

## CONSOLIDATE AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 30 September 2025(3rd Quarter)

FAS Finance & Investment Limited  
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65, Gulshan Avenue,  
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Phone: +880222601841, +8802226601308-9  
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### Consolidated Balance Sheet

Particulars	Notes	Amount in Taka		
		Un-Audited 30-Sep-2025	Un-Audited 30-Sep-2024	Audited 31-Dec-2024
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	2 (a)	79,990	99,275	87,782
In hand (including foreign currencies)		34,065	50,479	39,966
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		45,925	48,795	47,815
<b>Balance with other banks and financial institutions</b>	3 (a)	1,45,77,21,238	1,38,18,62,014	1,40,18,79,563
In Bangladesh		1,45,77,21,238	1,38,18,62,014	1,40,18,79,563
Outside Bangladesh		-	-	-
<b>Money at call and on short notice</b>	4 (a)	-	-	-
<b>Investments</b>	5 (a)	3,65,65,874	3,35,28,258	4,89,48,579
Government		-	-	-
Others		3,65,65,874	3,35,28,258	4,89,48,579
<b>Loans, advances and leases</b>	6 (a)	17,71,73,03,680	17,79,65,21,415	17,72,34,26,354
Loans, cash credits, overdrafts, and leases etc.		17,71,73,03,680	17,79,65,21,415	17,72,34,26,354
Bills purchased and discounted	7 (a)	-	-	-
<b>Fixed assets including premises, furniture and other assets</b>	8 (a)	26,53,36,328	28,01,87,197	27,47,42,532
Non-Financial Institution's assets	10 (a)	6,119,22,305	56,40,22,448	58,03,18,892
<b>Total Assets</b>		20,13,95,95,308	20,10,08,86,479	20,07,40,69,594
<b>LIABILITIES AND CAPITAL</b>				
<b>Borrowings from other banks, financial institutions, and agents</b>	11 (a)	9,78,09,29,545	9,59,03,38,887	9,78,44,24,029
<b>Deposits and other accounts</b>	12 (a)	12,22,55,67,494	11,46,20,32,902	11,59,98,79,864
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits		-	-	-
Bearer certificates of deposit		-	-	-
Other deposits		-	-	-
<b>Others liabilities</b>	13 (a)	19,12,29,75,536	17,09,24,10,835	17,45,13,51,373
<b>Total Liabilities</b>		41,12,94,72,575	38,14,48,37,624	38,83,56,55,266
<b>Capital/Shareholders' Equity*</b>		(20,89,81,244)	(17,99,99,27,864)	(18,71,68,92,285)
Paid-up capital	14	1,49,07,73,640	1,49,07,73,640	1,49,07,73,640
Statutory reserve	15	20,55,79,082	20,55,79,082	20,55,79,082
Other reserve	16	3,15,000	3,15,000	3,15,000
Revaluation reserve	17	13,58,54,219	14,09,43,340	13,96,21,490
Retained earnings	18 (a)	(27,75,32,39,801)	(19,81,83,55,448)	(20,52,58,105)
Other Components of Equity (Unrealized gain (Loss) on Listed Non-Controlling Interest (2.8% of FCML)		(4,69,64,827)	(4,40,28,281)	(4,46,93,384)
<b>Total Liabilities and Shareholders' Equity</b>		20,13,95,95,308	20,10,08,86,479	20,07,40,69,594
<b>Net asset value per share</b>		(140.52)	(120.74)	(125.55)

