

Un-Audited Financial Statements
Of
FAS Finance & Investment Limited
For the Quarter Ended June 30, 2026

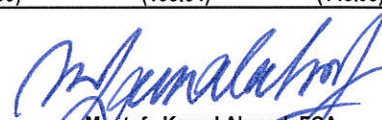
FAS Finance & Investment Limited
Consolidated Balance Sheet (Un-Audited)
As at June 30, 2026

		As at June 30, 2020		
Particulars	Notes	Amount in Taka		
		Un-Audited	Un-Audited	Audited
		30-June-2026	30-June-2025	31-Dec-2025
PROPERTY AND ASSETS				
Cash	2 (a)	98,182	116,534	82,091
In hand (including foreign currencies)		54,223	70,609	37,373
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		43,958	45,925	44,717
Balance with other banks and financial institutions	3 (a)	1,518,426,428	1,434,604,916	1,557,794,775
In Bangladesh		1,518,426,428	1,434,604,916	1,557,794,775
Outside Bangladesh		-	-	-
Money at call and on short notice	4 (a)	-	-	-
Investments	5 (a)	78,232,592	47,019,257	70,503,186
Government		15,747,010	13,674,020	-
Others		62,485,582	33,345,237	70,503,186
Loans, advances and leases		17,693,628,555	17,721,052,881	17,694,671,436
Loans, cash credits, overdrafts, and leases etc.	6 (a)	17,693,628,555	17,721,052,881	17,694,671,436
Bills purchased and discounted	7 (a)	-	-	-
Fixed assets including premises, furniture and	8 (a)	251,621,242	268,924,669	256,855,670
Other assets	9 (a)	626,923,530	613,657,786	617,040,962
Non-Financial Institution's assets	10 (a)	4,507,649	44,665,893	4,507,649
Total Assets		20,173,438,179	20,130,041,938	20,201,455,770
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions, and agents	11 (a)	10,382,815,096	9,780,929,545	10,382,915,096
Deposits and other accounts	12 (a)	12,682,935,751	12,002,993,977	12,363,767,494
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits	12 (a)	12,682,935,751	12,002,993,977	12,363,767,494
Bearer certificates of deposit		-	-	-
Other deposits	12 (a)	-	-	-
Others liabilities	13 (a)	20,777,400,163	18,568,736,420	19,582,000,558
Total Liabilities		43,843,151,010	40,352,659,942	42,328,683,148
Capital/Shareholders' Equity*		(23,612,562,390)	(20,176,419,882)	(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	132,086,948	137,109,976	134,598,462
Retained earnings	18 (a)	(25,441,317,060)	(21,979,245,760)	(23,902,689,678)
Other Components of Equity (Unrealized gain (Loss) on Listed Shares)		-	(30,951,820)	-
Non-Controlling Interest (2.8% of FCML)		(57,150,441)	(46,198,122)	(55,803,884)
Total Liabilities and Shareholders' Equity		20,173,438,179	20,130,041,938	20,201,455,770
Net asset value per share		(158.39)	(135.34)	(148.05)


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


Md. Abdul Wahab
Managing Director & CEO


Md. Ayinuddin FCS
Company Secretary


Mostafa Kamal Ahmed, FCA
Independent Director


Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Consolidated Profit and Loss Account-Un-Audited
For the period ended 30 June, 2026

For the period ended 30 June, 2026					
Particulars	Notes	Amount in Taka			
		Un-Audited	Un-Audited	Un-Audited	Un-Audited
		1-Jan-2026 to 30-June-2026	1-Jan-2025 to 30-June-2025	1-Apr-2026 to 30-June-2026	1-Apr-2025 to 30-June-2025
OPERATING INCOME					
Interest income	19 (a)	57,143,002	104,949,696	29,708,486	56,820,128
Less: Interest paid on deposits and borrowings, €	20 (a)	1,070,884,652	1,030,420,607	545,385,684	595,008,088
Net interest income		(1,013,741,649)	(925,470,911)	(515,677,197)	(538,187,960)
Investment income	21 (a)	2,054,758	1,549,673	1,354,620	167,587
Commission, exchange and brokerage	22 (a)	-	-	-	-
Other operating income	23 (a)	1,315,565	1,589,682	910,819	1,003,345
		3,370,323	3,139,355	2,265,439	1,170,932
Total operating income (a)		(1,010,371,326)	(922,331,556)	(513,411,759)	(537,017,028)
OPERATING EXPENSES					
Salary and allowances	24 (a)	13,500,420	16,721,147	6,625,284	8,281,162
Rent, taxes, insurance, electricity, etc.	25 (a)	4,860,963	4,666,879	2,550,946	2,387,384
Legal expenses	26 (a)	261,670	198,855	248,600	110,480
Postage, stamps, telecommunication, etc.	27 (a)	543,184	570,221	281,297	281,088
Stationery, printings, advertisements, etc.	28 (a)	160,216	465,063	71,874	52,628
Chief executive's salary & fees		2,012,000	818,903	1,006,000	716,000
Directors' fees	29 (a)	2,131,500	2,001,000	1,152,000	1,028,000
Auditors' fees	30 (a)	-	-	-	-
Charge on loan losses		-	-	-	-
Depreciation and repairs of FI's assets	31 (a)	6,524,583	7,268,971	3,288,577	3,478,811
Other expenses	32 (a)	1,943,613	2,593,297	955,533	1,007,815
Total operating expenses (b)		31,938,148	35,304,336	16,180,110	17,343,368
Profit before provision (c=a-b)		(1,042,309,474)	(957,635,892)	(529,591,869)	(554,360,396)
Provision against loans, advances and leases	33 (a)	500,435,806	499,903,564	250,435,806	249,903,564
Provision for diminution in value of investments	34 (a)	(4,909,600)	-	(4,564,010)	-
Other provisions		-	-	-	-
Total provision (d)		495,526,206	499,903,564	245,871,796	249,903,564
Profit before taxation (c-d)		(1,537,835,680)	(1,457,539,456)	(775,463,665)	(804,263,960)
Provision for taxation	35 (a)	4,649,772	1,328,132	(3,082,823)	(3,408,526)
Current tax		4,884,385	4,537,582	2,525,466	2,473,477
Deferred tax		(234,613)	(3,209,450)	(5,608,289)	(5,882,003)
Net profit after taxation		(1,542,485,453)	(1,458,867,588)	(772,380,843)	(800,855,434)
Attributable:		(1,542,485,453)	(1,458,867,588)	(772,380,843)	(800,855,436)
Shareholders of the company		(1,541,138,896)	(1,457,362,850)	(771,775,883)	(800,097,507)
Non-Controlling Interest		(1,346,557)	(1,504,738)	(604,959)	(757,929)
Appropriations		-	-	-	-
Statutory reserve	15	-	-	-	-
General reserve		-	-	-	-
Dividend, etc.		-	-	-	-
Retained surplus		(1,541,138,896)	(1,457,362,850)	(771,775,883)	(800,097,507)
Unrealized Gain or Loss In share Investment		-	(12,912,645)	-	(12,390,931)
Total Other Comprehensive Income		(1,541,138,896)	(1,470,275,495)	(771,775,883)	(812,488,438)
Earnings per share-EPS	36 (a)	(10.34)	(9.78)	(5.18)	(5.37)

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

Md. Abdul Wahab
Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

Mostafa Kamal Ahmed, FCA
Independent Director

Foize Ahmed
Chief Financial Officer

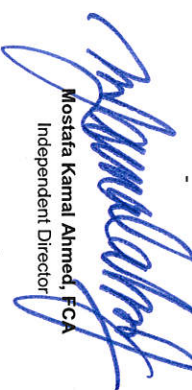
FAS Finance & Investment Limited
Consolidated Statement of Changes in Shareholders' Equity (Un-audited)
For the period ended 30 June, 2026

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Other Components of Equity	Retained earnings	Total
Balance as at 31 December 2025	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	-	-	-	-	-	(1,541,138,896)	(1,541,138,896)
Transfer to statutory reserve	-	-	-	-	-	-	-
Unrealized Gain or Loss In Share Investment	-	-	(2,511,514)	-	-	2,511,514	-
Transfer of revaluation reserve	-	-	132,086,948	-	-	(25,441,317,060)	(23,612,562,390)
Balance as at June 30, 2026	1,490,773,640	205,579,082	132,086,948	315,000	-	(25,441,317,060)	(23,612,562,390)

Amount in Taka


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


Md. Ayinuddin FCS
Company Secretary


Mostafa Kamal Ahmed, FCA
Independent Director


Foize Ahmed
Chief Financial Officer

Md. Abdul Wahab
Managing Director & CEO

FAS Finance & Investment Limited
Consolidated Cash Flow Statement-Un-Audited
For the period ended 30 June, 2026

