



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED

Balance Sheet
As at September 30, 2015

Unaudited

	September 30, 2015 Taka	December 31, 2014 Taka
Property and Assets		
Cash:		
In hand (including foreign currencies)	78,244	37,313
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	142,869,308	86,330,630
	142,947,552	86,367,943
Balance with banks and other financial institutions:		
In Bangladesh	1,245,939,605	1,026,935,969
Outside Bangladesh	-	-
	1,245,939,605	1,026,935,969
Money at call and on short notice	-	-
Investments:		
Government securities	-	-
Others	79,854,306	20,807,259
	79,854,306	20,807,259
Loans, advances and leases:		
Loans, cash credits, overdrafts etc.	6,942,128,780	5,546,789,061
Bills purchased and discounted	-	-
	6,942,128,780	5,546,789,061
Fixed assets including premises, furniture and fixtures	29,291,686	30,438,377
Other assets	261,998,590	145,774,554
Non-financial institution assets	-	-
Total Assets	8,702,160,520	6,857,113,164
Liabilities and capital		
Liabilities:		
Borrowing from banks, other financial institutions and agents	874,326,535	967,205,103
Deposits and other accounts:		
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Savings bank deposits	-	-
Fixed deposits	5,536,464,616	3,791,067,944
Bearer certificate of deposits	-	-
Other deposits	27,696,021	35,361,043
	5,564,160,637	3,826,428,987
Other liabilities	750,762,219	560,793,987
Total Liabilities	7,189,249,391	5,354,428,077
Capital/Shareholders' equity:		
Paid up capital	1,063,920,000	1,063,920,000
Statutory reserve	299,371,915	265,409,106
Retained earnings	149,619,215	173,355,981
Total Shareholders' equity	1,512,911,129	1,502,685,087
Total liabilities and Shareholders' equity	8,702,160,520	6,857,113,164

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

-	-
-	-
-	-
-	-
291,665,330	390,156,970
291,665,330	390,156,970
-	-
291,665,330	393,426,801

Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet Items including contingent liabilities

Sd/-

(Sayed Ahmed, FCMA)
Chief Financial Officer

Sd/-

(Md. Sarwar Kamal ACS)
Company Secretary

Sd/-

(Md. Khalilur Rahman)
Managing Director

Sd/-

(Md. Kabir Reza, FCMA)
Director

Sd/-

(Latifur Rahman)
Chairman



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED

Profit and Loss Account

For the third quarter ended September 30, 2015

Unaudited

	January 01 to Sept 30, 2015 Taka	January 01 to Sept 30, 2014 Taka	July 01 to Sept 30, 2015 Taka	July 01 to Sept 30, 2014 Taka
Interest Income	736,299,355	640,335,667	248,289,295	215,804,361
Interest paid on deposits, borrowings etc.	372,984,809	352,183,707	135,953,484	117,429,688
Net interest income	363,314,546	288,151,960	112,335,811	98,374,672
Income from investment	6,370,712	(775,389)	2,873,980	(411,156)
Commission, exchange and brokerage	47,650	139,500	25,750	110,250
Other operating income	25,375,425	17,274,477	7,734,409	6,650,149
Total operating income (A)	395,108,333	304,790,547	122,969,950	104,723,915
Salaries and allowances	33,287,334	36,956,037	11,130,579	14,165,733
Rent, taxes, insurance, electricity etc.	5,396,649	4,565,128	1,908,291	1,659,127
Legal expenses	744,829	1,837,354	220,702	775,700
Postage, stamps, telecommunication etc.	1,964,971	1,620,097	802,240	476,580
Stationery, printing, advertisement etc.	2,377,904	3,597,278	796,487	949,426
Managing Director's salary & fees	2,997,903	3,310,000	1,303,759	430,000
Directors' fees and expenses	783,250	675,000	278,250	210,000
Auditors' fees	-	-	-	-
Charges on loan losses	-	-	-	-
Depreciation on and repairs to institution's assets	3,027,414	3,543,683	1,040,391	1,119,649
Other expenses	8,063,518	6,131,972	2,544,017	2,007,410
Total operating expenses (B)	58,643,772	62,236,549	20,024,716	21,793,625
Profit before provisions (C=A-B)	336,464,562	242,553,998	102,945,234	82,930,291
Provisions for				
Loans, advances and leases	40,310,893	13,743,847	14,383,093	1,612,988
Diminution in value of investments	(450,256)	(2,796,540)	(977,190)	(2,092,214)
Others	(280,925)	(154,300)	(53,477)	154,300
Total provisions (D)	39,579,712	10,793,007	13,352,426	(324,926)
Total profit before taxation (E=C-D)	296,884,850	231,760,991	89,592,808	83,255,217
Provisions for taxation (F)	(127,070,807)	(82,225,529)	(38,680,294)	(33,447,513)
Net profit after taxation (E-F)	169,814,042	149,535,461	50,912,515	49,807,704
Appropriations:				
Statutory reserve	33,962,808	29,907,092	10,182,503	9,961,541
General reserve	-	-	-	-
Proposed dividend	-	-	-	-
	33,962,808	29,907,092	10,182,503	9,961,541
Retained surplus	135,851,234	119,628,369	40,730,012	39,846,163
Earnings per share	1.60	1.41	0.48	0.47

