#### FAS Finance & Investment Limited Consolidated Balance Sheet As at June 30, 2017

Cash   65,181,009   69,026,418		Amount	Amount in Taka		
### ROPERTY AND ASSETS Cash (Including foreign currencies) ### fand (including	Particulars	Un-audited	-		
Cash   65,181,009   69,026,418   86,224   35,114   86,224   35,114   86,224   35,114   86,024   68,091,304   86,224   35,114   86,091,304   86,224   35,114   86,091,304   86,091,304   86,091,304   86,091,304   86,091,304   86,091,304   88,091,304   88,000   88,0		30-June-2017	31-Dec-2016		
n hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) including foreign currencies) Balance with other banks and financial institutions an Bangladesh Dutaide Bangladesh  Money at call and on short notice investments Sovernment Dutaide Bangladesh  Loans, advances and leases Loans, cash credits, overdrafts, and leases etc. Bills purchased and discounted  Liked assets including premises, furniture and fixtures Bills purchased and discounted  Liked assets including premises, furniture and fixtures Bills purchased and discounted  LiaBillTiES AND CAPITAL Liabillties Borrowings from other banks, financial institutions, and generate and other accounts Bills payable Borrowings from other banks, financial institutions, and generate and other accounts Bills payable Borrowings from other banks, financial institutions, and generate and other accounts Bills payable Borrowings from other banks, financial institutions, and generate control of the properties of the posits Borrowings from other banks, financial institutions, and generate control of the posits Borrowings from other banks, financial institutions, and generate control of the posits Borrowings from other banks, financial institutions, and generate control of the posits Borrowings from other banks, financial institutions, and generate control of the posits Borrowing from other banks, financial institutions, and generate control of the posits Borrowing from other banks, financial institutions, and generate control of the posits Borrowing from other banks, financial institutions, and generate control of the posits Borrowing from other banks, financial institutions, and generate control of the posits Borrowing from other accounts Borrowing from other banks, financial institutions, and generate control of the posits Borrowing from other banks, financial institutions, and generate control of the posits Borrowing from other banks, financial institutions, and generate control of the position of the position of the position of the position	PROPERTY AND ASSETS				
Balance with Bangladesh Bank and its agent bank(s) [including foreign currencies)  Balance with other banks and financial institutions in Bangladesh [1,806,481,383] Dutside Bangladesh [2,157,531,701] [1,806,481,381] Dutside Bangladesh [2,157,531,701] [1,806,481,381] Dutside Bangladesh [2,157,531,701] [1,806,481,381] Dutside Bangladesh [2,157,531,531,531] Dutside Bangladesh [2,157,531,531] Dutside Bangladesh [2,157,531,53	Cash	65,181,009	69,026,418		
Including foreign currencies   Balance with other banks and financial institutions   2,157,531,701   1,806,481,383   1,806,481,383   2,157,531,701   1,806,481,383   2,157,374,044   1,4018,369,557   1,806,357,374,044   1,4018,369,557   1,806,357,374,044   1,4018,369,557   1,806,357,374,044   1,4018,369,557   1,806,357,374,044   1,4018,369,557   1,806,357,374,044   1,4018,369,557   1,806,357,391   1,806,383   1,7914,846,850   1,791	In hand (including foreign currencies)	86,224	35,114		
Including foreign currencies	Balance with Bangladesh Bank and its agent bank(s)	65,094,785	68,991,304		
n Bangladesh	(including foreign currencies)				
Dutside Bangladesh	Balance with other banks and financial institutions	2,157,531,701	1,806,481,383		
Dutside Bangladesh	In Bangladesh	2,157,531,701	1,806,481,383		
Investments	Outside Bangladesh	32 920 21	100 St. St.		
Content	Money at call and on short notice	-	0 <del>-</del> 0		
Content	Investments	924,092,986	868,751,915		
Loans, advances and leases Loans, cash credits, overdrafts, and leases etc.  13,827,374,044  14,018,369,557  13,827,374,044  14,018,369,557  14,018,369,557  14,018,369,557  15,8257,576  15,8257,576  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  17,914,846,850  18,104,104,104,104,104,104,104,104,104,104	Government	-	-		
13,827,374,044   14,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,562   15,018,369,363   16,095,023,562   15,018,369,363   16,076,680   16,095,023,562   15,524,156,893   17,666,372,991   15,5186,770	Others	924,092,986	868,751,915		
13,827,374,044   14,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,557   15,018,369,562   15,018,369,363   16,095,023,562   15,018,369,363   16,076,680   16,095,023,562   15,524,156,893   17,666,372,991   15,5186,770	Loans, advances and leases	13.827.374.044	14.018.369.557		
### A					
State   Stat		13,627,374,644	- 1,010,000,00		
Cheer assets   Section					
Non-Financial assets-held for sale for lassets 14,665,893 14,665,893 17,914,846,850 17,666,372,991 17,666,372,9	Fixed assets including premises, furniture and fixtures	334,776,447	340,820,249		
Total Assets   17,914,846,850   17,666,372,991	Other assets	561,224,770	518,257,576		
CLIABILITIES AND CAPITAL   Clabilities   Capital   Cap	Non-Financial assets-held for sale		44,665,893		
Capital   Statutory reserve   Capital   Capi	Total Assets	17,914,846,850	17,666,372,991		
Sorrowings from other banks, financial institutions, and agents   Sorrowings from other accounts   Sorrowings bank deposits   Sorrowings bank deposits   Sorrowings bank deposits   Sorrowings from other accounts   Sorrowings from other accounts   Sorrowings bank deposits   Sorrowings from other accounts   Sorrowings from other	LIABILITIES AND CAPITAL				
Section   Sect	Liabilities				
