

# Consolidated Balance Sheet (Un-Audited)

## As at June 30, 2025 (2nd Quarter)

Head Office  
 Address: Suvastu Imam Square (4th & 5th Floor)  
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Consolidated Balance Sheet				
Particulars			Amount in Taka	
			30-June-2025	31-Dec-2024
PROPERTY AND ASSETS				
Cash			116,535	87,782
In hand (including foreign currencies)			70,609	39,966
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)			45,925	47,815
Balance with other banks and financial institutions			1,434,604,916	1,401,879,563
In Bangladesh			1,434,604,916	1,401,879,563
Outside Bangladesh			-	-
Money at call and on short notice			-	-
Investments			47,019,257	48,948,579
Government			13,674,020	-
Others			33,345,237	48,948,579
Loans, advances and leases			17,721,052,881	17,723,426,354
Loans, cash credits, overdrafts, and leases etc.			17,721,052,881	17,723,426,354
Bills purchased and discounted			-	-
Fixed assets including premises, furniture and fixtures			268,924,669	274,742,532
Other assets			613,657,786	580,318,892
Non-Financial Institution's assets			44,665,893	44,665,893
Total Assets			20,130,041,938	20,074,069,594
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions, and agents			9,780,929,545	9,784,424,030
Deposits and other accounts			12,002,993,977	11,599,879,864
Current deposits and other accounts			-	-
Bills payable			-	-
Savings bank deposits			-	-
Fixed deposits			12,002,993,977	11,599,879,864
Bearer certificates of deposit			-	-
Other deposits			-	-
Others liabilities			18,568,736,420	17,451,351,373
Total Liabilities			40,352,659,942	38,835,655,267
Capital/Shareholders' Equity*			(20,176,419,882)	(18,716,892,285)
Paid-up capital			1,490,773,640	1,490,773,640
Statutory reserve			205,579,082	205,579,082
Other reserve			315,000	315,000
Revaluation reserve			137,109,976	139,621,490
Retained earnings			(21,979,245,760)	(20,525,258,105)
Other Components of Equity (Unrealized gain (Loss) on Listed Shares)			(30,951,820)	(27,923,392)
Non-Controlling Interest (2.8% of FCML)			(46,198,122)	(44,693,384)
Total Liabilities and Shareholders' Equity			20,130,041,938	20,074,069,594
Net asset value per share			(135.34)	(125.55)
sd/-	sd/-	sd/-	sd/-	sd/-
Director	Director	Managing Director	Company Secretary	Chief Financial Officer

