr. Md. Abdul Wahab	Managing Director & CEO	-
Foize Ahmed	FAVP & CFO	-
Md. Ayinuddin FCS	FAVP & Company Secretary & Head of HR	-
Md. Nazirul Hoque	FAVP & Incharge SAM	-
A.K.M Mojibul Haque	FAVP	-

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g. Shares held by Top five salaried employees other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit

Name	Status	No. of Shares
Md. Imran Ali	FAVP	-
Mainul Hasan	SPO	-
Md. Mahbubur Rahman	SPO	-
Md. Touhidur Rahman	PO	-

General

41.01 **Expenditure incurred on employees**

Salary Range	31-Mar-2026 Number of Employees Permanent Basis	31-Mar-2026 Number of Employees Contractual Basis
Below Tk. 8,000	-	-
Above Tk. 8,000	24	7

Includes all types of benefits paid and provided both in cash and kind other than the re-imbursement of expenses incurred for the company's business.

41.02 **Key management benefits**

Benefits	31-Mar-'2026		31-Dec-'2025	
	Directors	Executives	Directors	Executives
Salary	Nil	1,439,619	Nil	5,357,700
Festival Bonus	Nil	284,400	Nil	439,225
Provident Fund	Nil	85,320	Nil	357,180
Gratuity	Nil	142,200	Nil	595,306
Medical Assistance	Nil	170,640	Nil	714,360
Group Insurance	Nil	28,000	Nil	20,200
Conveyance allowance & Transport	Nil	277,320	Nil	1,783,380
Total:		**2,427,499**		**9,267,351**

41.03 **Disclosure of director remuneration under para - 4 of schedule XI part II of the companies act 1994 :**

Name	Position	31-Mar-'2026	31-Dec-'2025
Maj Gen Md. Anwarul Islam (Retd)	Chairman & Independent Director appointed on October, 2024	69,000	309,500
Mr. Md. Abdul Hakim	Independent Director appointed on	92,000	286,500
Mr. Md. Mokhlesur Rahman	Independent Director appointed on	115,000	389,500
Mr. Mostafa Kamal Ahmed, FCA	Independent Director appointed on October 16, 2024	115,000	389,500
Mr. Abdul Wahab	Managing Director & CEO	1,006,000	3,488,451
		1,397,000	**4,863,451**

41.04 **Meeting Fees:**

(a) Board Meeting:

During the year, 5 Board Meetings were held and the following fees were paid:

Name	31-Mar-'2026		31-Dec-'2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Maj Gen Md. Anwarul Islam (Retd)	5	57,500	23	263,500
Mr. Md. Abdul Hakim	5	57,500	21	240,500
Mr. Md. Mokhlesur Rahman	5	57,500	23	263,500
Mr. Mostafa Kamal Ahmed, FCA	5	57,500	23	263,500
Taka:		**230,000**		**1,031,000**

(b) Audit Committee Meeting Fees:

During the year, 3 Audit Committee Meetings were held and the following fees were paid :

Name	31-Mar-'2026		31-Dec-'2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Mr. Mostafa Kamal Ahmed, FCA	3	34,500	11	126,000
Mr. Md. Mokhlesur Rahman	3	34,500	11	126,000
Taka:		**69,000**		**252,000**

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(C) Executive Committee (EC) Meeting Fees:

During the year, 1 Audit Committee Meetings were held and the following fees were paid :

Name	31-Mar-'2026		31-Dec-'2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Maj Gen Md. Anwarul Islam (Retd)	1	11,500	4	46,000
Mr. Md. Abdul Hakim	1	11,500	4	46,000
Taka:		**23,000**		**92,000**

(D) Risk Managemnet (RM) Meeting Fees:

During the year, 2 Risk Managemnet Committee Meetings were held and the following fees were paid :

Name	31-Mar-'2026		31-Dec-'2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Mr. Md. Abdul Hakim	2	23,000		-
Mr. Md. Mokhlesur Rahman	2	23,000		-
Mr. Mostafa Kamal Ahmed, FCA	2	23,000		-
Taka:		**69,000**		**-**

FAS Finance & Investment Ltd. Dhaka

FAS Finance & Investment Limited
Fixed Assets Schedule
As at March 31, 2026

Annexture-1

a. Cost

Particulars	Cost				Rate of Dep.	Depreciation				Written Down Value as at 31.03.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026	
Land	2,163,200	-	-	2,163,200		-	-	-	-	2,163,200
Office building	79,559,223	-	-	79,559,223	5%	43,051,332	424,541	-	43,475,873	36,083,350
Furniture & fixture	9,606,248	-	-	9,606,248	10%	6,344,799	81,536	-	6,426,335	3,179,913
Office Decoration	9,808,774	-	-	9,808,774	10%	6,550,590	81,455	-	6,632,045	3,176,729
Office equipment	10,545,495	22,753	-	10,568,248	15%	8,418,482	79,839	-	8,498,321	2,069,927
Motor vehicles	20,081,220	-	-	20,081,220	20%	17,214,202	143,351	-	17,357,553	2,723,667
Electrical installation	2,904,140	-	-	2,904,140	15%	1,947,303	35,881	-	1,983,184	920,956
Computer	12,179,563	-	-	12,179,563	15%	8,813,575	126,225	-	8,939,800	3,239,763
Telephone line & PABX syste	1,058,150	-	-	1,058,150	15%	889,656	6,319	-	895,975	162,175
Right of use Assets	29,831,200	-	-	10,576,433	0%	19,065,482	-	-	-	-
Software	16,638,421	-	-	16,638,421	15%	7,196,263	354,081	-	7,550,344	9,088,077
Total	**194,375,634**	**22,753**	**-**	**175,143,620**		**119,491,683**	**1,333,227**	**-**	**101,759,429**	**62,807,758**