Particulars	Amount in Taka	
	Un-Audited	Un-Audited
	30-June-2026	30-June-2025
Cash flows from operating activities		
Interest receipts	57,143,002	104,949,696
Interest payments	(1,070,884,652)	(1,030,420,607)
Dividend receipts	2,054,758	1,549,673
Fee and commission receipts	-	-
Previous Year Adjustment	-	-
Recoveries on loans previously written off	-	-
Payments to employees	(15,512,420)	(17,540,050)
Payments to suppliers	-	-
Income taxes paid	(12,577,966)	16,707,616
Receipts from other operating activities	1,315,565	1,589,682
Payment for other operating activities	1,446,627	2,575,046
Operating profit before changes in operating assets & liabilities	(1,037,015,085)	(920,588,944)
Increase/decrease in operating assets and liabilities		
Loans, advances and leases to customers	1,042,882	2,373,474
Other assets	(23,602,046)	(36,395,575)
Deposit from other FI's	336,010,872	417,231,545
Deposit from customers	-	-
Other liabilities to customer	(261,585)	(13,638,602)
Trading liabilities (short-term borrowing)	(105,530,104)	(185,174,996)
Other liabilities	696,694,949	626,869,137
	904,354,968	811,264,983
Net cash from/(used in) operating activities (a)	(132,660,118)	(109,323,961)
Cash flows from investing activities		
Purchase/sale of trading securities, shares, bonds, etc.	(22,762,755)	(13,988,806)
Purchase/sale of property, plant and equipment	(22,754)	-
Net cash used in investing activities (b)	(22,785,509)	(13,988,806)
Cash flows from financing activities		
Increase/(decrease) of long-term borrowings	116,093,370	156,066,873
Dividend paid	-	-
Net cash flow from financing activities (c)	116,093,370	156,066,873
Net increase/(decrease) in cash (a+b+c)	(39,352,256)	32,754,106
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*	1,518,524,610	1,434,721,451
*Cash and cash equivalents at end of the year		
Cash in hand and balance with Bangladesh Bank	98,182	116,535
Balance with other banks	1,518,426,428	1,434,604,916
Money at call and short notice	-	-
Treasury bills	-	-
Prize bond	-	-
	1,518,524,610	1,434,721,451

Net operating cash flow per share-NOCFPS- Note-37 (a)

(0.89)

(0.73)

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

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Managing Director & CEO

Md. Ayinuddin FCS
Company Secretary

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Independent Director

Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited

Balance Sheet-Un-Audited

As at June 30, 2026

		As at June 30, 2026		
Particulars	Notes	Amount in Taka		
		Un-Audited	Un-Audited	Un-Audited
		30-June-2026	30-June-2025	31-Dec-2025
PROPERTY AND ASSETS				
Cash	2	95,843	107,799	75,271
In hand (including foreign currencies)	2.1	51,884	61,873	30,553
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	2.2	43,958	45,925	44,717
Balance with other banks and financial institutions	3	1,506,740,318	1,430,952,648	1,549,253,115
In Bangladesh	3.1	1,506,740,318	1,430,952,648	1,549,253,115
Outside Bangladesh		-	-	-
Money at call and on short notice	4	-	-	-
Investments	5	28,470,600	22,347,112	19,470,815
Government	5.1	15,747,010	13,674,020	9,635,415
Others	5.2	12,723,590	8,673,092	9,835,400
Loans, advances and leases		18,101,127,460	18,127,198,121	18,101,751,407
Loans, cash credits, overdrafts, and leases etc.	6	18,101,127,460	18,127,198,121	18,101,751,407
Bills purchased and discounted	7	-	-	-
Fixed assets including premises, furniture and fixtures	8	249,592,109	266,593,913	254,686,146
Other assets	9	820,387,331	808,322,732	814,483,964
Non-Financial Institution's assets	10	4,507,649	44,665,893	4,507,649
Total Assets		20,710,921,310	20,700,188,219	20,744,228,367

LIABILITIES AND CAPITAL

Liabilities

Borrowings from other banks, financial institutions, and agents	11	9,905,829,798	9,303,944,247	9,905,929,798
Deposits and other accounts	12	13,179,051,025	12,469,798,098	12,844,849,419
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits	12.1	13,179,051,025	12,469,798,098	12,844,849,419
Bearer certificates of deposit		-	-	-
Other deposits	12.1	-	-	-
Others liabilities	13	20,703,908,914	17,189,285,464	19,577,683,077
Total Liabilities		43,788,789,738	38,963,027,809	42,328,462,293

Capital/Shareholders' Equity*

		(23,077,868,428)	(18,262,839,591)	(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	132,086,948	137,109,976	134,598,462
Retained earnings	18	(24,906,623,098)	(20,091,892,635)	(23,415,500,110)
Other Components of Equity (Unrealized gain (Loss) on Listed Shares)		-	(4,724,654)	-
Total Liabilities and Shareholders' Equity		20,710,921,310	20,700,188,219	20,744,228,367

Net asset value per share

	(154.80)	(122.51)	(144.79)
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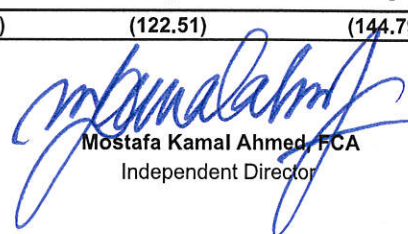
Major General Md. Anwarul Islam SUP, ndu, psc (Retd)
Independent Director & Chairman



Md. Abdul Wahab
Managing Director & CEO



Md. Ayinuddin FCS
Company Secretary



Mostafa Kamal Ahmed, FCA
Independent Director



Foize Ahmed
Chief Financial Officer

FAS Finance & Investment Limited
Profit and Loss Account-Un-Audited
For the period ended 30 June, 2026

Particulars	Notes	Amount in Taka			
		Un-Audited	Un-Audited	Un-Audited	Un-Audited
		1-Jan-2026 to 30-June-2026	1-Jan-2025 to 30-June-2025	1-Apr-2026 to 30-June-2026	1-Apr-2025 to 30-June-2025
OPERATING INCOME					
Interest income	19	55,688,248	103,411,057	28,930,732	55,965,349
Less: Interest paid on deposits and borrowings, etc.	20	1,021,942,589	980,333,648	520,802,113	569,847,526
Net interest income		(966,254,340)	(876,922,590)	(491,871,380)	(513,882,177)
Investment income	21	1,491,306	1,095,220	1,032,126	19,000
Commission, exchange and brokerage	22	-	-	-	-
Other operating income	23	639,000	325,000	315,000	130,000
		2,130,306	1,420,220	1,347,126	149,000
Total operating income (a)		(964,124,034)	(875,502,370)	(490,524,254)	(513,733,177)
OPERATING EXPENSES					
Salary and allowances	24	11,597,094	14,046,099	5,707,201	6,501,691
Rent, taxes, insurance, electricity, etc.	25	4,802,463	4,561,397	2,716,696	2,540,134
Legal expenses	26	171,970	109,155	158,900	20,780
Postage, stamps, telecommunication, etc.	27	461,711	488,221	240,147	241,938
Stationery, printings, advertisements, etc.	28	151,258	446,883	71,853	42,535
Chief Executive's Salary & fees	-	2,012,000	818,903	1,006,000	716,000
Directors' fees	29	2,062,500	1,943,500	1,117,500	1,005,000
Auditors' fees	30	-	-	-	-
Depreciation and repairs of FI's assets	31	6,384,192	7,106,806	3,218,382	3,396,318
Other expenses	32	1,842,373	2,419,293	891,006	925,431
Total operating expenses (b)		29,485,560	31,940,257	15,127,684	15,389,827
Profit before provision (c=a-b)		(993,609,594)	(907,442,627)	(505,651,938)	(529,123,004)
Provision against loans, advances and leases	33	500,435,806	499,903,564	250,435,806	249,903,564
Provision for diminution in value of investments	34	(1,155,939)	-	(810,349)	-
Other provisions	13.09	-	-	-	-
Total provision (d)		499,279,867	499,903,564	249,625,457	249,903,564
Profit before taxation (c-d)		(1,492,889,461)	(1,407,346,191)	(755,277,395)	(779,026,568)
Provision for taxation	35	745,040	(2,336,145)	(5,066,876)	(5,508,286)
Current tax	13.2	979,653	873,305	541,413	373,717
Deferred tax	13.3	(234,613)	(3,209,450)	(5,608,289)	(5,882,003)
Net profit after taxation		(1,493,634,502)	(1,405,010,046)	(750,210,520)	(773,518,282)
Appropriations		-	-	-	-
Statutory reserve	15	-	-	-	-
General reserve		-	-	-	-
Dividend, etc.		-	-	-	-
Retained surplus		(1,493,634,502)	(1,405,010,046)	(750,210,520)	(773,518,282)
Other Comprehensive Income		-	(626,369)	-	(448,003)
Total Other Comprehensive Income		(1,493,634,502)	(1,405,636,415)	(750,210,520)	(773,966,285)
Earnings per share-EPS	36	(10.02)	(9.42)	(5.03)	(5.19)



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 30 June, 2026

Particulars	Paid-up Capital	Statutory reserve	Revaluation reserve	Other Components of Equity	Other reserve	Retained earnings	Total
Balance as at December 31, 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	-	-	-	-	-	(1,493,634,502)	(1,493,634,502)
Unrealized Gain or Loss Investment in Share	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	(2,511,514)	-	-	2,511,514	-
Balance as at June 30, 2026	1,490,773,640	205,579,082	132,086,948	-	315,000	(24,906,623,098)	(23,077,868,428)