Consolidated Profit and Loss Account					
Particulars	Amount in Taka				
	1-Jan-2025 to 30-June-2025	1-Jan-2024 to 30-June-2024	1-Apr-2025 to 30-June-2025	1-Apr-2024 to 30-June-2024	
<b>OPERATING INCOME</b>					
Interest income	104,949,696	33,977,126	56,820,128	18,131,357	
Less: Interest paid on deposits and borrowings	1,030,420,607	967,362,136	595,008,088	565,192,895	
<b>Net interest income</b>	<b>(925,470,911)</b>	<b>(933,385,010)</b>	<b>(538,187,961)</b>	<b>(547,061,538)</b>	
Investment income	1,549,673	1,665,212	167,587	931,327	
Commission, exchange and brokerage	-	-	-	-	
Other operating income	1,589,682	1,308,204	1,003,345	(7,090,474)	
	<b>3,139,355</b>	<b>2,973,416</b>	<b>1,170,932</b>	<b>(6,159,147)</b>	
<b>Total operating income (a)</b>	<b>(922,331,556)</b>	<b>(930,411,594)</b>	<b>(537,017,030)</b>	<b>(553,220,685)</b>	
<b>OPERATING EXPENSES</b>					
Salary and allowances	16,721,147	19,519,386	8,281,162	9,114,522	
Rent, taxes, insurance, electricity, etc.	4,666,879	4,667,460	2,387,384	1,993,358	
Legal expenses	198,855	295,995	110,480	287,495	
Postage, stamps, telecommunication, etc.	570,221	664,935	281,088	341,892	
Stationery, printings, advertisements, etc.	465,063	614,662	52,628	81,679	
Chief executive's salary & fees	818,903	-	716,000	-	
Directors' fees	2,001,000	814,000	1,028,000	396,000	
Auditors' fees	-	204,445	-	-	
Charge on loan losses	-	-	-	-	
Depreciation and repairs of Ff assets	7,268,971	7,819,716	3,478,811	4,074,966	
Other expenses	2,593,297	4,544,196	1,007,815	2,154,157	
<b>Total operating expenses (b)</b>	<b>35,304,336</b>	<b>39,144,794</b>	<b>17,343,368</b>	<b>18,444,069</b>	
<b>Profit before provision (c=a-b)</b>	<b>(957,635,892)</b>	<b>(969,556,388)</b>	<b>(554,360,398)</b>	<b>(571,664,754)</b>	
Provision against loans, advances and other assets	499,903,564	481,311,075	249,903,564	233,718,117	
Provision for diminution in value of investments	-	-	-	-	
Other provisions	-	-	-	-	
<b>Total provision (d)</b>	<b>499,903,564</b>	<b>481,311,075</b>	<b>249,903,564</b>	<b>233,718,117</b>	
<b>Profit before taxation (c-d)</b>	<b>(1,457,539,456)</b>	<b>(1,450,867,463)</b>	<b>(804,263,962)</b>	<b>(805,382,871)</b>	
<b>Provision for taxation</b>	<b>1,328,132</b>	<b>16,924,810</b>	<b>(3,408,526)</b>	<b>1,111,567</b>	
Current tax	4,537,582	15,110,508	2,473,477	1,876,840	
Deferred tax	(3,209,450)	1,814,302	(5,882,003)	(765,273)	
<b>Net profit after taxation</b>	<b>(1,458,867,588)</b>	<b>(1,467,792,273)</b>	<b>(800,855,436)</b>	<b>(806,494,438)</b>	
<b>Attributable:</b>	<b>(1,458,867,588)</b>	<b>(1,467,792,273)</b>	<b>(800,855,437)</b>	<b>(806,494,438)</b>	
Shareholders of the company	(1,457,362,850)	(1,466,328,220)	(800,097,507)	(805,768,346)	
Non-Controlling Interest	(1,504,738)	(1,464,053)	(757,929)	(726,092)	
<b>Appropriations</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Statutory reserve	-	-	-	-	
General reserve	-	-	-	-	
Dividend, etc.	-	-	-	-	
<b>Retained surplus</b>	<b>(1,457,362,850)</b>	<b>(1,466,328,220)</b>	<b>(800,097,507)</b>	<b>(805,768,346)</b>	
<b>Unrealized Gain or Loss In share In</b>	<b>(12,912,645)</b>	<b>(12,912,645)</b>	<b>(12,390,931)</b>	<b>(726,092)</b>	
<b>Total Other Comprehensive Income</b>	<b>(1,470,275,495)</b>	<b>(1,479,240,865)</b>	<b>(812,488,438)</b>	<b>(806,494,438)</b>	
<b>Earnings per share-EPS</b>	<b>(9.78)</b>	<b>(9.84)</b>	<b>(5.37)</b>	<b>(5.41)</b>	
sd/-	sd/-	sd/-	sd/-	sd/-	
Director	Director	Managing Director	Company Secretary	Chief Financial Officer	

Consolidated Statement of Changes in Shareholders' Equity								
For the period ended 30 June, 2025								
Particulars		Amount in Taka						
		Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Other Components of Equity	Retained earnings	Total
Balance as at 01 January 2025		1,490,773,640	205,579,082	139,621,490	315,000	(27,923,392)	(20,525,258,105)	(18,716,892,285)
Prior year adjustment for provision against share investment		-	-	-	-	-	863,681	863,681
Net profit after taxation for the year		-	-	-	-	-	(1,457,362,850)	(1,457,362,850)
Transfer to statutory reserve		-	-	-	-	-	-	-
Unrealized Gain or Loss In Share Investment		-	-	-	-	(3,028,428)	-	(3,028,428)
Transfer of revaluation reserve		-	-	(2,511,514)	-	-	2,511,514	-
<b>Balance as at June 30, 2025</b>		<b>1,490,773,640</b>	<b>205,579,082</b>	<b>137,109,976</b>	<b>315,000</b>	<b>(30,951,820)</b>	<b>(21,979,245,760)</b>	<b>(20,176,419,882)</b>
sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-
Director	Director	Managing Director	Company Secretary	Chief Financial Officer				