Deposits and other accounts         7,754,133,664         8,224,278,625           Current deposits and other accounts         -         -           Bills payable         -         -           Savings bank deposits         7,754,133,664         8,224,278,625           Exercer certificates of deposit         -         -           Other deposits         -         -           Others liabilities         1,525,815,018         1,508,535,977           Total Liabilities         16,095,023,562         15,924,196,948           Capital/Shareholders' Equity         1,813,324,490         1,736,099,363           Paid-up capital         1,290,713,110         1,229,250,580           Other reserve         315,000         315,000           Other reserve         315,000         315,000           Other reserve         232,007,154         235,792,859           Retained earnings         135,102,456         115,554,154           Minority interest         6,498,798         6,076,680           Total Liabilities and Shareholders' Equity         17,914,846,850         17,666,372,991		6,815,074,880	6,191,382,346		
Current deposits and other accounts  Bills payable Savings bank deposits Fixed deposits  Bearer certificates of deposit Other deposits Others liabilities Others liabilities Total Liabilities  Capital/Shareholders' Equity Paid-up capital Statutory reserve Other reserve Revaluation reserve Revaluation reserve Retained earnings Minority interest  Capital Liabilities and Shareholders' Equity  Retained servings  Capital Liabilities and Shareholders' Equity  1. Capital Liabilities  Capital Lia		7 754 122 664	0 224 270 625		
Salis   Payable	50, 10 <sup>4</sup> (C. 10) 10개 10개 10개 10개 10개 (C. 10) 10개	7,754,133,004	8,224,278,625		
Savings bank deposits       -	는 없이 (P. 12), 20 (T. 14) 이 이번에 하는 4) 전에 다른 40 (T. 14) 이 이 아이들이 하는 1	- 1	_		
Fixed deposits  Bearer certificates of deposit  Other deposits Others liabilities Others liabilities Others liabilities  Total Liabilities  Capital/Shareholders' Equity Paid-up capital Statutory reserve Other reserve Capital reserve Capital reserve Capital statutory reserve Cap		-	-		
Company   Comp		7 754 122 664	0 224 270 625		
Other deposits		7,734,133,004	8,224,278,025		
Others liabilities         1,525,815,018         1,508,535,977           Total Liabilities         16,095,023,562         15,924,196,948           Capital/Shareholders' Equity         1,813,324,490         1,736,099,363           Paid-up capital         1,290,713,110         1,229,250,580           Statutory reserve         155,186,770         155,186,770           Other reserve         315,000         315,000           Revaluation reserve         232,007,154         235,792,859           Retained earnings         135,102,456         115,554,154           Minority interest         6,498,798         6,076,680           Total Liabilities and Shareholders' Equity         17,914,846,850         17,666,372,991		-			
Fotal Liabilities         16,095,023,562         15,924,196,948           Capital/Shareholders' Equity         1,813,324,490         1,736,099,363           Paid-up capital         1,290,713,110         1,229,250,580           Statutory reserve         155,186,770         155,186,770           Other reserve         315,000         315,000           Revaluation reserve         232,007,154         235,792,859           Retained earnings         135,102,456         115,554,154           Minority interest         6,498,798         6,076,680           Total Liabilities and Shareholders' Equity         17,914,846,850         17,666,372,991	· · · · · · · · · · · · · · · · · · ·	1 535 915 019	1 500 525 077		
Capital/Shareholders' Equity         1,813,324,490         1,736,099,363           Paid-up capital         1,290,713,110         1,229,250,580           Statutory reserve         155,186,770         155,186,770           Other reserve         315,000         315,000           Revaluation reserve         232,007,154         235,792,859           Retained earnings         135,102,456         115,554,154           Minority interest         6,498,798         6,076,680           Total Liabilities and Shareholders' Equity         17,914,846,850         17,666,372,991	Total Liabilities		The second secon		
Paid-up capital 1,290,713,110 1,229,250,580 Statutory reserve 155,186,770 155,186,770 Other reserve 315,000 315,000 Revaluation reserve 232,007,154 235,792,859 Retained earnings 135,102,456 115,554,154 Minority interest 6,498,798 6,076,680 Total Liabilities and Shareholders' Equity 17,914,846,850 17,666,372,991	Capital/Charahaldore! Equity	4 042 224 400			
Statutory reserve       155,186,770       155,186,770         Other reserve       315,000       315,000         Revaluation reserve       232,007,154       235,792,859         Retained earnings       135,102,456       115,554,154         Minority interest       6,498,798       6,076,680         Total Liabilities and Shareholders' Equity       17,914,846,850       17,666,372,991	AT 1989				
Other reserve       315,000       315,000         Revaluation reserve       232,007,154       235,792,859         Retained earnings       135,102,456       115,554,154         Minority interest       6,498,798       6,076,680         Total Liabilities and Shareholders' Equity       17,914,846,850       17,666,372,991			86 88 88		
Revaluation reserve       232,007,154       235,792,859         Retained earnings       135,102,456       115,554,154         Minority interest       6,498,798       6,076,680         Total Liabilities and Shareholders' Equity       17,914,846,850       17,666,372,991	·		St		
Retained earnings 135,102,456 115,554,154 Minority interest 6,498,798 6,076,680 Total Liabilities and Shareholders' Equity 17,914,846,850 17,666,372,991			No.		
Minority interest 6,498,798 6,076,680  Total Liabilities and Shareholders' Equity 17,914,846,850 17,666,372,991			N. 172		
Total Liabilities and Shareholders' Equity 17,914,846,850 17,666,372,991					
Net asset value per share 14.05 14.12	Total Liabilities and Shareholders' Equity	17,914,846,850	17,666,372,991		
	Net asset value per share	14.05	14.12		



