

**NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED**

**Balance Sheet**  
As at September 30, 2012  
**(Provisional & Un-audited)**

	September 30, 2012 Taka	December 31, 2011 Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash:</b>		
In hand (including foreign currencies)	89,906	38,389
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	49,104,198	40,954,505
	<b>49,194,104</b>	<b>40,992,894</b>
<b>Balance with banks and other financial institutions:</b>		
In Bangladesh	420,232,144	434,597,785
Outside Bangladesh	-	-
	<b>420,232,144</b>	<b>434,597,785</b>
<b>Money at call and on short notice</b>	-	20,000,000
<b>Investments:</b>		
Government securities	-	-
Others	10,056,414	9,614,706
	<b>10,056,414</b>	<b>9,614,706</b>
<b>Loans, advances and leases:</b>		
Loans, cash credits, overdrafts etc.	4,448,081,253	4,146,522,165
Bills purchased and discounted	-	-
	<b>4,448,081,253</b>	<b>4,146,522,165</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>37,108,734</b>	<b>36,777,546</b>
<b>Other assets</b>	<b>393,803,223</b>	<b>400,011,407</b>
<b>Non-financial institution assets</b>	-	-
<b>TOTAL ASSETS</b>	<b>5,358,475,872</b>	<b>5,088,516,504</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities:</b>		
<b>Borrowing from banks, other financial institutions and agents</b>	<b>1,567,703,390</b>	<b>1,471,023,289</b>
<b>Deposits and other accounts:</b>		
Current deposits and other accounts etc.	1,853,192,647	1,397,597,624
Bills payable	-	-
Savings bank deposits	-	-
Fixed deposits	380,000,000	750,000,000
Bearer certificate of deposits	-	-
Other deposits	47,519,783	39,815,664
	<b>2,280,712,430</b>	<b>2,187,413,288</b>
<b>Other liabilities</b>	<b>638,566,106</b>	<b>556,112,553</b>
<b>Total Liabilities</b>	<b>4,486,981,926</b>	<b>4,214,549,130</b>
<b>Capital/shareholders' equity:</b>		
Paid up capital	686,400,000	572,000,000
Statutory reserve	181,707,595	181,707,595
Retained earnings	3,386,351	120,259,779
<b>Total shareholders' equity</b>	<b>871,493,946</b>	<b>873,967,374</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>5,358,475,872</b>	<b>5,088,516,504</b>

**OFF BALANCE SHEET ITEMS**

**Contingent Liabilities:**

Acceptances and endorsements  
Letters of Guarantee  
Irrevocable letters of credit  
Bills for collection  
Tax liability  
Other contingent liabilities

-	-
-	-
-	-
-	-
-	-
-	-
-	-

**Other Commitments:**

Documentary credits and short term trade related transactions  
Forward assets purchased and forward deposits placed  
Undrawn note issuance and revolving underwriting facilities

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-	-
-	-

Undrawn formal standby facilities, credit lines and other commitments

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**TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES**

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Mohammad Rakibulhasan, ACMA  
Head of Finance

Md. Sarwar Kamal, ACS  
Company Secretary

Md. Abdur Rob  
Managing Director