# Balance Sheet (Un-Audited)

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Balance Sheet				
Particulars		Amount in Taka		
		30-June-2025	30-June-2024	31-Dec-2024
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>		<b>107,799</b>	<b>368,942</b>	<b>73,150</b>
In hand (including foreign currencies)		61,873	39,529	25,334
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		45,925	329,412	47,815
<b>Balance with other banks and financial institutions</b>		<b>1,430,952,648</b>	<b>1,359,851,076</b>	<b>1,381,243,624</b>
In Bangladesh		1,430,952,648	1,359,851,076	1,381,243,624
Outside Bangladesh		-	-	-
<b>Money at call and on short notice</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>Investments</b>		<b>22,347,112</b>	<b>14,056,087</b>	<b>22,475,738</b>
Government		13,674,020	8,969,640	17,900,930
Others		8,673,092	5,086,447	4,574,808
<b>Loans, advances and leases</b>		<b>18,127,198,121</b>	<b>18,228,276,317</b>	<b>18,150,350,179</b>
Loans, cash credits, overdrafts, and leases etc.		18,127,198,121	18,228,276,317	18,150,350,179
Bills purchased and discounted		-	-	-
<b>Fixed assets including premises, furniture</b>		<b>266,593,913</b>	<b>280,777,849</b>	<b>272,287,233</b>
<b>Other assets</b>		<b>808,322,732</b>	<b>760,522,169</b>	<b>772,040,591</b>
<b>Non-Financial Institution's assets</b>		<b>44,665,893</b>	<b>44,665,893</b>	<b>44,665,893</b>
<b>Total Assets</b>		<b>20,700,188,219</b>	<b>20,688,518,333</b>	<b>20,643,136,407</b>
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
<b>Borrowings from other banks, financial institutions and agents</b>		<b>9,303,944,247</b>	<b>8,997,067,262</b>	<b>9,307,438,731</b>
<b>Deposits and other accounts</b>		<b>12,469,798,098</b>	<b>11,693,610,259</b>	<b>12,052,566,553</b>
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits		12,469,798,098	11,693,610,259	12,052,566,553
Bearer certificates of deposit		-	-	-
Other deposits		-	-	-
<b>Others liabilities</b>		<b>17,189,285,464</b>	<b>15,374,042,177</b>	<b>16,141,197,979</b>
<b>Total Liabilities</b>		<b>38,963,027,809</b>	<b>36,064,719,699</b>	<b>37,501,203,263</b>
<b>Capital/Shareholders' Equity*</b>		<b>(18,262,839,591)</b>	<b>(15,375,931,366)</b>	<b>(16,858,066,856)</b>
Paid-up Capital		1,490,773,640	1,490,773,640	1,490,773,640
Statutory reserve		205,579,082	205,579,082	205,579,082
Other reserve		315,000	315,000	315,000
Revaluation reserve		137,109,976	142,265,189	139,621,490
Retained earnings		(20,091,892,635)	(17,211,283,214)	(18,690,257,783)
Other Components of Equity (Unrealized gain (Loss))		(4,724,654)	(3,581,063)	(4,098,285)
<b>Total Liabilities and Shareholders' Equity</b>		<b>20,700,188,219</b>	<b>20,688,518,333</b>	<b>20,643,136,407</b>
<b>Net asset value per share</b>		<b>(122.51)</b>	<b>(103.14)</b>	<b>(113.08)</b>
sd/-	sd/-	sd/-	sd/-	sd/-
Director	Director	Managing Director	Company Secretary	Chief Financial Officer