#### FAS Finance & Investment Limited Consolidated Balance Sheet

As at June 30, 2017

	Amount i	Amount in Taka		
Particulars	Un-audited	Audited		
	30-June-2017	31-Dec-2016		
PROPERTY AND ASSETS				
Cash	65,181,009	69,026,418		
In hand (including foreign currencies)	86,224	35,114		
Balance with Bangladesh Bank and its agent bank(s)	65,094,785	68,991,30		
(including foreign currencies)				
Balance with other banks and financial institutions	2,157,531,701	1,806,481,383		
In Bangladesh	2,157,531,701	1,806,481,383		
Outside Bangladesh		9		
Money at call and on short notice	# <u>*</u>	2		
Investments	924,092,986	868,751,91		
Government	-	-		
Others	924,092,986	868,751,915		
Loans, advances and leases	13,827,374,044	14,018,369,55		
Loans, cash credits, overdrafts, and leases etc.	13,827,374,044	14,018,369,55		
Bills purchased and discounted	-	-		
Fixed assets including premises, furniture and fixtures	334,776,447	340,820,24		
Other assets	561,224,770	518,257,57		
Non-Financial assets-held for sale	44,665,893	44,665,89		
Total Assets	17,914,846,850	17,666,372,99		
LIABILITIES AND CAPITAL Liabilities				
Borrowings from other banks, financial institutions,	6,815,074,880	6,191,382,346		
and agents				
Deposits and other accounts	7,754,133,664	8,224,278,625		
Current deposits and other accounts				
Bills payable		55		
Savings bank deposits		-		
Fixed deposits	7,754,133,664	8,224,278,625		
Bearer certificates of deposit	0.00	*		
Other deposits				
Others liabilities	1,525,815,018	1,508,535,97		
Total Liabilities	16,095,023,562	15,924,196,948		
Capital/Shareholders' Equity	1,813,324,490	1,736,099,36		
Paid-up capital	1,290,713,110	1,229,250,58		
Statutory reserve	155,186,770	155,186,77		
Other reserve	315,000	315,00		
Revaluation reserve	232,007,154	235,792,85		
Retained earnings	135,102,456	115,554,15		
Minority interest	6,498,798	6,076,68		
Total Liabilities and Shareholders' Equity	17,914,846,850	17,666,372,99		
Net asset value per share	14.05	14.1		