Amount in Taka


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Independent Director & Chairman


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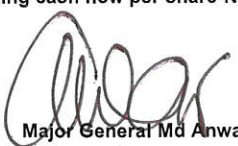
FAS Finance & Investment Limited
Cash Flow Statement-Un-Audited
For the period ended 30 June, 2026

Particulars	Amount in Taka	
	Un-Audited	Un-Audited
	30-June-2026	30-June-2025
Cash flows from operating activities		
Interest receipts	55,688,248	103,411,057
Interest payments	(1,021,942,589)	(980,333,648)
Dividend receipts	1,491,306	1,095,220
Other Income	-	-
Payments to employees	(13,609,094)	(14,865,001)
Payments to suppliers	-	-
Income taxes paid	(8,694,119)	13,033,804
Receipts from other operating activities	639,000	325,000
Payment for other operating activities	(10,759,682)	(11,381,938)
Operating profit before changes in operating assets & liabilities	(997,186,929)	(888,715,507)
Increase/decrease in operating assets and liabilities		
Loans, advances and leases to customers	623,947	23,152,059
Other assets	(23,506,691)	(43,012,634)
Deposit from other FI's	334,201,606	417,231,545
Deposit from customers	-	-
Other liabilities to customer	(261,585)	(11,677,295)
Trading liabilities (Short-Term borrowing)	(67,000,000)	(142,674,996)
Other liabilities	629,181,222	555,727,170
	873,238,499	798,745,849
Net cash from/(used in) operating activities (a)	(123,948,429)	(89,969,658)
Cash flows from investing activities		
Purchase/sale of trading securities, shares, bonds, etc.	(8,999,784)	128,626
Purchase/sale of property, plant and equipment	(22,754)	-
Net cash used in investing activities (b)	(9,022,538)	128,626
Cash flows from financing activities		
Increase/(decrease) of long-term borrowings	90,478,744	139,584,705
Dividend paid	-	-
Net cash flow from financing activities (c)	90,478,744	139,584,705
Net increase/(decrease) in cash (a+b+c)	(42,492,223)	49,743,674
Effects of exchange rate changes on cash and cash equivalents		
Cash and cash equivalents at beginning of the year	1,549,328,386	1,381,316,774
Cash and cash equivalents at end of the year*	1,506,836,161	1,431,060,447
*Cash and cash equivalents at end of the year		
Cash in hand and balance with Bangladesh Bank	95,843	107,799
Balance with other banks	1,506,740,318	1,430,952,648
Money at call and short notice	-	-
Treasury bills	-	-
Prize bond	-	-
	1,506,836,161	1,431,060,447

Net operating cash flow per share-NOCFPS- Note-37

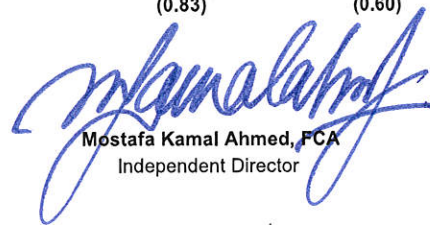
(0.83)

(0.60)


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


Md. Abdul Wahab
Managing Director & CEO


Md. Ayinuddin FCS
Company Secretary


Mostafa Kamal Ahmed, FCA
Independent Director


Foize Ahmed
Chief Financial Officer

Amount in Taka	
As at	
30-June-2026	31-Dec-2025

2 Cash

Cash in hand (including foreign currency)	2.1	51,884	30,553
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	2.2	43,958	44,717
		<u>95,843</u>	<u>75,271</u>

2.1 Cash in hand (including foreign currency)

Local currency	51,884	30,553
Foreign currency	-	-
	<u>51,884</u>	<u>30,553</u>
	-	-

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	-	-
	<u>43,958</u>	<u>44,717</u>
Agent Bank of Bangladesh Bank	-	-
	<u>43,958</u>	<u>44,717</u>

2 (a) Consolidated Cash

i. Cash in hand (including foreign currency)

FAS Finance & Investment Limited	2.1	51,884	30,553
FAS Capital Management Limited		2,339	6,820
		<u>54,223</u>	<u>37,373</u>

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		-	-
		<u>43,958</u>	<u>44,717</u>
		<u>98,182</u>	<u>82,091</u>
		-	-



Amount in Taka	
As at	
30-June-2026	31-Dec-2025

3 Balance with other banks and financial institutions

In Bangladesh	3.1	1,506,740,318	1,549,253,115
Outside Bangladesh		-	-
		1,506,740,318	1,549,253,115

3.1 In Bangladesh

Current deposits

Al-Arafah Islami Bank Ltd., VIP Road Branch, Nayapaltan, Dh	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., Dhaka	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	324,058	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
		1,347,370	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	7,179,103	95,735,438
Dutch Bangla Bank Ltd., Gulshan Branch, Dhaka	SND-1161200003865	328,926	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 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
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
The Premier Bank Limited, Tejgaon Link Road Br., Dhaka
Uttara Bank Ltd., Corporate Branch, Dhaka
Woori Bank Ltd., Dhaka Branch, Dhaka

SND-1130000097627
SND-13100000020
SND-154514100041132
NDA-923000195

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
153,000	153,000
11	11
2,106	2,106
388,698	388,698
9,793,293	98,031,278

Savings deposits

Fixed deposits

International Leasing and Financial Services Limited
Premier Leasing & Finance Limited
Social Islami Bank Limited

-	-
864,377,680	845,388,736
586,211,334	559,505,090
45,010,641	45,010,641
1,495,599,655	1,449,904,467
1,506,740,318	1,549,253,115

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

i. In Bangladesh:

FAS Finance & Investment Limited
FAS Capital Management Limited

3.1
3 (a)i

1,506,740,318	1,549,253,115
11,686,110	8,541,660
1,518,426,428	1,557,794,775

ii. Outside Bangladesh:

FAS Finance & Investment Limited
FAS Capital Management Limited

-	-
-	-
-	-
1,518,426,428	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
Dutch Bangla Bank Ltd., Gulshan Branch, Dhaka-LRHR
Mutual Trust Bank Ltd., Gulshan Branch, Dhaka
One Bank Ltd., Principal Branch
One Bank Ltd., Principal Branch
Social Islami Bank Ltd., Gulshan Branch, Dhaka
The City Bank Ltd., Gulshan Branch, Dhaka
The City Bank Ltd., Gulshan Branch, Dhaka
The City Bank Ltd., Gulshan Branch, Dhaka
Woori Bank Ltd., Dhaka Branch, Dhaka

SND-116.120.1505
SND-116.120.4323
SND-0022-0320000793
SND-0013000001743
SND-0013000001754
SND-0081360000649
6002-PIAA
SND-3101221156001
SND-3101221156003
NDA-923000208

161,493	79,265
-	-
-	-
-	-
-	-
-	-
17,905	18,415
9,511,517	8,352,526
1,989,203	85,461
5,993	5,993
11,686,110	8,541,660

Fixed deposits

FAS Finance & Investment Limited

496,115,274	481,081,925
496,115,274	481,081,925
(496,115,274)	(481,081,925)

Less: Inter company transaction

Total

-	-
11,686,110	8,541,660



Amount in Taka	
As at	
30-June-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
FAS Capital Management Limited

4

-	-
-	-
-	-

5 Investments

28,470,600	19,470,815
------------	------------

5.1 In Government securities

Treasury bills
National investment bonds
Bangladesh bank bills
Government notes/bonds
Prize bonds
Others

15,747,010	9,635,415
-	-
-	-
-	-
-	-
-	-
15,747,010	9,635,415

5.2 Other investments

Preference shares
Ordinary shares (Quoted and Unquoted)
Debentures
Bonds
Zero Coupon Bond
Other investments
Gold, etc.

