



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED
Balance Sheet (Unaudited)
As at March 31, 2015

	March 31, 2015 Taka	December 31, 2014 Taka
Property and Assets		
Cash:		
In hand (including foreign currencies)	27,762	37,313
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	86,465,843	86,330,630
	86,493,605	86,367,943
Balance with banks and other financial institutions:		
In Bangladesh	618,218,943	1,026,935,969
Outside Bangladesh	-	-
	618,218,943	1,026,935,969
Money at call and on short notice	-	-
Investments:		
Government securities	-	-
Others	65,880,811	20,807,259
	65,880,811	20,807,259
Loans, advances and leases:		
Loans, cash credits, overdrafts etc.	6,076,664,896	5,546,789,061
Bills purchased and discounted	-	-
	6,076,664,896	5,546,789,061
Fixed assets including premises, furniture and fixtures	30,745,596	30,438,377
Other assets	182,695,338	145,774,554
Non-financial institution assets	-	-
Total Assets	7,060,699,188	6,857,113,164
Liabilities and capital		
Liabilities:		
Borrowing from banks, other financial institutions and agents	1,032,998,679	967,205,103
Deposits and other accounts:		
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Savings bank deposits	-	-
Fixed deposits	3,823,517,066	3,791,067,944
Bearer certificate of deposits	-	-
Other deposits	34,651,213	35,361,043
	3,858,168,279	3,826,428,987
Other liabilities	631,752,815	560,793,987
Total Liabilities	5,522,919,773	5,354,428,077
Capital/Shareholders' equity:		
Paid up capital	1,063,920,000	1,063,920,000
Statutory reserve	272,427,972	265,409,106
Retained earnings	201,431,443	173,355,981
Total Shareholders' equity	1,537,779,415	1,502,685,087
Total liabilities and Shareholders' equity	7,060,699,188	6,857,113,164

	March 31, 2015 Taka	December 31, 2014 Taka
Off-Balance Sheet Items		
Contingent Liabilities:		
Acceptances and endorsements	-	-
Letters of Guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Tax liability	-	-
Other contingent liabilities	-	3,269,831
	-	3,269,831
Other Commitments:		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Un-disbursed contracted loans and leases	69,702,241	390,156,970
	69,702,241	390,156,970
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance Sheet Items including contingent liabilities	69,702,241	393,426,801



Sayed Ahmed, FCMA
Chief Financial Officer



Md. Khalilur Rahman
Managing Director



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED
Profit & Loss Account (Unaudited)
For the period ended March 31, 2015

	January 01 to March 31, 2015 Taka	January 01 to March 31, 2014 Taka
Interest Income	224,277,832	208,336,407
Interest paid on deposits, borrowings etc.	114,906,387	118,946,440
Net interest income	109,371,445	89,389,967
Income from investment	1,214,136	(1,665,485)
Commission, exchange and brokerage	12,000	16,500
Other operating income	10,091,147	5,992,333
Total operating income	120,688,728	93,733,314
Salaries and allowances	11,651,233	10,767,927
Rent, taxes, insurance, electricity etc.	1,714,344	1,368,862
Legal expenses	482,750	881,404
Postage, stamps, telecommunication etc.	803,498	561,853
Stationery, printing, advertisement etc.	475,276	836,924
Managing Director's salary & fees	710,036	1,290,000
Directors' fees and expenses	215,000	155,000
Auditors' fees	-	-
Charges on loan losses	-	-
Depreciation on and repairs to institution's assets	965,087	1,118,069
Other expenses	2,553,559	1,705,052
Total operating expenses	19,570,783	18,685,091
Profit before provisions	101,117,945	75,048,222
Provisions for		
Loans, advances and leases	23,536,006	2,494,842
Diminution in value of investments	1,311,252	(3,661,838)
Others	203,815	-
Total provisions	25,051,073	(1,166,996)
Total profit before taxation	76,066,872	76,215,218
Provisions for taxation	(40,972,544)	(14,532,285)
Net Profit after taxation	35,094,328	61,682,934
Appropriations:		
Statutory reserve	7,018,866	12,336,587
General reserve	-	-
Proposed dividend	-	-
	7,018,866	12,336,587
Retained surplus	28,075,463	49,346,347
Earnings per share	0.33	0.58