#### **Particulars**

Amount in Taka		
Un-audited	Audited	
30-June-2017	31-Dec-2016	

#### **OFF-BALANCE SHEET ITEMS**

#### **Contingent Liabilities**

Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities

 -	
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-	-

#### Other commitments

Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

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602,350,611	679,637,582
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602,350,611	679,637,582
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602,350,611	679,637,582

Md. Mohsin Reza Khan Company Secretary

Md. Maniruzzaman Akan Chief Financial Officer

Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA

Director

Md. Siddiqur Rahman, FCS Chairman



### FAS Finance & Investment Limited Consolidated Profit and Loss Account For the period from 01 January-2017 to 30 June-2017

		Amount	in Taka	
	Un-audited			
Particulars	01-Jan-17	01-Jan-16	01-Apr-17	01-Apr-16
	to	to	to	to
	30-June-17	30-June-16	30-June-17	30-June-16
OPERATING INCOME		A STATE OF THE STA	1775-0476500-07140	
Interest income	779,386,229	810,972,368	370,134,183	439,426,017
Less: Interest paid on deposits and borrowings, etc.	678,886,612	697,440,954	299,116,090	357,039,186
Net interest income	100,499,617	113,531,414	71,018,093	82,386,831
nvestment income	61,351,551	8,215,661	(3,371,634)	6,711,40
Commission, exchange and brokerage	2	300,000	2	520
Other operating income	5,520,500	6,398,597	1,523,477	3,118,12
	66,872,051	14,914,258	(1,848,157)	9,829,52
Total operating income (a)	167,371,668	128,445,672	69,169,936	92,216,358
OPERATING EXPENSES				
Salary and allowances	41,412,466	32,008,983	25,951,930	19,490,20
Rent, taxes, insurance, electricity, etc.	5,650,383	4,733,973	2,931,195	2,652,19
legal expenses	672,482	133,820	608,832	70,07
Postage, stamps, telecommunication, etc.	2,119,861	1,214,542	1,392,385	526,88
stationery, printings, advertisements, etc.	3,937,043	2,064,086	2,363,035	858,52
Chief executive's salary & fees	2,750,000	1,950,000	2,100,000	975,00
Directors' fees	732,550	488,750	470,350	311,65
Auditors' fees	-	36,525	-	23,30
Depreciation and repairs of FI's assets	10,161,964	10,926,973	5,214,005	5,787,66
Other expenses	11,954,024	10,353,218	7,227,382	6,933,84
Total operating expenses (b)	79,390,773	63,910,870	48,259,114	37,629,34
Profit before provision (c=a-b)	87,980,895	64,534,802	20,910,822	54,587,01
Provision against loans, advances and leases	80,553,989	90,668,018	58,899,293	54,590,19
Provision for diminution in value of investments	(78,310,435)	(16,330,208)	(19,403,397)	(24,853,37
Other provisions		11=0		(a) = (1)
Total provision (d)	2,243,554	74,337,810	39,495,896	29,736,82
Profit before taxation (c-d)	85,737,341	(9,803,008)	(18,585,074)	24,850,189
Provision for taxation	5,955,237	8,157,847	(15,200,272)	7,998,47
Current tax	5,955,237	8,157,847	(15,200,272)	7,998,47
Deferred tax		20 85		153
Net profit after taxation	79,782,104	(17,960,855)	(3,384,802)	16,851,71
Attributable:	79,782,104	(17,960,855)	(3,384,802)	16,851,71
Shareholders of the company	79,359,986	(17,211,182)	(2,521,567)	17,227,80
Minority interest	422,118	(749,673)	(863,235)	(376,09
Appropriations	-	2,655,107	(7,452,290)	2,655,10
tatutory reserve	-	2,655,107	(7,452,290)	2,655,10
General reserve	_	7 <u>2</u>	2	225
Dividend, etc.		12	2	521
Retained surplus	79,359,986	(19,866,289)	4,930,723	14,572,70
Earnings per share-EPS (Adjusted)	0.61	(0.13)	(0.02)	0.1

Md. Mohsin Reza Khan Company Secretary Md. Maniruzzaman Akan Chief Financial Officer Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA

Director

Md. Siddiqur Rahman, FCS



#### FAS Finance & Investment Limited Consolidated Cash Flow Statement For the period from 01 January-2017 to 30 June-2017