b. Revaluation

Particulars	Cost				Rate of Dep.	Depreciation				Written Down Value as at 31.03.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026	
Land	84,364,660	-	-	**84,364,660**		-	-	-	-	84,364,660
Office building	229,523,584	-	-	**229,523,584**	5%	134,086,051	1,224,776	-	135,310,827	94,212,757
Total	**313,888,244**	**-**	**-**	**313,888,244**		**134,086,051**	**1,224,776**	**-**	**135,310,827**	**178,577,417**
Total (a+b) at 31 March 202	**508,263,878**	**22,753**	**-**	**489,031,864**	**-**	**253,577,734**	**2,558,003**	**-**	**237,070,256**	**241,385,175**
Balance at 31 December 20	**514,073,099**	**548,160**	**6,357,381**	**508,263,878**		**241,785,866**	**16,402,515**	**4,610,648**	**253,577,734**	**254,686,144**

Note: Depreciation on fixed assets (except Right of Use Assets) has been charged at rates varying from 5% to 20% on diminishing balance method.

FAS Finance & Investment Ltd. Dhaka

FAS Finance & Investment Limited
Consolidated Fixed Assets Schedule
As at March 31, 2026

a. Cost Annexure-1 (a)

Particulars	Cost				Rate of Dep.	Depreciation				Written Down Value as at 31.03.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026	
Land	2,163,200	-	-	2,163,200		-	-	-	-	2,163,200
Office Building	79,559,223	-	-	79,559,223	5%	43,051,333	424,541	-	43,475,874	36,083,349
Furniture & fixture	11,298,477	-	-	11,298,477	10%	7,613,375	92,128	-	7,705,503	3,592,974
Office Decoration	10,625,240	-	-	10,625,240	10%	6,897,779	93,187	-	6,990,966	3,634,274
Office equipment	11,998,135	22,753	-	13,051,455	15%	9,251,854	103,061	-	9,354,915	3,696,540
Motor vehicles	20,081,221	-	-	24,622,606	20%	17,214,202	143,351	-	17,357,553	7,265,053
Electrical installation	2,904,140	-	-	2,904,140	15%	1,947,303	35,881	-	1,983,184	920,956
Computer	14,228,976	-	-	14,190,256	15%	10,546,232	138,103	-	10,684,335	3,505,921
Telephone line & PABX system	1,335,870	-	-	1,335,870	15%	1,131,687	7,657	-	1,139,344	196,526
Right of use Assets	29,831,202	-	-	30,438,778	0%	19,065,484	-	-	19,065,484	11,373,294
Software	19,000,671	-	-	19,000,671	15%	9,253,634	365,514	-	9,619,148	9,381,523
Total	**203,026,355**	**22,753**	**-**	**209,189,916**		**125,972,882**	**1,403,422**	**-**	**127,376,305**	**81,813,611**

b. Revaluation

Particulars	Cost				Rate of Dep.	Depreciation				Written Down Value as at 31.03.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 31.03.2026	
Land	84,364,660			84,364,660		-	-	-	-	84,364,660
Office building	229,523,584			229,523,584	5%	134,086,051	1,224,776	-	135,310,827	94,212,757
Total	**313,888,244**	**-**	**-**	**313,888,244**		**134,086,051**	**1,224,776**	**-**	**135,310,827**	**178,577,417**
Total (a+b) at 31 March 2026	**516,914,599**	**22,753**	**-**	**523,078,160**	**-**	**260,058,933**	**2,628,198**	**-**	**262,687,131**	**260,391,028**
Balance at 31 December 2025	**522,685,100**	**586,880**	**6,357,381**	**516,914,599**		**247,942,571**	**16,727,010**	**4,610,648**	**260,058,933**	**256,855,670**

Note: Depreciation on fixed assets (except Right of Use Assets) has been charged at rates varying from 5% to 20% on diminishing balance method.

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FAS Finance & Investment Limited
Year Wise unclaim or Unpaid dividend
As at March 31, 2026

Annexture-2

Sl.No.	Particular of Accounts	Year	Amount in Taka
1	Unclaimed Dividend	2012	255,283
2	Unclaimed Dividend	2013	595,988
3	Unclaimed Dividend	2014	39,855
4	Unclaimed Dividend	2015	2,036
5	Unclaimed Dividend	2016	7,311
6	Unclaimed Dividend	2017	2,892
7	Unclaimed Dividend	2018	3,939
Total			**907,304**

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