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

Sd/-  
Mostafa Kamal Ahmed, FCA  
Independent Director

Sd/-  
Md. Abdul Wahab  
Managing Director & CEO

Sd/-  
Md. Aynuddin FCS  
Company Secretary

Sd/-  
Foize Ahmed  
Chief Financial Officer

### Consolidated Profit and Loss Account

Particulars	Notes	Amount in Taka			
		Un-Audited 1-Jan-2025 to 30-Sep-2025	Un-Audited 1-Jan-2024 to 30-Sep-2024	Un-Audited 1-Jan-2025 to 30-Sep-2025	Un-Audited 1-Jan-2024 to 30-Sep-2024
<b>OPERATING INCOME</b>					
Interest income	19 (a)	12,35,60,376	(67,60,274)	1,86,10,480	(4,07,37,400)
Less: Interest paid on deposits and borrowings, etc.	20 (a)	1,56,36,78,093	1,46,38,40,617	53,30,57,486	49,46,78,488
<b>Net interest income</b>		(1,44,01,407)	(1,47,06,684)	(51,44,07,007)	(53,72,18,881)
<b>Investment income</b>	21 (a)	27,98,242	17,98,637	12,48,569	1,33,423
Commission, exchange and brokerage	22 (a)	30,30,520	22,70,080	14,40,838	9,61,876
Other operating income	23 (a)	58,28,762	40,68,717	26,89,407	10,95,301
<b>Total operating income (a)</b>		(1,43,40,89,551)	(1,46,65,33,747)	(51,15,75,999)	(53,22,50,880)
<b>OPERATING EXPENSES</b>					
Salary and allowances	24 (a)	2,24,10,685	2,76,47,730	56,89,538	81,26,344
Rent, taxes, insurance, electricity, etc.	25 (a)	69,93,700	71,77,258	23,26,821	25,09,798
Legal expenses	26 (a)	2,44,436	4,92,045	65,575	65,575
Postage, stamps, telecommunication	27 (a)	8,12,258	9,59,417	2,42,037	2,94,842
Stationery, printings, advertisements, etc.	28 (a)	6,04,098	8,22,114	1,39,035	2,07,452
Chief executive's salary & fees	29 (a)	15,52,800	7,34,000	7,34,000	-
Directors' fees	30 (a)	30,49,500	8,14,000	10,48,500	-
Auditors' fees	31 (a)	2,04,445	-	-	-
Charge on loan losses	32 (a)	1,04,51,210	1,12,51,997	31,82,239	34,32,281
Depreciation and repairs of F's ass	33 (a)	41,14,387	55,29,820	15,21,100	9,85,424
<b>Total operating expenses (b)</b>		5,02,53,181	5,48,98,628	1,49,48,845	1,57,53,831
<b>Profit before provision (a-b)</b>		(1,48,43,436)	(1,52,74,300)	(52,67,06,449)	(55,18,74,109)
Provision against loans, advances & -	34 (a)	75,00,000	75,00,000	25,00,96,436	26,86,89,325
Provision for diminution in value of -	35 (a)	-	-	-	-
<b>Total provision (d)</b>		75,00,000	75,00,000	25,00,96,436	26,86,89,325
<b>Profit before taxation (e-f)</b>		(2,23,43,436)	(2,27,74,300)	(77,68,02,885)	(82,05,63,434)
Current tax	36 (a)	69,26,770	53,67,297	3,89,188	(97,41,211)
<b>Net profit after taxation</b>		(2,23,43,436)	(2,27,74,300)	(77,68,02,885)	(82,05,63,434)
<b>Attributable:</b>					
Shareholders of the company		(2,23,43,436)	(2,27,74,300)	(77,68,02,885)	(82,05,63,434)
Non-Controlling Interest		-	-	-	-
<b>Appropriations</b>					
Statutory reserve	15	-	-	-	-
General reserve		-	-	-	-
Dividend, etc.		-	-	-	-
<b>Retained surplus</b>		(2,23,43,436)	(2,27,74,300)	(77,68,02,885)	(82,05,63,434)
Unrealized Gain or Loss in Share Investment		(1,13,08,464)	(1,13,08,464)	(92,36,474)	(92,36,474)
<b>Total Other Comprehensive Income</b>		(2,24,30,57,431)	(2,28,86,80,444)	(77,67,82,593)	(80,44,63,634)
<b>Earnings per share-EPS</b>	36 (a)	(14.87)	(15.24)	(5.18)	(5.41)

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

Sd/-  
Mostafa Kamal Ahmed, FCA  
Independent Director

Sd/-  
Md. Abdul Wahab  
Managing Director & CEO

Sd/-  
Md. Aynuddin FCS  
Company Secretary

Sd/-  
Foize Ahmed  
Chief Financial Officer

### Consolidated Cash Flow Statement

Particulars	Amount in Taka	
	Un-Audited 30-Sep-2025	Un-Audited 30-Sep-2024
<b>Cash flows from operating activities</b>		
Interest receipts	12,35,60,376	(67,60,274)
Interest payments	(1,56,36,78,093)	(1,51,38,40,616)
Dividend receipts	27,98,242	17,98,637
Fee and commission receipts	-	-
Previous Year Adjustment	-	-
Recoveries on loans previously written off	-	-
Payments to employees	-	-
Payments to suppliers	-	-
Income taxes paid	(1,25,96,127)	(1,54,91,989)
Receipts from other operating activities	30,30,520	22,70,080
Payment for other operating activities	(39,99,74,313)	(52,09,861)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	(49,66,55,655)	(1,58,23,624)
<b>Increase/decrease in operating assets and liabilities</b>		
Loans, advances and leases to customers	27,737,864	8,846,033
Other assets	(1,774,296)	3,010,215
Deposit from other F's	64,703,636	50,761,386
Deposit from customers	(1,473,157)	(3,237,000)
Other liabilities to customer	(2,119,509)	18,09,667
Trading liabilities (short-term borrowing)	73,555,254	86,262,796
Other liabilities	1,31,61,737	1,45,83,097
<b>Net cash from/(used in) operating activities</b>	(15,05,42,339)	(13,26,52,927)
<b>Cash flows from investing activities</b>		
Purchase/sale of long-term borrowings	21,55,93,329	17,90,14,626
Dividend paid	-	-
<b>Net cash flow from financing activities (c)</b>	21,55,93,329	17,90,14,626
<b>Net increase/(decrease) in cash (a+b)</b>	5,58,38,883	28,28,964
<b>Effects of exchange rate changes on cash and cash equivalents</b>		
Cash and cash equivalents at beginning of the year	1,40,19,67,345	1,35,37,37,375
Cash and cash equivalents at end of the year*	1,45,78,01,228	1,38,18,62,014
<b>*Cash and cash equivalents at end of the year</b>		
Cash in hand and balance with Bangladesh Bank	79,990	99,275
Balance with other banks	1,45,77,21,238	1,38,18,62,014
Money at call and short notice	-	-
Treasury bills	-	-
Prize bond	-	-
<b>Net operating cash flow per share-NOCPPS- Note 37 (a)</b>	(1.03)	(0.89)