	Amount	Amount in Taka		
Particulars	Un-audited	Un-audited		
**Aprilian Aprilian A	30-June-2017	30-June-2016		
Cash flows from operating activities				
Interest receipts	781,036,766	797,173,585		
Interest payments	(646,656,529)	(497,200,384)		
Dividend receipts	17,718,640	10,859,593		
Fee and commission receipts	-	100,000		
Recoveries on loans previously written off	2,646,062	(4)		
Payments to employees	(41,619,138)	(32,765,809		
Income taxes paid	(36,594,103)	(51,613,151		
Receipts from other operating activities	57,766,882	8,579,668		
payment for other operating activities	(21,728,422)	(26,696,964)		
Operating profit before changes in operating assets & liabilities	112,570,158	208,436,538		
Increase/decrease in operating assets and liabilities				
Loans, advances and leases to customers	281,887,436	(1,975,023,065)		
Other assets	(4,204,615)	(11,198,766		
Deposit from other FI's	(388,258,460)	1,445,000,000		
Deposit from customers	(117,460,958)	703,543,435		
Other liabilities to customer	20,185,976	48,882,932		
Trading liabilities (short-term borrowing)	465,324,955	239,883,788		
Other liabilities	2,744,919	3,995,903		
of the state of th	260,219,253	455,084,227		
Net cash from/(used in) operating activities (a)	372,789,411	663,520,765		
Cash flows from investing activities		300,000,000		
Purchase/sale of trading securities, shares, bonds, etc.	(63,807,703)	(87,452,300)		
Purchase/sale of property, plant and equipment	(2,928,843)	(10,005,988		
Purchase/Sale of Subsidiaries	(=/==-/=/	(==)===		
Net cash used in investing activities (b)	(66,736,546)	(97,458,288)		
Cash flows from financing activities		(01)100,000		
Increase/(decrease) of long-term borrowings	41,152,044	409,948,625		
Dividend paid	- 1,152,611	(250)		
Net cash flow from financing activities (c)	41,152,044	409,948,375		
Net increase/(decrease) in cash (a+b+c)	347,204,909	976,010,852		
Effects of exchange rate changes on cash and cash equivalents		370,010,032		
Cash and cash equivalents at beginning of the period	1,875,507,801	604,557,576		
Cash and cash equivalents at end of the period*	2,222,712,710	1,580,568,428		
2.7 × 2.7 × 3.4 × 4.4 × 2.4 × 3.4 ×	2,222,712,710	1,500,500,420		
*Cash and cash equivalents at end of the period Cash in hand and balance with Bangladesh Bank	CF 181 000	105 047 425		
Cash in hand and balance with Bangladesh Bank Balance with other banks	65,181,009	105,047,425		
	2,157,531,701	1,475,521,003		
Money at call and short notice		17.7		
Treasury bills	-	,		
Prize bond		4 500 500 100		
	2,222,712,710	1,580,568,428		

Md. Mohsin Reza Khan Company Secretary Md. Maniruzzaman Akan Chief Financial Officer Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA

Director

Md. Siddiqur Rahman, FCS



### FAS Finance & Investment Limited Consolidated Statement of Changes in Shareholders' Equity (Un-audited) For the period from 01 January-2017 to 30 June-2017

**Amount in Taka** 

					ranount in rana	
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Retained earnings	Total
Balance as at 01 January 2017	1,229,250,580	155,186,770	235,792,859	315,000	115,554,154	1,736,099,363
Prior year adjsument for tax provision-2013					(2,134,859)	(2,134,859)
Effects of changes in accounting policy	-			-	-	-
Restated Balance	1,229,250,580	155,186,770	235,792,859	315,000	113,419,295	1,733,964,504
Surplus/deficit on account of revaluation of properties	-	-	-			
Surplus/deficit on account of revaluation of investments		-			-	-
Currency translation differences	-	i e	(9:		-	-
Net gains and losses not recognized in the Profit and Loss Account	-		- 1		-	
Net profit after taxation for the period		(6)	1.50	0	79,359,986	79,359,986
Transfer to statutory reserve	-	-	-	-		
Stock dividend-2016	61,462,530		-	-	(61,462,530)	
Transfer of depreciation charged to Profit and Loss account	-		(3,785,705)		3,785,705	θ
Issue of share capital						-
Balance as at 30 June 2017	1,290,713,110	155,186,770	232,007,154	315,000	135,102,456	1,813,324,490