5.2.a

-	-
12,723,590	9,835,400
-	-
-	-
-	-
-	-
-	-
12,723,590	9,835,400
28,470,600	19,470,815

5.2.a Ordinary shares (Quoted and Unquoted)

Quoted

AAMRA Networks Ltd.
AB Bank Limited
BBS Cables Ltd.
Apex Footwear Ltd.
AND Telecom
BD Building Systems
Delta Life In. Co. Ltd.
CVO Petrochemical
BEACON Pharma
Robi Axiata PLC.
GBB Power Limited
Esquir Knit Composite Limited
Golden Harvest Ag. Ind. Ltd.
Niloy Cement Industries Limited
Dutch-Bangla Bank
IDLC Finance PLC.
VSF Thread Dye. Ltd.
Monno Agro And GMF
Lafarge Holcim BD PIC

635,936	635,936
3,537,781	3,537,781
263,048	263,048
186,532	186,532
-	617,456
135,540	135,540
412,343	412,343
1,282,669	-
1,922,141	-
288,720	-
53,312	53,312
740,242	740,242
97,723	97,723
67,845	67,845
396,209	-
370,925	-
463,848	463,848
264,413	264,413
584,663	584,663



Eastern Housing Ltd.
National Polymer

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
-	755,019
1,019,701	1,019,701
12,723,590	9,835,400

5 (a) Consolidated Investments

i. In Government securities

FAS Finance & Investment Limited
FAS Capital Management Limited

15,747,010 9,635,415

- -

15,747,010 9,635,415

ii. Other Investments

FAS Finance & Investment Limited
FAS Capital Management Limited

5.2
5 (a)i

12,723,590 19,470,815

49,761,992 51,032,371

62,485,582 70,503,186

78,232,592 70,503,186

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

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 Fin. And Inv. Ltd.	232,348	232,348
Bangladesh Building Systems	456,600	456,600
Monno Ceramic Industries Ltd.	580,169	580,169
BB Steel Re-Rolling.	-	421,664
BSRM Steel Ltd.	-	531,386
BBS Cables Limited	1,059,537	1,059,537
GPH Ispat Ltd.	1,414,333	1,414,333
Lafarge Holcim BD.Limited	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
Continental Insurance PLC.	677,014	-
Eastland Insurance Company Ltd.	806,931	806,931
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 Formations PLC.	961,535	961,535
ACI PLC.	1,184,937	1,184,937
Eastern Housing Limited	-	2,503,938
Sonali Paper & Board Mills Ltd.	589,182	589,182
Apex Footwear Limited	1,384,023	776,813
Square Textile PLC.	816,774	356,084
VFS Thread Dying Limited	239,358	239,358
M.L. Dyeing Ltd.	5,015,000	5,015,000
Sea Pearl Beach Tesort & Spa Ltd.	230,896	230,896
Apex Foods Limited	413,619	413,619
Beacon Pharmaceuticals PLC.	846,070	-
Beximco Pharmaceuticals Ltd.	1,842,540	1,842,540



Reckitt Benchkiser (BD) Ltd.
Kohinoor Chemical Compnay (BD) Ltd.
ACME Laboratories Ltd.
National Polymer Industries PLC
Exim 1st MF
AND Telecom Limited
Aamra Networks Ltd.
Pubali Bank Perpetual Bond
SJIBL Mudaraba Perpetual Bond
Total

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
780,082	780,082
734,868	368,259
931,395	931,395
1,017,524	1,017,524
123,350	123,350
-	153,981
636,930	636,930
849,623	471,676
-	977,121
49,761,992	51,032,371

6 Loans, advances and leases

18,101,127,460	18,101,751,407
-----------------------	-----------------------

6.1 Classification of loans, advances and leases

Unclassified

Standard	324,455	790,197
Special mention account	-	273,317
Total unclassified loans, advances and leases	324,455	1,063,514

Classified

Sub-standard	964,773	1,574,277
Doubtful	1,461,216	1,311,543
Bad/Losses	18,098,377,016	18,097,802,074
Total classified loans, advances and leases	18,100,803,006	18,100,687,894
	18,101,127,460	18,101,751,407

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

i. In Bangladesh

FAS Finance & Investment Limited	0	18,101,127,460	18,101,751,407
FAS Capital Management Limited		1,410,275,376	1,410,694,311
		19,511,402,836	19,512,445,718
Less: Inter company transaction		(1,817,774,282)	(1,817,774,282)
		17,693,628,555	17,694,671,436

ii. Outside Bangladesh

FAS Finance & Investment Limited	-	-
FAS Capital Management Limited	-	-
	-	-
	17,693,628,555	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		-	-
		-	-



Amount in Taka	
As at	
30-June-2026	31-Dec-2025

8 Fixed assets including premises, furniture and fixtures

Annexure-1

Cost:

Land
Office building
Furniture & fixture
Office decoration
Office equipment
Motor vehicles
Electrical installation
Computer
Telephone line & PABX system
Right of use Assets
Software

86,527,860	86,527,860
309,082,807	309,082,808
9,606,248	9,606,248
9,808,774	9,808,774
10,568,248	10,545,495
20,081,220	20,081,221
2,904,140	2,904,141
12,179,563	12,179,563
1,058,150	1,058,150
29,831,200	29,831,200
16,638,421	16,638,422
508,286,630	508,263,880

Less: Accumulated depreciation:

Office building
Furniture & fixture
Office decoration
Office equipment
Motor vehicles
Electrical installation
Computer
Telephone line & PABX system
Right of use Assets
Software

180,436,019	177,137,383
6,507,871	6,344,799
6,713,499	6,550,590
8,578,937	8,418,482
17,500,904	17,214,203
2,019,066	1,947,304
9,066,024	8,813,575
902,293	889,656
19,065,482	19,065,482
7,904,425	7,196,263
258,694,520	253,577,734
249,592,109	254,686,146

Written down value at the end of the year

8 (a) Consolidated fixed assets including premises, furniture and fixtures

Annexure-1 (a)

FAS Finance & Investment Limited	8
FAS Capital Management Limited	

249,592,109	254,686,146
2,029,133	2,169,524
251,621,242	256,855,670

9 Others assets

Income generating

i) Investment in Shares of subsidiary companies	
-In Bangladesh	9.1
-Outside Bangladesh	

243,000,000	243,000,000
-	-
243,000,000	243,000,000

Non-income generating

i) Stationery, stamps, printing, materials, etc.	
ii) Advance rent and advertisement	
iii) Interest accrued on investment but not collected, commission & brokerage receivable on shares and debenture and income receivable	
iv) Security deposit	
v) Preliminary, formation and organization expenses, renovation/development and prepaid expenses	
vi) Branch adjustment (net reconciled)	
vii) Suspense account	
ix) Advance Against Purchase of Assets	
viii) Silver	
x) Advance corporate income tax	9.2
xi) Accounts receivable	
xii) Deferred tax asset	
xiii) others (Advance & Repayment) & Suspenses Account	

153,007	153,007
1,826,400	1,890,156
66,118,650	70,842,325
1,419,200	1,419,200
2,649,522	2,656,490
-	-
-	-
7,580,000	7,580,000
-	-
464,309,147	455,615,028
33,330,905	5,029,814
-	-
500	26,297,944



Amount in Taka	
As at	
30-June-2026	31-Dec-2025
577,387,331	571,483,964
820,387,331	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

9.2 Advance corporate income tax

Advance income tax on bank interest		2,226,673	2,218,717
Advance income tax on dividend		7,657,330	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
Advance income tax on share placement		6,412,500	6,412,500
Advance income tax (source Tax)		471,094	423,094
Advance income tax on FDR Interest		125,668,215	114,181,918
Advance income tax on NBFI Assets sale			3,167,520
Advance Income Tax on Interest Income -Trasury Bond/Bill		416,356	210,271
		464,309,147	455,615,028

9.2 (a) Consolidated advance corporate income tax

FAS Finance & Investment Limited	9.2	464,309,147	455,615,028
FAS Capital Management Limited		33,402,261	41,742,419
		497,711,408	497,357,447

9 (a) Consolidated others assets

i. Income generating

FAS Finance & Investment Limited	9	243,000,000	243,000,000
FAS Capital Management Limited		-	-
		243,000,000	243,000,000
Less: Investment in subsidiary companies (FAS Capital Management Limited)		(243,000,000)	(243,000,000)
		-	-

ii. Non-income generating

FAS Finance & Investment Limited	9	577,387,331	571,483,964
FAS Capital Management Limited		49,536,199	45,556,998
		626,923,530	617,040,962
Less: Inter Company Transaction		-	-
		626,923,530	617,040,962
		626,923,530	617,040,962

10 Non-Financial Institution's assets

Land & Building		4,507,649	4,507,649
		4,507,649	4,507,649

10 (a) Consolidated Non-Financial Institution's assets



FAS Finance & Investment Limited
FAS Capital Management Limited

10

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
4,507,649	4,507,649
-	-
4,507,649	4,507,649

11 Borrowings from other banks, financial institutions and agents

In Bangladesh
Outside Bangladesh

11.1

9,905,829,798	9,905,929,798
-	-
9,905,829,798	9,905,929,798

11.1 In Bangladesh

Agrani Bank Limited
Al-Arafah Islami Bank Limited
Bank Asia Limited
BASIC Bank Limited
Dhaka Bank Limited
Mercantile Bank Limited
Midland Bank Limited
Mutual Trust Bank Limited
NCC Bank Limited
NRB Bank Limited
NRB Commercial Bank Limited
One Bank Limited
Prime Bank Limited
Social Islami Bank Limited
South Bangla Agriculture & Commerce Bank Limited
State Bank of India
The Premier Bank Limited
UAE-Bangladesh Investment Company Limited
Uttara Bank Limited
Woori Bank Limited
Bangladesh Commerce Bank Limited
Bangladesh Development Bank Limited
ICB Islamic Bank Limited
Meghna Bank Limited
Rupali Bank Limited
NRB Commercial Bank Limited
Mercantile Bank Limited
SBAC Bank Ltd.
Bangladesh Infrastructure Finance Fund Limited (BIFFL)
International Leasing and Financial Services Limited
Fareast Finance & Investment Limited
Agrani Bank Limited
Sonali Bank Limited