Sayed Ahmed, FCMA
Chief Financial Officer

Md. Khalilur Rahman
Managing Director



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED

Cash Flow Statement (Unaudited)

For the period ended March 31, 2015

	January 01 to March 31, 2015 Taka	January 01 to March 31, 2014 Taka
A. Cash flows from operating activities		
Interest receipts in cash	226,775,283	219,468,620
Interest payments	(113,530,411)	(121,534,735)
Dividend receipts	84,330	-
Fees and commissions receipts in cash	12,000	16,500
Recoveries on loans previously written off	-	-
Cash payments to employees	(8,449,020)	(12,057,927)
Cash payments to suppliers	(1,359,325)	(1,484,669)
Income taxes paid	(32,326,091)	(23,045,786)
Receipts from other operating activities	11,220,953	4,326,847
Payments for other operating activities	(4,965,653)	(4,110,318)
Cash generated from operating activities before changes in operating assets and liabilities	77,462,066	61,578,532
Increase/(decrease) in operating assets and liabilities:		
Statutory deposits	-	-
Purchase/sale of trading securities	-	-
Loans, advances and leases to the client	(529,875,835)	(231,044,241)
Other assets	(7,092,143)	26,867,913
Term deposits	32,449,122	(53,551,974)
Other deposits	(709,830)	13,848,760
Trading liabilities	-	-
Other liabilities	(353,014)	4,859,057
	(505,581,699)	(239,020,485)
Net cash flow from operating activities	(428,119,634)	(177,441,953)
B. Cash flows from investing activities		
Proceeds from sale of securities	4,926,448	(903,036)
Payments for purchase of securities	(50,000,000)	-
Purchase /sale of property, plant & equipment	(1,191,755)	(273,796)
Purchase /sale of subsidiary	-	-
Net cash flow from investing activities	(46,265,307)	(1,176,832)
C. Cash flows from financing activities		
Receipts from issue of loan capital & debt securities	-	-
Payments for redemption of loan capital & debt securities	-	-
Receipt from Issue of ordinary shares	-	-
Loan from banks	65,793,576	16,176,968
Dividend for the year 2014 & 2013	-	-
Net cash flow from financing activities	65,793,576	16,176,968
D. Net increase/(decrease) in cash and bank balances	(408,591,364)	(162,441,817)
E. Effects of exchange rate changes on cash and cash equivalent	-	-
F. Cash and bank balances at beginning of the year	1,113,303,912	1,178,385,405
G. Cash and bank balances at closing of the period	704,712,547	1,015,943,588
Cash and bank balances at end of the period:		
Cash in hand (including foreign currencies)	27,762	97,697
Balance with Bangladesh Bank and its agent bank(s) (including	86,465,843	63,796,799
Balance with banks and other financial institutions	618,218,943	952,049,092
Money at call and on short notice	-	-
	704,712,547	1,015,943,588

Sayed Ahmed, FCMA
Chief Financial Officer

Md. Khalilur Rahman
Managing Director



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED
Statement of Changes in Equity (Unaudited)
For the period ended March 31, 2015

Figures in Taka

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at March 31, 2014:	1,063,920,000	235,826,173	-	188,014,093	1,487,760,266
As at January 01, 2015	1,063,920,000	265,409,106	-	173,355,981	1,502,685,087
Changes in accounting policy	-	-	-	-	-
Restated balance	1,063,920,000	265,409,106	-	173,355,981	1,502,685,087
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Surplus/deficit on account of revaluation of Investments	-	-	-	-	-
Currency transaction differences	-	-	-	-	-
Net gain/loss not recognized in the income statement	-	-	-	-	-
Net profit for the period	-	-	-	35,094,328	35,094,328
Dividend	-	-	-	-	-
Transfer to statutory reserve	-	7,018,866	-	(7,018,866)	-
Balance as at March 31, 2015:	1,063,920,000	272,427,972	-	201,431,443	1,537,779,415

Sayed Ahmed, FCMA
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Md. Khalilur Rahman
Managing Director