Profit and Loss Account					
Particulars	Amount in Taka				
	1-Jan-2025 to 30-June-2025	1-Jan-2024 to 30-June-2024	1-Apr-2025 to 30-June-2025	1-Apr-2024 to 30-June-2024	
OPERATING INCOME					
Interest income	103,411,057	32,255,338	55,965,349	17,104,022	
Less: Interest paid on deposits and borrowings	980,333,648	917,467,548	569,847,526	540,468,262	
<b>Net interest income</b>	<b>(876,922,591)</b>	<b>(885,212,210)</b>	<b>(513,882,177)</b>	<b>(523,364,240)</b>	
Investment income	1,095,220	711,108	19,000	523,090	
Commission, exchange and brokerage	-	-	-	-	
Other operating income	325,000	382,000	130,000	190,250	
	<b>1,420,220</b>	<b>1,093,108</b>	<b>149,000</b>	<b>713,340</b>	
<b>Total operating income (a)</b>	<b>(875,502,371)</b>	<b>(884,119,102)</b>	<b>(513,733,177)</b>	<b>(522,650,900)</b>	
OPERATING EXPENSES					
Salary and allow ances	14,046,099	17,717,977	6,501,691	8,208,132	
Rent, taxes, insurance, electricity, etc.	4,561,397	4,595,960	2,540,134	2,146,108	
Legal expenses	109,155	295,995	20,780	287,495	
Postage, stamps, telecommunication, etc.	488,221	575,595	241,938	297,590	
Stationery, printings, advertisements, etc.	446,883	594,222	42,535	72,344	
Chief Executive's Salary & fees	818,903	-	716,000	-	
Directors' fees	1,943,500	620,400	1,005,000	308,000	
Auditors' fees	-	204,445	-	-	
Depreciation and repairs of FIs assets	7,106,806	7,633,739	3,396,318	3,982,977	
Other expenses	2,419,293	4,256,983	925,431	2,024,451	
<b>Total operating expenses (b)</b>	<b>31,940,257</b>	<b>36,495,316</b>	<b>15,389,827</b>	<b>17,327,097</b>	
<b>Profit before provision (c=a-b)</b>	<b>(907,442,628)</b>	<b>(920,614,417)</b>	<b>(529,123,004)</b>	<b>(539,977,997)</b>	
Provision against loans, advances and investments	499,903,564	481,311,075	249,903,564	233,718,117	
Provision for diminution in value of investments	-	-	-	-	
Other provisions	-	-	-	-	
<b>Total provision (d)</b>	<b>499,903,564</b>	<b>481,311,075</b>	<b>249,903,564</b>	<b>233,718,117</b>	
<b>Profit before taxation (c-d)</b>	<b>(1,407,346,192)</b>	<b>(1,401,925,492)</b>	<b>(779,026,568)</b>	<b>(773,696,114)</b>	
<b>Provision for taxation</b>	<b>(2,336,145)</b>	<b>2,164,165</b>	<b>(5,508,286)</b>	<b>(661,507)</b>	
Current tax	873,305	195,824	373,717	103,766	
Deferred tax	(3,209,450)	1,968,341	(5,882,003)	(765,273)	
<b>Net profit after taxation</b>	<b>(1,405,010,047)</b>	<b>(1,404,089,657)</b>	<b>(773,518,282)</b>	<b>(773,034,607)</b>	
<b>Appropriations</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Statutory reserve	-	-	-	-	
General reserve	-	-	-	-	
Dividend, etc.	-	-	-	-	
<b>Retained surplus</b>	<b>(1,405,010,047)</b>	<b>(1,404,089,657)</b>	<b>(773,518,282)</b>	<b>(773,034,607)</b>	
<b>Other Comprehensive Income</b>	<b>(626,369)</b>	<b>(1,807,310)</b>	<b>(448,003)</b>	<b>(1,262,846)</b>	
<b>Total Other Comprehensive Income</b>	<b>(1,405,636,416)</b>	<b>(1,405,896,967)</b>	<b>(773,966,285)</b>	<b>(774,297,453)</b>	
<b>Earnings per share-EPS</b>	<b>(9.42)</b>	<b>(9.42)</b>	<b>(5.19)</b>	<b>(5.19)</b>	
sd/-	sd/-	sd/-	sd/-	sd/-	
Director	Director	Managing Director	Company Secretary	Chief Financial Officer	