Sd/-  
General Md Anwarul Islam SUP, ndu, psc (Retd)  
Independent Director & Chairman

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Mostafa Kamal Ahmed, FCA  
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Managing Director & CEO

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Md. Aynuddin FCS  
Company Secretary

Sd/-  
Foize Ahmed  
Chief Financial Officer

### Consolidated Statement of Changes in Shareholders' Equity

Particulars	Amount in Taka						
	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Other components of retained earnings	Retained earnings	Total
<b>Balance as at 1 January 2025</b>	1,49,07,73,640	20,55,79,082	3,15,000	13,58,54,219	(27,75,32,398)	(19,81,83,554)	(1,87,21,69,928)
<b>Profit before taxation</b>	-	-	-	-	-	2,23,43,436	2,23,43,436
<b>Current tax</b>	-	-	-	-	-	(69,26,770)	(69,26,770)
<b>Net profit after taxation</b>	-	-	-	-	-	1,54,16,666	1,54,16,666
<b>Shareholders of the company</b>	-	-	-	-	-	1,54,16,666	1,54,16,666
<b>Non-Controlling Interest</b>	-	-	-	-	-	-	-
<b>Balance as at September 30, 2025</b>	1,49,07,73,640	20,55,79,082	3,15,000	13,58,54,219	(27,75,32,398)	(19,81,83,554)	(1,87,21,69,928)

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Managing Director & CEO

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Company Secretary

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Foize Ahmed  
Chief Financial Officer

### Separate Balance Sheet

Particulars	Notes	Amount in Taka		
		Un-Audited 30-Sep-2025	Un-Audited 30-Sep-2024	Un-Audited 31-Dec-2024
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	2	79,217	84,117	73,150
In hand (including foreign currencies)		33,292	35,331	25,334
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		45,925	48,785	47,815
<b>Balance with other banks and financial institutions</b>	3	1,45,03,66,107	1,35,85,64,241	1,38,12,43,624
In Bangladesh		1,45,03,66,107	1,35,85,64,241	1,38,12,43,624
Outside Bangladesh		-	-	-
<b>Money at call and on short notice</b>	4	-	-	-
<b>Investments</b>	5	1,43,10,103	2,32,22,739	2,24,75,738
Government		47,57,570	1,79,00,930	1,79,00,930
Others		95,52,533	53,21,809	45,74,808
<b>Loans, advances and leases</b>	6	18,12,32,76,653	18,21,63,11,198	18,15,03,50,179
Loans, cash credits, overdrafts, and leases etc.		18,12,32,76,653	18,21,63,11,198	18,15,03,50,179
Bills purchased and discounted	7	-	-	-
<b>Fixed assets including premises, furniture and fixtures</b>	8	26,30,86,655	27,76,39,786	27,22,87,233
Other assets	9	80,78,81,988	76,48,89,509	77,20,40,591
Non-Financial Institution's assets	10	4,46,65,893	4,46,65,893	4,46,65,893
<b>Total Assets</b>		20,70,36,86,616	20,68,20,77,483	20,84,31,36,407
<b>LIABILITIES AND CAPITAL</b>				
<b>Borrowings from other banks, financial institutions, and agents</b>	11	9,30,39,44,247	8,99,68,59,149	9,30,74,38,731
<b>Deposits and other accounts</b>	12	12,69,96,00,189	11,90,75,14,358	12,05,25,66,553
Current deposits and other accounts		-	-	-
Bills payable		-	-	-
Savings bank deposits		-	-	-
Fixed deposits		-	-	-
Bearer certificates of deposit		-	-	-
Other deposits		-	-	-
<b>Others liabilities</b>	13	17,71,12,54,738	15,92,30,61,346	16,44,11,87,979
<b>Total Liabilities</b>		39,71,47,99,174	36,82,74,34,853	37,90,12,03,263
<b>Capital/Shareholders' Equity*</b>		(19,01,11,12,558)	(16,14,23,57,371)	(16,85,80,66,856)
Paid-up capital	14	1,49,07,73,640	1,49,07,73,640	1,49,07,73,640
Statutory reserve	15	20,55,79,082	20,55,79,082	20,55,79,082
Other reserve	16	3,15,000	3,15,000	3,15,000
Revaluation reserve	17	13,58,54,219	14,09,43,340	13,96,21,490
Retained earnings	18	(20,83,93,87,968)	(17,97,66,17,150)	(18,69,02,57,783)
Other Components of Equity (Unrealized gain (Loss) on Listed Shares)		(4,46,65,893)	(4,46,65,893)	(4,46,65,893)
<b>Total Liabilities and Shareholders' Equity</b>		20,70,36,86,616	20,68,20,77,483	20,84,31,36,407
<b>Net asset value per share</b>		(127.53)	(108.28)	(113.08)

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

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Mostafa Kamal Ahmed, FCA  
Independent Director