#### For the period from 01 January-2016 to 30 June-2016

Amount in Taka

					Amount in Taka	
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Retained earnings	Total
Balance as at 01 January 2016	1,117,500,530	129,976,825	243,762,764	315,000	151,427,518	1,642,982,637
Effects of changes in accounting policy			120 1			4
Restated Balance	1,117,500,530	129,976,825	243,762,764	315,000	151,427,518	1,642,982,637
Surplus/deficit on account of revaluation of properties	-	-	200		-	
Surplus/deficit on account of revaluation of investments	-		25	-	3	
Currency translation differences	≘ ≘	- 5	-			
Net gains and losses not recognized in the Profit and Loss Account		-	-			2
Net profit after taxation for the period		-			(17,211,182)	(17,211,182
Transfer to statutory reserve	-	2,655,107	-	-	(2,655,107)	-
Stock dividend-2015	111,750,050	-	35.0	8	(111,750,050)	8
Transfer of depreciation charged to Profit and Loss account	_		(3,984,953)		3,984,953	-
Issue of share capital						-
Balance as at 30 June 2016	1,229,250,580	132,631,932	239,777,811	315,000	23,796,132	1,625,771,455

Md. Mohsin Reza Khan

Company Secretary

Anjan Kumer Roy, FCA Director Md. Maniruzzaman Akan Chief Financial Officer

Md. Siddiqur Rahman, FCS

Chairman



Md. Russel Shahrior

Managing Director & CEO

## FAS Finance & Investment Limited Balance Sheet As at June 30, 2017

	Amount in Taka		
Particulars	Un-audited	Audited	
	30-June-2017	31-Dec-2016	
PROPERTY AND ASSETS			
Cash	65,116,514	69,019,467	
In hand (including foreign currencies)	21,729	28,163	
Balance with Bangladesh Bank and its agent bank(s)	65,094,785	68,991,304	
(including foreign currencies)			
Balance with other banks and financial institutions	2,085,018,566	1,766,972,484	
In Bangladesh	2,085,018,566	1,766,972,484	
Outside Bangladesh	(2) SF = -	-	
Money at call and on short notice	8	126	
Investments	264,568,154	339,840,072	
Government	-	995	
Others	264,568,154	339,840,072	
Loans, advances and leases	13,833,400,901	13,841,656,643	
Loans, cash credits, overdrafts, and leases etc.	13,833,400,901	13,841,656,643	
Bills purchased and discounted	-	(4)	
Fixed assets including premises, furniture and fixtures	325,090,347	330,575,936	
Other assets	736,778,776	717,416,872	
Non-Financial assets-held for sale	44,665,893	44,665,893	
Total Assets	17,354,639,151	17,110,147,367	
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions,	6,395,313,895	5,800,671,976	
and agents	0,333,313,033	3,000,012,010	
Deposits and other accounts	7,754,133,664	8,224,278,625	
Current deposits and other accounts	-	= 1	
Bills payable		*	
Savings bank deposits		0 224 270 525	
Fixed deposits	7,754,133,664	8,224,278,625	
Bearer certificates of deposit			
Other deposits	1,372,333,375	1,317,045,010	
Others liabilities		15,341,995,611	
Total Liabilities	15,521,780,934	13,341,393,011	
Capital/Shareholders' Equity	1,832,858,217	1,768,151,756	
The state of the s	1,290,713,110	1,229,250,580	
Paid-up capital	67 57 5		
Statutory reserve	155,186,770	155,186,770	
	315,000	315,000	
Statutory reserve	315,000 232,007,154	315,000 235,792,859	
Statutory reserve Other reserve	315,000 232,007,154 154,636,183	315,000 235,792,859 147,606,547	
Statutory reserve Other reserve Revaluation reserve	315,000 232,007,154	315,000 235,792,859	



### Particulars

Amount	in Taka
Un-audited	Audited
30-June-2017	31-Dec-2016

#### **OFF-BALANCE SHEET ITEMS**

-		 	8. *1	
Con				

Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities

3	(4)
Δ.	120
2	148
2	920
-	141

#### Other commitments

Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

602,350,611	679,637,582
-	-
-	3-0
-	(+)
602,350,611	679,637,582
*	
 CO2 250 C44	C70 C27 F02

Total

602,350,611 679,637,582

Md. Mohsin Reza Khan Company Secretary

Md. Maniruzzaman Akan Chief Financial Officer Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA

Director

Md. Siddiqur Rahman, FCS



### FAS Finance & Investment Limited Profit and Loss Account For the period from 01 January-2017 to 30 June-2017

	Amount in Taka Un-audited						
Particulars	01-Jan-17	01-Jan-16	01-Apr-17	01-Apr-16			
	to	to	to	to			
2.	30-June-17	30-June-16	30-June-17	30-June-16			
OPERATING INCOME							
Interest income	818,362,134	806,823,238	389,198,895	441,422,087			
Less: Interest paid on deposits and borrowings, etc.	651,618,689	671,157,027	280,936,768	343,805,631			
Net interest income	166,743,445	135,666,211	108,262,127	97,616,456			
nvestment income	9,935,784	3,354,912	(4,237,111)	2,861,430			
Commission, exchange and brokerage	12	323	4	2			
Other operating income	3,026,019	1,194,923	267,932	889,229			
	12,961,803	4,549,835	(3,969,179)	3,750,659			
Total operating income (a)	179,705,248	140,216,046	104,292,948	101,367,115			
OPERATING EXPENSES							
Salary and allowances	35,157,374	26,815,344	22,155,166	16,386,563			
Rent, taxes, insurance, electricity, etc.	2,238,625	1,617,558	1,186,219	1,027,88			
egal expenses	527,960	109,670	499,960	70,07			
Postage, stamps, telecommunication, etc.	1,908,815	998,201	1,290,697	403,48			
Stationery, printings, advertisements, etc.	3,718,814	1,748,890	2,288,277	603,37			
Chief executive's salary & fees	2,750,000	1,950,000	2,100,000	975,000			
Directors' fees	653,200	450,800	432,400	294,400			
Auditors' fees	82	23,300	2	23,300			
Depreciation and repairs of FI's assets	9,304,872	10,276,259	4,719,792	5,354,19			
Other expenses	10,018,003	9,244,033	5,752,767	6,077,83			
Fotal operating expenses (b)	66,277,663	53,234,055	40,425,278	31,216,104			
Profit before provision (c=a-b)	113,427,585	86,981,991	63,867,670	70,151,013			
Provision against loans, advances and leases	80,553,989	90,668,018	58,899,293	54,590,199			
Provision for diminution in value of investments	(32,127,865)	(24,853,373)	(7,280,931)	(24,853,373			
Other provisions	-	4-14-1-1-1	-	-			
Total provision (d)	48,426,124	65,814,645	51,618,362	29,736,826			
Profit before taxation (c-d)	65,001,461	21,167,346	12,249,308	40,414,185			
Provision for taxation	295,000	7,891,812	(15,195,703)	7,891,812			
Current tax	295,000	7,891,812	(15,195,703)	7,891,812			
Deferred tax			-	- /			
Net profit after taxation	64,706,461	13,275,534	27,445,011	32,522,373			
Appropriations	-	2,655,107	(7,452,290)	2,655,107			
tatutory reserve	-	2,655,107	(7,452,290)	2,655,107			
General reserve	_	-//	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_,000,107			
Dividend, etc.	-	*					
Retained surplus	64,706,461	10,620,427	34,897,301	29,867,266			
Earnings per share-EPS (Adjusted)	0.50	0.10	0.21	0.25			

Md. Mohsin Reza Khan Company Secretary Md. Maniruzzaman Akan Chief Financial Officer Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA

Director

Md. Siddiqur Rahman, FCS



# FAS Finance & Investment Limited Cash Flow Statement For the period from 01 January-2017 to 30 June-2017

	Amount	Amount in Taka			
Particulars	Un-audited	Un-audited			
	30-June-2017	30-June-2016			
Cash flows from operating activities					
Interest receipts	815,680,280	775,203,576			
Interest payments	(619,388,606)	(470,916,457)			
Dividend receipts	8,840,533	6,335,321			
Fee and commission receipts	( <u>4</u> )	-			
Recoveries on loans previously written off	2,646,062	*			
Payments to employees	(35,364,046)	(27,481,772)			
Income taxes paid	(33,307,108)	(48,866,216)			
Receipts from other operating activities	8,840,741	715,641			
payment for other operating activities	(16,023,894)	(17,927,777)			
Operating profit before changes in operating assets & liabilities	131,923,962	217,062,316			
Increase/decrease in operating assets and liabilities	No				
Loans, advances and leases to customers	101,364,681	(2,074,712,655)			
Other assets	(4,000,000)	(974,000)			
Deposit from other FI's	(388,258,460)	1,445,000,000			
Deposit from customers	(117,460,958)	703,543,435			
Other liabilities to customer	20,185,976	48,882,932			
Trading liabilities (short-term borrowing)	480,274,340	277,939,036			
Other liabilities	-	(1,038)			
Other habilities	92,105,579	399,677,710			
Net cash from/(used in) operating activities (a)	224,029,541	616,740,026			
Cash flows from investing activities					
Purchase/Sale of trading securities, shares, bonds, etc.	95,746,952	1,016,217			
Purchase/Sale of trading securities, shares, portus, etc.  Purchase/Sale of property, plant and equipment	(2,785,408)	(7,882,948)			
Purchase/Sale of Subsidiaries	(=),,,	-			
Net cash used in investing activities (b)	92,961,544	(6,866,731)			
Cash flows from financing activities					
Increase/(decrease) of long-term borrowings	(2,847,956)	369,948,625			
Dividend paid	(2,0 11,000)	(250)			
Net cash flow from financing activities (c )	(2,847,956)	369,948,375			
Net increase/(decrease) in cash (a+b+c)	314,143,129	979,821,670			
	311,110,110				
Effects of exchange rate changes on cash and cash equivalents	1,835,991,951	568,779,256			
Cash and cash equivalents at beginning of the period	2,150,135,080	1,548,600,926			
Cash and cash equivalents at end of the period*	2,130,133,000	1,540,000,520			
*Cash and cash equivalents at end of the period	CF 11C F14	104.065.537			
Cash in hand and balance with Bangladesh Bank	65,116,514	104,965,537			
Balance with other banks	2,085,018,566	1,443,635,389			
Money at call and short notice	- 1	150			
Treasury bills		1-7			
Prize bond		4 540 500 500			
	2,150,135,080	1,548,600,926			

Md. Mohsin Reza Khan Company Secretary

Md. Maniruzzaman Akan Chief Financial Officer Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA Director Md. Siddiqur Rahman, FCS Chairman



#### FAS Finance & Investment Limited Statement of Changes in Shareholders' Equity (Un-audited) For the period from 01 January-2017 to 30 June-2017

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Retained earnings	Total
Balance as at 01 January 2017	1,229,250,580	155,186,770	235,792,859	315,000	147,606,547	1,768,151,756
Effects of changes in accounting policy		-		-		=======================================
Restated Balance	1,229,250,580	155,186,770	235,792,859	315,000	147,606,547	1,768,151,756
Surplus/deficit on account of revaluation of properties			-		<u>u</u>	
Surplus/deficit on account of revaluation of investments	-			-		-
Currency translation differences		-				-
Net gains and losses not recognized in the Profit and Loss Account				-		-
Net profit after taxation for the period	7	π.	-		64,706,461	64,706,461
Transfer to statutory reserve	-	= = =	- 1	-		-
Stock dividend-2016	61,462,530			-	(61,462,530)	
Transfer of depreciation charged to Profit and Loss account	-	-	(3,785,705)	-	3,785,705	¥.
Issue of share capital		-	- 1	-		-
Balance as at 30 June 2017	1,290,713,110	155,186,770	232,007,154	315,000	154,636,183	1,832,858,217

#### For the period from 01 January-2016 to 30 June-2016

Amount in Taka

				Allouit III Taka			
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Retained earnings	Total	
Balance as at 01 January 2016	1,117,500,530	129,976,825	243,762,764	315,000	150,546,914	1,642,102,033	
Effects of changes in accounting policy		-		-		4	
Restated Balance	1,117,500,530	129,976,825	243,762,764	315,000	150,546,914	1,642,102,033	
Surplus/deficit on account of revaluation of properties	-	-				-	
Surplus/deficit on account of revaluation of investments	-	-	- 1	-	-		
Currency translation differences		-	-	-	2		
Net gains and losses not recognized in the Profit and Loss Account	-		5	ā	I.E.	5	
Net profit after taxation for the period		- 4		-	13,275,534	13,275,534	
Transfer to statutory reserve	-	2,655,107		-	(2,655,107)		
Stock dividend-2015	111,750,050			-	(111,750,050)	-	
Transfer of depreciation charged to Profit and Loss account	-	· ·	(3,984,953)	-	3,984,953		
Issue of share capital		-:				5	
Balance as at 30 June 2016	1,229,250,580	132,631,932	239,777,811	315,000	53,402,244	1,655,377,567	

Md. Mohsin Reza Khan Company Secretary

Md. Maniruzzaman Akan Chief Financial Officer

Md. Russel Shahrior Managing Director & CEO

Anjan Kumer Roy, FCA

Director

Md. Siddiqur Rahman, FCS