-	-
620,239,071	620,239,071
209,528,667	209,528,667
452,873,931	452,873,931
200,274,952	200,274,952
2,831,037,242	2,831,037,242
346,111,600	346,111,600
663,411,051	663,411,051
168,645,082	168,645,082
369,956,725	370,056,725
313,987,018	313,987,018
223,945,584	223,945,584
80,310,119	80,310,119
123,955,259	123,955,259
985,511,885	985,511,885
51,331,721	51,331,721
608,635,009	608,635,009
-	-
233,563,112	233,563,112
6,536,507	6,536,507
200,000,000	200,000,000
158,500,000	158,500,000
4,600,000	4,600,000
53,776,250	53,776,250
33,066,383	33,066,383
5,000,000	5,000,000
142,600,000	142,600,000
214,300,000	214,300,000
26,900,000	26,900,000
402,566,537	402,566,537
36,066,092	36,066,092
70,000,000	70,000,000
68,600,000	68,600,000
9,905,829,798	9,905,929,798

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

Secured
Unsecured

9,905,829,798	9,905,929,798
-	-
9,905,829,798	9,905,929,798

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

FAS Finance & Investment Limited
FAS Capital Management Limited

11

9,905,829,798	9,905,929,798
2,294,759,580	2,294,759,580
12,200,589,378	12,200,689,378
(1,817,774,282)	(1,817,774,282)

Less: Inter company transaction



Amount in Taka	
As at	
30-June-2026	31-Dec-2025
10,382,815,096	10,382,915,096

12 Deposits and other accounts

Current deposits and other accounts		-	-
Bills payable		-	-
Savings bank deposits		-	-
Fixed deposits	12.1	13,179,051,025	12,844,849,419
Bearer certificates of deposit		-	-
Others deposits	12.1	-	-
		13,179,051,025	12,844,849,419

12.1 Fixed deposits

Deposit from FI's-inside Bangladesh	9,042,854,933	8,739,211,403
Other than FI's-inside Bangladesh	4,136,196,092	4,105,638,016
	13,179,051,025	12,844,849,419

12 (a) Consolidated deposits and other accounts

Fixed deposits

FAS Finance & Investment Limited	12.1	13,179,051,025	12,844,849,419
FAS Capital Management Limited		-	-
		13,179,051,025	12,844,849,419
Less: Inter company transaction		(496,115,274)	(481,081,925)
		12,682,935,751	12,363,767,494

Others deposits

FAS Finance & Investment Limited	12.1	-	-
FAS Capital Management Limited		-	-
		-	-
		12,682,935,751	12,363,767,494

13 Others liabilities

Accumulated provision against loans, advances and leases	13.1	9,256,786,477	8,756,350,671
Provision for current tax	13.2	521,577,927	520,598,274
Deferred tax liabilities	13.3	53,997,338	54,231,951
Interest suspense account	13.4	3,038,897,237	3,036,085,039
Accounts payable		9,477,931	9,630,071
Accrued expenses		6,562,185	6,715,366
Provision for Gratuity	13.5	8,349,873	8,138,639
Provision against investments	13.6	2,043,754	5,021,222
Provident fund	13.7	5,959,409	5,834,204
Advance installment		29,487,863	29,633,959
Lease liabilities-Office premises	13.8	8,762,281	8,762,281
Provision for other assets	13.9	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		37,818,242	37,512,342
Interest payable		3,014,135,253	2,487,652,844
Tax deduction at source (TDS)		1,046,418,874	947,404,744
Interest Charged for delay Payment of Tax, VAT & Excise Duty		98,687,835	98,687,835



VAT payable
Sundry deposit

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
4,500,540	4,862,253
15,399,903	15,515,392
20,703,908,914	19,577,683,077

13.1 Accumulated provision for loans, advances and leases

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	(+)	500,453,422	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		9,256,783,232	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		(17,616)	(304,421)
Total provision for unclassified loans, advances and leases		3,245	20,861
Total provision against loans, advances and leases		9,256,786,477	8,756,350,671

Provision for

	Required	Maintained	Excess/(Shortage)
Classified loans, advances & leases	12,726,874,896	9,256,783,232	(3,470,091,664)
Un-classified loans, advances & leases	3,245	3,245	-
	12,726,878,141	9,256,786,477	(3,470,091,664)

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. 50.00 Crore has been maintained provision as required for the 2nd 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. 347.00 Crore only is stood at June 30, 2026

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

FAS Finance & Investment Limited	13.1	9,256,786,477	8,756,350,671
FAS Capital Management Limited		1,140,099,837	1,400,896,629
		10,396,886,314	10,157,247,300

13.2 Provision for current tax

Opening balance		520,598,274	493,197,494
Add: Provision made during the year		979,653	27,400,780
Less: Adjustment during the year		-	-
		521,577,927	520,598,274

13.2.1 Reconciliation of effective Tax rate

Particulars	Taxable Amount	Tax rate	Tax Liability
Profit Before Provision & Tax	(1,492,889,461)	0.375	(559,833,548)
Business Receipts	Taxable Amount	Minimum Tax	Tax Liability
Interest Income	55,688,248	0.01	556,882
Processing fees	-	0.01	-
Documentation Charge	-	0.01	-
Office Rent	273,000	0.375	102,375
Recovery against written off.	220,000	0.375	82,500
Misc. Income	29,000	0.375	10,875
Transfer Price	-	0.006	-
			752,632



				Amount in Taka	
				As at	
				30-June-2026	31-Dec-2025
Other receipts					
Tax on Share Dividend			66,500	0.20	13,300
Interest on Treasury Bond			1,373,905	0.15	206,086
Gain on sale of fixed assets			-	0.20	-
Tax on Share Investment Income			50,901	0.15	7,635
					227,021
					979,653

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	521,577,927	520,598,274
FAS Capital Management Limited		14,914,684	24,653,354
		536,492,611	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 Liability is arrived 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 June 30, 2026 (Excluding revaluation reserve)	59,372,515	33,979,789	(25,392,726)	37.5%	(9,522,272)
Right of Use Asset	10,765,718	-	(10,765,718)	37.5%	(4,037,144)
Revalued amount of Building	92,926,019	-	(92,926,019)	37.5%	(34,847,257)
Base amount of Land	86,527,860	-	(86,527,860)	8.0%	(6,922,229)
Total of Assets	249,592,112	33,979,789	(215,612,323)		(55,328,902)
Liabilities:					
Employee Gratuity fund as on June 30, 2026	-	8,258,308	(8,258,308)	37.5%	(3,096,866)
Employee Provident fund as on June 30, 2026	-	-	-	37.5%	-
		8,258,308	(8,258,308)		(3,096,866)
Total: Deferred tax liability as on June 30, 2026			(223,870,631)		(58,425,768)
Deferred tax liability as on December 31, 2025					(58,191,155)
Deferred tax (expenses)/Income as on June 30, 2026					(234,613)

13.3 Opening Deferred Tax		54,231,951	58,191,155
Deferred Tax Expense/(Income)		(234,613)	(3,959,204)
Closing Deferred Tax Liability/(Asset)		53,997,338	54,231,951

13.3 (a) Consolidated deferred tax liabilities

FAS Finance & Investment Limited	13.3	53,997,338	54,231,951
FAS Capital Management Limited		(154,039)	(154,823)
		53,843,299	54,077,128

13.4 Interest suspense account

Opening balance		3,036,085,039	3,046,412,740
Transfer during the year	(+)	2,812,198	-
Adjustment D/Y	(-)	-	10,327,702
Written off during the year	(-)	-	-



Amount in Taka	
As at	
30-June-2026	31-Dec-2025
3,038,897,237	3,036,085,039

13.4 (a) Consolidated interest suspense account

FAS Finance & Investment Limited
FAS Capital Management Limited

13.4	3,038,897,237	3,036,085,039
	-	-
	<u>3,038,897,237</u>	<u>3,036,085,039</u>

13.5 Provision for Gratuity

Opening balance
Add: Provision made during year

Less: Adjustment during the year

8,138,639	8,265,642
211,234	1,283,857
<u>8,349,873</u>	<u>9,549,499</u>
	1,410,860
<u>8,349,873</u>	<u>8,138,639</u>

13.6 Provision against investments

Opening balance
Add: Provision made during the year
Less: Adjustment during the year

-	-
2,043,754	5,021,222
-	-
<u>2,043,754</u>	<u>5,021,222</u>

13.6 (a) Consolidated provision against investments

FAS Finance & Investment Limited
FAS Capital Management Limited

13.6	2,043,754	5,021,222
	-	-
	<u>2,043,754</u>	<u>5,021,222</u>

13.7 Provident fund

Opening balance
Add: Provision made during the year

Less: Adjustment during the year

5,834,204	5,807,329
125,205	1,555,335
<u>5,959,409</u>	<u>7,362,664</u>
	1,528,460
<u>5,959,409</u>	<u>5,834,204</u>

13.8 Lease liabilities-Office premises

Opening balance
Add: Addition during the year

Less: Adjustment during the year

8,762,281	12,878,277
-	-
<u>8,762,281</u>	<u>12,878,277</u>
-	4,115,996
<u>8,762,281</u>	<u>8,762,281</u>