Cash Flow Statement				
Particulars		Amount in Taka		
		30-June-2025	30-June-2024	
<b>Cash flows from operating activities</b>				
Interest receipts		103,411,057	32,255,338	
Interest payments		(980,333,648)	(1,014,143,284)	
Dividend receipts		1,095,220	711,108	
Previous Year Adjustment		-	-	
Other income		-	-	
Payments to employees		(14,865,001)	(17,717,977)	
Payments to suppliers		-	-	
Income taxes paid		13,033,804	(8,992,178)	
Receipts from other operating activities		325,000	382,000	
Payment for other operating activities		(11,381,938)	(12,502,035)	
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>(888,715,507)</b>	<b>(1,020,007,028)</b>	
<b>Increase/decrease in operating assets and liabilities</b>				
Loans, advances and leases to customers		23,152,059	32,574,576	
Other assets		(43,012,634)	25,571,341	
Deposit from other FIs		417,231,545	293,547,287	
Deposit from customers		-	-	
Other liabilities to customer		(11,677,295)	(26,421,808)	
Trading liabilities (Short-Term borrowing)		(142,674,996)	(408,114)	
Other liabilities		555,727,170	586,895,878	
<b>Net cash from/(used in) operating activities (a)</b>		<b>(89,969,658)</b>	<b>(108,247,869)</b>	
<b>Cash flows from investing activities</b>				
Purchase/sale of trading securities, shares, bonds, etc.		128,626	1,329,066	
Purchase/sale of property, plant and equipment		-	(13,260)	
<b>Net cash used in investing activities (b)</b>		<b>128,626</b>	<b>1,315,806</b>	
<b>Cash flows from financing activities</b>				
Increase/(decrease) of long-term borrowings		139,584,705	139,080,352	
Dividend paid		-	-	
<b>Net cash flow from financing activities (c)</b>		<b>139,584,705</b>	<b>139,080,352</b>	
<b>Net increase/(decrease) in cash (a+b+c)</b>		<b>49,743,673</b>	<b>32,058,290</b>	
<b>Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	<b>-</b>	
<b>Cash and cash equivalents at beginning of the year</b>		<b>1,381,316,774</b>	<b>1,328,161,728</b>	
<b>Cash and cash equivalents at end of the year*</b>		<b>1,431,060,447</b>	<b>1,360,220,018</b>	
<b>*Cash and cash equivalents at end of the year</b>				
Cash in hand and balance with Bangladesh Bank		107,799	368,942	
Balance with other banks		1,430,952,648	1,359,851,076	
Money at call and short notice		-	-	
Treasury bills		-	-	
Prize bond		-	-	
		<b>1,431,060,447</b>	<b>1,360,220,018</b>	
<b>Net operating cash flow per share-NOCFPS- Note-37</b>		<b>(0.60)</b>	<b>(0.73)</b>	
sd/-	sd/-	sd/-	sd/-	sd/-
Director	Director	Managing Director	Company Secretary	Chief Financial Officer

Statement of Changes in Shareholders' Equity							
Particulars		Amount in Taka					
		Paid-up Capital	Statutory reserve	Revaluation reserve	Other Components of Equity	Other reserve	Retained earnings
<b>Balance as at December 31, 2024</b>		<b>1,490,773,640</b>	<b>205,579,082</b>	<b>139,621,490</b>	<b>(4,098,285)</b>	<b>315,000</b>	<b>(18,690,257,783)</b>
<b>Prior Year Adjustment</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>863,681</b>
<b>Balance after Prior Year Adjustment</b>		<b>1,490,773,640</b>	<b>205,579,082</b>	<b>139,621,490</b>	<b>(4,098,285)</b>	<b>315,000</b>	<b>(18,689,394,102)</b>
<b>Net profit after taxation for the year</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,405,010,047)</b>
<b>Unrealized Gain or Loss Investment in Share</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>(626,369)</b>	<b>-</b>	<b>(626,369)</b>
<b>Transfer to statutory reserve</b>		<b>-</b>	<b>-</b>	<b>(2,511,514)</b>	<b>-</b>	<b>-</b>	<b>2,511,514</b>
<b>Balance as at June 30, 2025</b>		<b>1,490,773,640</b>	<b>205,579,082</b>	<b>137,109,976</b>	<b>(4,724,654)</b>	<b>315,000</b>	<b>(20,091,892,635)</b>
sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-
Director	Director	Managing Director	Company Secretary	Chief Financial Officer			