



First Finance Limited

Financial Statements as at and for the period ended June 30, 2017

| Balance Sheet (Un-audited) As at 30 June 2017 | As at: | | Profit and Loss Account (Un-audited) For the period ended 30 June 2017 | | | | Statement of Cash Flows (Un-audited) For the period ended 30 June 2017 | |
|---|-----------------------|-----------------------|---|------|---------------|------|---|------|
| | 30-June-17 | 31-December-16 | January to June | | April to June | | January to June | |
| | Taka | | 2017 | 2016 | 2017 | 2016 | 2017 | 2016 |
| | Taka | | Taka | | Taka | | Taka | |
| PROPERTY AND ASSETS | | | | | | | | |
| Cash | 94,985,323 | 86,144,477 | | | | | | |
| In hand (including foreign currencies) | 109,603 | 76,237 | | | | | | |
| Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | 94,875,720 | 86,068,240 | | | | | | |
| Balance with other banks and financial institutions | 289,473,793 | 374,568,738 | | | | | | |
| Inside Bangladesh | 289,473,793 | 374,568,738 | | | | | | |
| Outside Bangladesh | - | - | | | | | | |
| Money at call and on short notice | - | - | | | | | | |
| Investments | 43,538,237 | 43,026,130 | | | | | | |
| Government | - | - | | | | | | |
| Others | 43,538,237 | 43,026,130 | | | | | | |
| Leases, Loans and advances | 9,821,366,993 | 9,150,852,504 | | | | | | |
| Loans, cash credits, overdrafts, etc. | 9,821,366,993 | 9,150,852,504 | | | | | | |
| Bills purchased and discounted | - | - | | | | | | |
| Fixed assets including premises, furniture and fixtures | 149,090,702 | 147,038,314 | | | | | | |
| Other assets | 416,230,156 | 382,267,505 | | | | | | |
| Non-banking assets | 133,989,484 | 133,989,484 | | | | | | |
| Total Assets | 10,948,674,688 | 10,317,887,182 | | | | | | |
| LIABILITIES AND CAPITAL | | | | | | | | |
| Liabilities | | | | | | | | |
| Borrowings from other banks, financial institutions and agents | 1,854,103,414 | 1,441,084,778 | | | | | | |
| Deposits and other accounts | 5,665,935,544 | 5,535,081,811 | | | | | | |
| Current deposits and other accounts | - | - | | | | | | |
| Bills payable | - | - | | | | | | |
| Savings bank deposits | - | - | | | | | | |
| Fixed term deposits | 5,658,878,544 | 5,528,431,811 | | | | | | |
| Monthly Savings Scheme | 7,257,000 | 6,650,000 | | | | | | |
| Besler certificate of deposit | - | - | | | | | | |
| Other deposits | - | - | | | | | | |
| Other liabilities | 1,914,757,865 | 1,772,909,243 | | | | | | |
| Total Liabilities | 9,434,796,623 | 8,749,075,831 | | | | | | |
| Capital/ Shareholders' Equity | | | | | | | | |
| Paid-up capital | 1,162,202,580 | 1,162,202,580 | | | | | | |
| Statutory reserve | 342,960,175 | 342,960,175 | | | | | | |
| General reserve | - | - | | | | | | |
| Retained earnings | 8,715,111 | 63,648,566 | | | | | | |
| Total Shareholders' Equity | 1,513,877,866 | 1,568,811,321 | | | | | | |
| Total Liabilities and Shareholders' Equity | 10,948,674,688 | 10,317,887,182 | | | | | | |
| Off-Balance Sheet Items | | | | | | | | |
| Contingent liabilities | | | | | | | | |
| Acceptances and endorsements | - | - | | | | | | |
| Letters of guarantee | - | - | | | | | | |
| Invoiceable letters of credit | - | - | | | | | | |
| Bills for collection | - | - | | | | | | |
| Other contingent liabilities | - | - | | | | | | |
| 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 | - | - | | | | | | |
| Total Off-Balance Sheet Items including contingent liabilities | - | - | | | | | | |
| Net Asset Value (NAV) per Share | 13.03 | 13.50 | | | | | | |

| Statement of Changes in Shareholders' Equity (Un-audited) For the period ended 30 June 2017 | | | | | |
|--|----------------------|--------------------|-----------------|----------------------|----------------------|
| Particulars | Paid-up capital | Statutory Reserve | General Reserve | Retained Earnings | Total |
| | Taka | Taka | Taka | Taka | Taka |
| Balance as on 01 January 2016 | 1,162,202,580 | 332,935,253 | - | 23,548,879 | 1,518,686,712 |
| Bonus share issued for 2015 | - | - | - | - | - |
| Right shares issued | - | - | - | - | - |
| Net profit for the period ended 30 June 2016 | - | - | - | (180,558,886) | (180,558,886) |
| Addition made during the period | - | - | - | - | - |
| Appropriation made during the period | - | - | - | - | - |
| Balance as on 30 June 2016 | 1,162,202,580 | 332,935,253 | - | (157,010,007) | 1,338,127,826 |
| Balance as on 01 January 2017 | 1,162,202,580 | 342,960,175 | - | 63,648,566 | 1,568,811,321 |
| Bonus share issued for 2016 | - | - | - | - | - |
| Right shares issued | - | - | - | - | - |
| Net Profit/(loss) for the period ended 30 June 2017 | - | - | - | (54,933,455) | (54,933,455) |
| Addition made during the period | - | - | - | - | - |
| Appropriation made during the period | - | - | - | - | - |
| Balance as on 30 June 2017 | 1,162,202,580 | 342,960,175 | - | 8,715,110 | 1,513,877,865 |

| Statement of Changes in Shareholders' equity (Un-audited) For the period ended 30 June 2017 | | | | | |
|--|----------------------|--------------------|-----------------|----------------------|----------------------|
| Particulars | Paid-up capital | Statutory Reserve | General Reserve | Retained Earnings | Total |
| | Taka | Taka | Taka | Taka | Taka |
| Balance as on 01 January 2016 | 1,162,202,580 | 332,935,253 | - | 23,548,879 | 1,518,686,712 |
| Bonus share issued for 2015 | - | - | - | - | - |
| Right shares issued | - | - | - | - | - |
| Net profit for the period ended 30 June 2016 | - | - | - | (180,558,886) | (180,558,886) |
| Addition made during the period | - | - | - | - | - |
| Appropriation made during the period | - | - | - | - | - |
| Balance as on 30 June 2016 | 1,162,202,580 | 332,935,253 | - | (157,010,007) | 1,338,127,826 |
| Balance as on 01 January 2017 | 1,162,202,580 | 342,960,175 | - | 63,648,566 | 1,568,811,321 |
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| Right shares issued | - | - | - | - | - |
| Net Profit/(loss) for the period ended 30 June 2017 | - | - | - | (54,933,455) | (54,933,455) |
| Addition made during the period | - | - | - | - | - |
| Appropriation made during the period | - | - | - | - | - |
| Balance as on 30 June 2017 | 1,162,202,580 | 342,960,175 | - | 8,715,110 | 1,513,877,865 |

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|---|--|--|---|---|
| Sd/- Sarwar Shafiq Company Secretary Dated, Dhaka 30 July 2017 | Sd/- Md. Wahid Murad FCA Chief Financial Officer | Sd/- Md. Mohashin Miah Managing Director & CEO | Sd/- Md. Mujibur Rahman Chowdhury Vice-Chairman | Sd/- A.Q.M. Faisal Ahmed Chowdhury Chairman |
|---|--|--|---|---|

The details of the above financial statements are available in the website of the Company. The address of the website is www.first-finance.com.bd