13.8 (a) Consolidated lease liabilities-Office premises

FAS Finance & Investment Limited
FAS Capital Management Limited

13.8	8,762,281	8,762,281
	-	-
	<u>8,762,281</u>	<u>8,762,281</u>

13.9 Provision for other assets

Opening balance
Add: Addition during the year

Less: Adjustment during the year

2,094,234,220	325,219,482
-	1,769,206,631
<u>2,094,234,220</u>	<u>2,094,426,113</u>
	191,893
<u>2,094,234,220</u>	<u>2,094,234,220</u>

13. (a) Consolidated other liabilities

FAS Finance & Investment Limited

13	20,703,908,914	19,577,683,077
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FAS Capital Management Limited

Less: Inter company transaction

14 Share Capital

14.1 Authorized Capital

210,000,000 ordinary shares of Taka 10 each

14.2 Issued, subscribed and paid-up Capital

39,065,700 ordinary shares of Taka 10 each issued for cash
5,859,850 bonus shares of Taka 10 each issued for dividend for 2009
6,738,830 bonus shares of Taka 10 each issued for dividend for 2010
2,583,219 bonus shares of Taka 10 each issued for dividend for 2011
3,254,855 bonus shares of Taka 10 each issued for dividend for 2012
11,175,005 bonus shares of Taka 10 each issued for dividend for 2015
6,146,253 bonus shares of Taka 10 each issued for dividend for 2016
12,907,131 bonus shares of Taka 10 each issued for dividend for 2017
7,098,922 bonus shares of Taka 10 each issued for dividend for 2018
54,247,599 right shares of Taka 10 each issued

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
1,808,978,210	1,739,804,443
22,512,887,125	21,317,487,520
1,735,486,962	1,735,486,962
20,777,400,163	19,582,000,558
1,490,773,640	1,490,773,640

2,100,000,000	2,100,000,000
---------------	---------------

390,657,000	390,657,000
58,598,500	58,598,500
67,388,300	67,388,300
25,832,190	25,832,190
32,548,550	32,548,550
111,750,050	111,750,050
61,462,530	61,462,530
129,071,310	129,071,310
70,989,220	70,989,220
542,475,990	542,475,990
1,490,773,640	1,490,773,640

15 Statutory reserve

Opening balance
Add: Addition during the year

205,579,082	205,579,082
-	-
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
Add: Addition during the year

315,000	315,000
-	-
315,000	315,000

17 Revaluation Reserve

Land
Office building

17.1

17.2

80,903,545	80,903,545
51,183,403	53,694,917
132,086,948	134,598,462

17.1 Revaluation reserve-Land

Opening balance
Add: Addition during the year
Prior year adjustment

80,903,545	80,903,545
-	-
80,903,545	80,903,545

17.2 Revaluation reserve-Office building

Opening balance
Add: Addition during the year

53,694,917	58,717,945
-	-
53,694,917	58,717,945
(2,511,514)	(5,023,028)
51,183,403	53,694,917

Less: Depreciation on increased value due to revaluation

18 Retained earnings

Opening balance
Prior Year Adjustment
Net profit after taxation
Transfer to statutory reserve
Add: Transfer of revaluation reserve

(23,415,500,110)	(18,690,257,783)
-	(3,254,901)
(1,493,634,502)	(4,727,010,454)
-	-
2,511,514	5,023,028



18 (a) Consolidated retained earnings

Opening balance
 Prior year adjustment
 Consolidated net profit after taxation
 Transfer to statutory reserve
 Stock dividend paid
 Add: Depreciation on increased value due to revaluation

Amount in Taka	
As at	
30-June-2026	31-Dec-2025
(24,906,623,098)	(23,415,500,110)
(23,902,689,678)	(20,525,258,105)
-	(5,238,034)
(1,541,138,896)	(3,377,216,567)
-	-
-	-
2,511,514	5,023,028
(25,441,317,060)	(23,902,689,678)



14.3 Percentage of shareholding

Group	Percentage of Share		No. of Shares	
	30-June-2026	31-Dec-2025	30-June-2026	31-Dec-2025
Sponsors/Directors	13.20	13.20	19,682,870	19,682,870
Government	-	-	-	-
Institutions	8.69	7.55	12,948,273	11,256,773
Foreign	-	-	-	-
General public	78.11	79.25	116,446,221	118,137,721
	100	100	149,077,364	149,077,364

14.4 Classification of Shareholders by holding of share

Shareholding range as at June 30, 2026	Number of holders		% of total holding	
	30-June-2026	31-Dec-2025	30-June-2026	31-Dec-2025
1-500	2,033	1,952	0.21%	0.21%
501-5,000	3,390	3,501	4.82%	5.00%
5,001-10,000	924	932	4.76%	4.80%
10,001-20,000	657	681	6.58%	6.77%
20,001-30,000	255	275	4.30%	4.67%
30,001-40,000	168	172	3.95%	4.04%
40,001-50,000	115	117	3.62%	3.70%
50,001-100,000	207	223	10.06%	10.78%
100,001-1000,000	185	184	28.85%	29.19%
1,000,001 and above	14	14	32.84%	30.84%
	7,948	8,051	100.00%	100.00%

No. of Shares		Value of Shares	
30-June-2026	31-Dec-2025	30-June-2026	31-Dec-2025
314,056	309,391	3,140,560	3,093,910
7,191,152	7,456,157	71,911,520	74,561,570
7,097,167	7,158,212	70,971,670	71,582,120
9,806,991	10,094,271	98,069,910	100,942,710
6,404,928	6,958,338	64,049,280	69,583,380
5,894,928	6,018,021	58,949,280	60,180,210
5,399,807	5,509,682	53,998,070	55,096,820
15,002,514	16,076,145	150,025,140	160,761,450
43,012,663	43,518,564	430,126,630	435,185,640
48,953,158	45,978,583	489,531,580	459,785,830
149,077,364	149,077,364	1,490,773,640	1,490,773,640



14.5 Name of the Directors and their shareholding (including holdings of sponsors shareholders and general public) as at 30 June 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	-	-	-
5	Mr. Md. Abdul Wahab	Managing Director & CEO			
6	Reptiles Farm Limited	Sponsor Share Holder	11,678,720	116,787,200	7.83%
7	P & L International Limited	Sponsor Share Holder	8,004,150	80,041,500	5.37%
8	Institutions		12,948,273	129,482,730	8.69%
9	General public		116,446,221	1,164,462,210	78.11%
Total			149,077,364	1,490,773,640	100.00%



Amount in Taka	
for the period ended	
30-June-2026	30-June-2025

19 Interest income

Interest on loans, advances and leases	2,927,399	18,091,333
Interest on placement with other banks and financial institutions	52,760,849	85,319,724
Interest on foreign currency balance	-	-
	55,688,248	103,411,057

19 (a) Consolidated interest income

FAS Finance & Investment Limited	19	55,688,248	103,411,057
FAS Capital Management Limited		1,454,754	1,538,639
		57,143,002	104,949,696
Less: Inter company transaction		-	-
		57,143,002	104,949,696

20 Interest paid on deposits, borrowings, etc.

Interest on deposits	514,494,020	504,727,361
Interest on borrowings	507,448,568	475,606,288
Interest on lease liabilities-Office premises	-	-
Interest on foreign bank accounts	-	-
	1,021,942,589	980,333,648

20 (a) Consolidated interest paid on deposits, borrowings, etc.

FAS Finance & Investment Limited	20	1,021,942,589	980,333,648
FAS Capital Management Limited		67,733,749	67,733,749
		1,089,676,338	1,048,067,397
Less: Inter company transaction		(18,791,686)	(17,646,790)
		1,070,884,652	1,030,420,607

21 Investment income

Gain/(loss) on sale of shares	50,901	-
Interest on Treasury Bond	1,373,905	1,030,360
Dividend on shares	66,500	64,860
	1,491,306	1,095,220

21 (a) Consolidated investment income

FAS Finance & Investment Limited	21	1,491,306	1,095,220
FAS Capital Management Limited		563,452	454,453
		2,054,758	1,549,673

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		-	-
		-	-



Amount in Taka	
for the period ended	
30-June-2026	30-June-2025

23 Other operating income

Gain on sale of fixed assets	-	-
Misc. Income	29,000	-
Processing fees	-	-
Documentation Charge	-	-
Office Rent	390,000	325,000
Recovery against written off.	220,000	-
Transfer Price	-	-
	639,000	325,000

23 (a) Consolidated Other operating income

FAS Finance & Investment Limited	23	639,000	325,000
FAS Capital Management Limited		19,468,251	18,586,472
		20,107,251	18,911,472
Less: Inter company transaction		(18,791,686)	(17,321,790)
		1,315,565	1,589,682

24 Salary and allowances

Basic salary, provident fund contribution and all other allowances	11,597,094	14,865,002
Festival and incentive bonus	-	-
	11,597,094	14,865,002

24 (a) Consolidated salary and allowances

FAS Finance & Investment Limited	24	11,597,094	14,865,002
FAS Capital Management Limited		1,903,326	1,856,145
		13,500,420	16,721,147

25 Rent, taxes, insurance, electricity, etc.

Rent, rates, taxes and electricity, etc.	4,802,463	4,561,397
Insurance premium	-	-
	4,802,463	4,561,397

Disclosure related to Rent, rate and taxes:

Actual rent, rates, taxes and electricity, etc.	-	-
Less: Reclassification of rent expenses (as per IFRS 16: Leases)	-	-
Rent expenses as reported	-	-

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

FAS Finance & Investment Limited	25	4,802,463	4,561,397
FAS Capital Management Limited		448,500	482,482
		5,250,963	5,043,879
Less: Inter company transaction		(390,000)	(377,000)
		4,860,963	4,666,879



		Amount in Taka	
		for the period ended	
		30-June-2026	30-June-2025
26 Legal expenses			
Professional & legal fees		171,970	109,155
		171,970	109,155
26 (a) Consolidated legal expenses			
FAS Finance & Investment Limited	26	171,970	109,155
FAS Capital Management Limited		89,700	89,700
		261,670	198,855
27 Postage, stamps, telecommunication, etc.			
Telephone & Fax		115,156	119,283
Internet bill		326,800	352,800
Postage and stamp		19,755	16,138
		461,711	488,221
27 (a) Consolidated postage, stamps, telecommunication, etc.			
FAS Finance & Investment Limited	27	461,711	488,221
FAS Capital Management Limited		81,473	82,000
		543,184	570,221
28 Stationery, printings, advertisements, etc.			
Printing		18,601	92,148
Stationery & Photocopy		95,005	92,677
Publicity and advertisement		37,652	262,058
		151,258	446,883
28 (a) Consolidated stationery, printings, advertisements, etc.			
FAS Finance & Investment Limited	28	151,258	446,883
FAS Capital Management Limited		8,958	18,180
		160,216	465,063
29 Directors' fees			
Directors' fees		862,500	743,500
Directors' honourium (Monthly)**		1,200,000	1,200,000
		2,062,500	1,943,500
** As per DFIM circular # 2 dated March 13, 2024 issued by Bangladesh bank.			
29 (a) Consolidated Directors' fees			
FAS Finance & Investment Limited	29	2,062,500	1,943,500
FAS Capital Management Limited		69,000	57,500
		2,131,500	2,001,000
30 Auditors' fees			
Statutory audit fees		-	-
		-	-



Amount in Taka	
for the period ended	
30-June-2026	30-June-2025

30 (a) Consolidated Auditors' fees

FAS Finance & Investment Limited
FAS Capital Management Limited

30

-	-
-	-
-	-

31 Depreciation and repairs of FI's assets

Depreciation

Office building	3,298,636	3,472,248
Furniture & fixture	163,072	181,819
Office decoration	162,909	181,010
Office equipment	160,455	242,228
Motor vehicles	286,702	433,788
Electrical installation	71,763	37,227
Computer	252,449	296,999
Telephone line & PABX system	12,637	14,867
Right of use Assets	-	-
Software	708,162	833,132
	5,116,785	5,693,317

Repairs

Fixed assets repair and maintenance

1,267,407	1,413,489
1,267,407	1,413,489
6,384,192	7,106,806

31 (a) Consolidated Depreciation and repairs of assets

FAS Finance & Investment Limited
FAS Capital Management Limited

31

6,384,192	7,106,806
140,391	162,165
6,524,583	7,268,971

32 Other expenses

A.G.M. expenses	-	30,755
Bank charge and excise duty	255,991	321,220
Books, newspaper and periodicals	2,028	2,086
CDBL charge	-	-
Entertainment	253,146	274,665
Fees, subscription and donation	-	15,000
Fine	-	600,000
Fuel, oil and lubricants	152,955	221,140
Miscellaneous expenses	14,085	2,000
Office maintenance	266,970	178,067
Portfolio management fees	-	5,578
Registration and renewal	137,682	-
Security service	422,634	451,400
Staff welfare, training and education	6,000	6,388
TA & DA	286,722	258,094
Uniform & Liveries	44,160	52,900
	1,842,373	2,419,293

32 (a) Consolidated Other expenses

FAS Finance & Investment Limited

32

1,842,373

2,419,293



		Amount in Taka for the period ended	
		30-June-2026	30-June-2025
FAS Capital Management Limited		101,240	174,004
Less: Inter company transaction		1,943,613	2,593,297
		-	-
		<u>1,943,613</u>	<u>2,593,297</u>
33 Provision against loans, advances and leases	13.1		
On un-classified loans		(17,616)	(96,436)
On classified loans		500,453,422	500,000,000
		<u>500,435,806</u>	<u>499,903,564</u>
33 (a) Consolidated provision against loans, advances and leases			
FAS Finance & Investment Limited	33	500,435,806	499,903,564
FAS Capital Management Limited		-	-
		<u>500,435,806</u>	<u>499,903,564</u>
34 Provision for diminution in value of investments	13.6		
In quoted shares		(1,155,939)	-
		<u>(1,155,939)</u>	<u>-</u>
34 (a) Consolidated provision for diminution in value of investments			
FAS Finance & Investment Limited	34	(1,155,939)	-
FAS Capital Management Limited		(3,753,661)	-
		<u>(4,909,600)</u>	<u>-</u>
35 Provision for taxation			
Current tax		979,653	873,305
Deferred tax		(234,613)	(3,209,450)
		<u>745,040</u>	<u>(2,336,145)</u>
35 (a) Consolidated provision for Taxation			
Current tax			
FAS Finance & Investment Limited	35	979,653	873,305
FAS Capital Management Limited		3,904,732	3,664,277
		<u>4,884,385</u>	<u>4,537,582</u>
Deferred tax			
FAS Finance & Investment Limited		(234,613)	(3,209,450)
FAS Capital Management Limited		-	-
		<u>(234,613)</u>	<u>(3,209,450)</u>
		<u>4,649,772</u>	<u>1,328,132</u>



Amount in Taka	
As at	
30-June-2026	30-June-2025

36 Earnings per share

Earning attributable to ordinary shareholders (Net profit after tax)	(1,493,634,502)	(1,405,010,047)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Earnings per share-EPS	(10.02)	(9.42)

Earning per share as shown in the face of the profit and loss account is calculated in accordance with IAS-33

36 (a) Consolidated earnings per share

Earning attributable to ordinary shareholders (Net profit after tax & Non-controlling interest)	(1,541,138,896)	(1,457,362,850)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Earnings per share-EPS	(10.34)	(9.78)

Earning per share as shown in the face of the profit and loss account is calculated in accordance with IAS-33.

37 Net operating cash flow per share-NOCFPS

Net cash from operating activities	(123,948,429)	(89,969,658)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net operating cash flow per share-NOCFPS	(0.83)	(0.60)

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

Net cash from operating activities	(132,660,118)	(109,323,961)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net operating cash flow per share-NOCFPS	(0.89)	(0.73)

Amount in Taka	
for the period ended	
30-Jun-2026	30-Jun-2025

38 Reconciliation of Net Profit with Cash Flows from Operating Activities

Net profit after tax	(1,493,634,502)	(1,405,010,047)
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Adjustments for non-cash items:

Add: Depreciation	5,116,785	5,693,317
Add: provision for leases, loans, advances & investment	499,279,867	499,903,564
Add: provision for taxation	745,040	(2,336,145)
Add/(Less): Accrued expenses	(629,692,561)	(563,970,654)
Add/(Less): Accrued income	(4,723,675)	21,342,125
Less: Gain on sale of fixed assets	-	-
	(129,274,544)	(39,367,793)

Changes in operating assets and liabilities

(Increase)/Decrease in leases, loans and advances	623,947	23,152,059
(Increase)/Decrease in other assets	(23,506,691)	(43,012,634)
Provision against Share Provision	(1,155,939)	-
Increase/(Decrease) in short term borrowings	67,000,000	(142,674,996)
Increase/(Decrease) in term & other deposits	334,201,606	667,231,545
Payment of corporate tax	(8,694,119)	13,033,804
Increase/(Decrease) in other liabilities	1,133,304,010	830,771,066
Increase/(Decrease) in interest suspense	(2,812,198)	5,907,339
	1,498,960,616	1,354,408,182
Net cash from/(used in) operating activities	(123,948,430)	(89,969,658)



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

Net profit after tax (1,542,485,453) (1,458,867,588)

Adjustments for non-cash items:

Add: Depreciation	5,256,342	5,855,482
Add: provision for leases, loans, advances & investment	495,526,206	499,903,564
Add: provision for taxation	4,649,772	1,328,132
Add/(Less): Accrued expenses	(699,015,553)	(631,448,344)
Add/(Less): Accrued income	(4,628,321)	21,342,125
Less: Gain on sale of fixed assets	-	-
	(198,211,554)	(103,019,041)

Changes in operating assets and liabilities

(Increase)/Decrease in leases, loans and advances	1,042,882	2,373,474
(Increase)/Decrease in other assets	1,775,601	(4,710,846)
Increase/(Decrease) in short term borrowings	67,000,000	142,674,996
Provision against Share Provision	(4,909,600)	-
Increase/(Decrease) in term & other deposits	770,082,470	519,071,277
Payment of corporate tax	12,577,967	16,707,616
Increase/(Decrease) in other liabilities	760,074,355	770,538,813
Increase/(Decrease) in interest suspense	393,215	5,907,339
	1,608,036,890	1,452,562,668
	(132,660,118)	(109,323,961)