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Company Secretary

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Managing Director

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(Md. Kabir Reza, FCMA)
Director

Sd/-
(Latifur Rahman)
Chairman



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED

Cash Flow Statement
For the third quarter ended September 30, 2015
Unaudited

	January 01 to Sept 30, 2015 Taka	January 01 to Sept 30, 2014 Taka
A. Cash flows from operating activities		
Interest receipts in cash	735,211,182	655,738,624
Interest payments	(355,740,237)	(379,451,928)
Dividend receipts	3,338,933	850,500
Fees and commissions receipts in cash	47,650	139,500
Recoveries on loans previously written off	-	-
Cash payments to employees	(36,285,237)	(40,266,037)
Cash payments to suppliers	(4,682,009)	(5,632,311)
Income taxes paid	(107,058,257)	(51,509,277)
Cash receipts from other operating activities	28,407,204	15,648,587
Cash payments for other operating activities	(15,160,746)	(11,303,130)
Cash generated from operating activities before changes in operating assets and liabilities	248,078,484	184,214,527
Increase/(decrease) in operating assets and liabilities:		
Statutory deposits	-	-
Purchase/sale of trading securities	-	-
Loans, advances and leases to the client	(1,395,339,719)	(661,580,639)
Other assets	(7,015,659)	98,477,671
Term deposits	1,745,396,672	213,734,245
Other deposits	(7,665,022)	(1,021,302)
Trading liabilities	-	-
Other liabilities	6,245,641	15,853,613
	341,621,913	(334,536,411)
Net cash flow from operating activities	589,700,397	(150,321,884)
B. Cash flows from investing activities		
Proceeds from sale of securities	(9,047,047)	11,929,165
Payments for purchase of securities	(50,000,000)	-
Purchase /sale of property, plant & equipment	(2,603,535)	2,940,842
Purchase /sale of subsidiary	-	-
Net cash flow from investing activities	(61,650,582)	14,870,007
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	(92,878,569)	(77,504,826)
Dividend for the year 2014 & 2013	(159,588,000)	(132,989,843)
Net cash flow from financing activities	(252,466,569)	(210,494,669)
D. Net increase/(decrease) in cash and bank balances	275,583,246	(345,946,546)
E. Effects of exchange rate changes on cash and cash equivalent	-	-
F. Cash and bank balances at beginning of the period	1,113,303,912	1,178,385,405
G. Cash and bank balance at closing of the period (D+E+F)	1,388,887,158	832,438,859
Cash and bank balances at end of the period:		
Cash in hand (including foreign currencies)	78,244	60,481
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	142,869,308	78,439,040
Balance with banks and other financial institutions	1,245,939,605	753,939,339
Money at call and on short notice	-	-
	1,388,887,158	832,438,859

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(Latifur Rahman)
Chairman



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED

Statement of Changes in Equity For the third quarter ended September 30, 2015

Unaudited

Figures in Taka

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at September 30, 2014:	1,063,920,000	253,396,679	-	125,306,272	1,442,622,951
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	-	-	-	169,814,042	169,814,042
Dividend	-	-	-	(159,588,000)	(159,588,000)
Transfer to statutory reserve	-	33,962,808	-	(33,962,808)	-
Balance as at September 30, 2015:	1,063,920,000	299,371,914	-	149,619,215	1,512,911,129

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