Net cash from/(used in) operating activities

39 Net asset value per share

Total assets	20,710,921,310	20,700,188,219
Total liabilities	43,788,789,738	38,963,027,809
	(23,077,868,428)	(18,262,839,590)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net asset value per share (Last year restated)	(154.80)	(122.51)

39 (a) Consolidated net asset value per share

Total assets	20,173,438,179	20,130,041,938
Total liabilities	(43,786,000,568)	(40,306,461,820)
Borrowings from other banks, financial institutions, and agents	(10,382,815,096)	(9,780,929,545)
Deposits and other accounts	(12,682,935,751)	(12,002,993,977)
Others liabilities	(20,777,400,163)	(18,568,736,420)
Non-controlling Interest	57,150,441	46,198,122
	(23,612,562,390)	(20,176,419,882)
Weighted average number of ordinary shares outstanding	149,077,364	149,077,364
Net asset value per share	(158.39)	(135.34)

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



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. Mokhesur 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 Director Partex Cables Limited.
5	Mr. Md. Abdul Wahab	Managing Director & CEO (Ex-Officio)	Nominated Director of FAS Capital Management Limited (FCML) nominated by FAS Finance & Investment Limited



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 30-June-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		15,033,349		-		496,115,274	
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		-		-		3,105,035	
FAS Capital Management Limited Employees Gratuity Fund	TDR		3,762,138		-		-		3,762,138	

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 Audit

Name	Status	No. of Shares
Mr. Md. Abdul Wahab	Managing Director & CEO	-
Foize Ahmed	FAVP & CFO	-
Md. Ayinuddin FCS	FAVP & Company Secretary	-
Md. Nazirul Hoque	FAVP & incharge of SAM and Credit	-
Md. Touhidur Rahman	Incharge of ICC	-

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	-



P **General**

41.01 **Expenditure incurred on employees**

Salary Range

Below Tk. 8,000

Above Tk. 8,000

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.

30-June-2026	
Number of Employees	
Permanent Basis	Contractual Basis

23 8

41.02 **Key management benefits**

Benefits	30-June-2026		31-December-2025	
	Directors	Executives	Directors	Executives
Salary	Nil	2,860,719	Nil	5,357,700
Festival Bonus	Nil	568,800	Nil	439,225
Provident Fund	Nil	170,640	Nil	357,180
Gratuity	Nil	284,400	Nil	595,306
Medical Assistance	Nil	341,280	Nil	714,360
Group Insurance	Nil	28,000	Nil	20,200
Conveyance allowance & Transport	Nil	554,640	Nil	1,783,380
Total:		4,808,479		9,267,351

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

Name	Position	30-June-2026	31-December-2025
Maj Gen Md. Anwarul Islam (Retd)	Chairman & Independent Director	149,500	309,500
Mr. Md. Abdul Hakim	Independent Director	195,500	286,500
Mr. Md. Mokhlesur Rahman	Independent Director	241,500	389,500
Mr. Mostafa Kamal Ahmed, FCA	Independent Director	241,500	389,500
Mr. Md. Abdul Wahab	Managing Director & CEO (Ex-Officio)	2,012,000	3,488,451
Total:		2,840,000	4,863,451

41.04 **Meeting Fees:**

(a) **Board Meeting:**

During the year, 11 Board Meetings were held and the following fees were paid:

Name	30-June-2026		31-December-2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Maj Gen Md. Anwarul Islam (Retd)	11	126,500	23	263,500
Mr. Md. Abdul Hakim	11	126,500	21	240,500
Mr. Md. Mokhlesur Rahman	11	126,500	23	263,500
Mr. Mostafa Kamal Ahmed, FCA	11	126,500	23	263,500
Taka:		506,000		1,031,000

(b) **Audit Committee Meeting Fees:**

During the year, 6 Audit Committee Meetings were held and the following fees were paid :

Name	30-June-2026		31-December-2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Mr. Mostafa Kamal Ahmed, FCA	6	69,000	11	126,000
Mr. Md. Mokhlesur Rahman	6	69,000	11	126,000
Taka:		138,000		252,000



(C) Executive Committee (EC) Meeting Fees:

During the year, 2 Executive Committee (EC) were held and the following fees were paid :

Name	30-June-'2026		31-December-'2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Maj Gen Md. Anwarul Islam (Retd)	2	23,000	4	46,000
Mr. Md. Abdul Hakim	2	23,000	4	46,000
Taka:		46,000		92,000

(D) Risk Managemnet (RM) Meeting Fees:

During the year, 4 Risk Managemnet Committee Meetings were held and the following fees were paid :

Name	30-June-'2026		31-Dec-'2025	
	No. of Meeting Attendance	Attendance Fees	No. of Meeting Attendance	Attendance Fees
Mr. Md. Abdul Hakim	4	46,000	-	-
Mr. Md. Mokhlesur Rahman	4	46,000	-	-
Mr. Mostafa Kamal Ahmed, FCA	4	46,000	-	-
Taka:		138,000	-	-



FAS Finance & Investment Limited
Fixed Assets Schedule
As at June 30, 2026

a. Cost

Particulars	Cost			Rate of Dep.	Depreciation			Written Down Value as at 30.06.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	
Land	2,163,200	-	-		-	-	-	2,163,200
Office building	79,559,223	-	-	5%	43,051,332	787,122	-	35,720,769
Furniture & fixture	9,606,248	-	-	10%	6,344,799	163,072	-	3,098,377
Office Decoration	9,808,774	-	-	10%	6,550,590	162,909	-	3,095,275
Motor vehicles	10,545,495	22,753	-	15%	8,418,482	160,455	-	1,989,311
Electrical installation	20,081,220	-	-	20%	17,214,202	286,702	-	2,580,316
Computer	2,904,140	-	-	15%	1,947,303	71,763	-	885,074
Telephone line & PABX system	12,179,563	-	-	15%	8,813,575	252,449	-	3,113,539
Right of use Assets	1,058,150	-	-	15%	889,656	12,637	-	155,857
Software	29,831,200	-	-	0%	19,065,482	-	-	10,765,718
Total	16,638,421	-	-	15%	7,196,263	708,162	-	8,733,996
	194,375,634	22,753	-		119,491,683	2,605,271	-	72,301,432

Annexure-1

b. Revaluation

Particulars	Cost			Rate of Dep.	Depreciation			Written Down Value as at 30.06.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	
Land	84,364,660	-	-		-	-	-	84,364,660
Office building	229,523,584	-	-	5%	134,086,051	2,511,514	-	92,926,019
Total	313,888,244	-	-		134,086,051	2,511,514	-	177,290,679
Total (a+b) at 30 June 2026	508,263,878	22,753	-	-	253,577,734	5,116,785	-	249,592,112
Balance at 31 December 202	514,073,099	548,160	6,357,381		508,263,878	16,402,515	4,610,648	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 Limited
Consolidated Fixed Assets Schedule
As at June 30, 2026

a. Cost

Annexure-1 (a)

Particulars	Cost			Rate of Dep.	Depreciation				Written Down Value as at 30.06.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 30.06.2026	
Land	2,163,200	-	-	-	-	-	-	-	2,163,200
Office Building	79,559,223	-	-	5%	43,051,333	787,122	-	43,838,455	35,720,768
Furniture & fixture	11,298,477	-	-	10%	7,613,375	184,255	-	7,797,630	3,500,847
Office Decoration	10,625,240	-	-	10%	6,897,779	186,373	-	7,084,152	3,541,088
Office equipment	11,998,135	22,753	-	15%	9,251,854	206,900	-	9,458,754	2,562,134
Motor vehicles	20,081,221	-	-	20%	17,214,202	286,702	-	17,500,904	2,580,317
Electrical installation	2,904,140	-	-	15%	1,947,303	71,763	-	2,019,066	885,074
Computer	14,228,976	-	-	15%	10,546,232	276,206	-	10,822,438	3,406,538
Telephone line & PABX system	1,335,870	-	-	15%	1,131,687	14,480	-	1,146,167	189,703
Right of use Assets	29,831,202	-	-	0%	19,065,484	-	-	19,065,484	10,765,718
Software	19,000,671	-	-	15%	9,253,634	731,028	-	9,984,662	9,016,009
Total	203,026,355	22,753	-		125,972,881	2,744,828	-	128,717,711	74,331,397

b. Revaluation

Particulars	Cost			Rate of Dep.	Depreciation				Written Down Value as at 30.06.2026
	Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year		Balance as at 01.01.2026	Addition during the year	Adj./disposal during the year	Balance as at 30.06.2026	
Land	84,364,660	-	-	-	-	-	-	-	84,364,660
Office building	229,523,584	-	-	5%	134,086,051	2,511,514	-	136,597,565	92,926,019
Total	313,888,244	-	-		134,086,051	2,511,514	-	136,597,565	177,290,679
Total (a+b) at 30 June 2026	516,914,599	22,753	-	-	260,058,932	5,256,342	-	265,315,274	251,621,242
Balance at 31 December 2025	522,685,100	586,880	6,357,381		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.



FAS Finance & Investment Limited
Year Wise unclaim or Unpaid dividend
As at June 30, 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



