



NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED
Balance Sheet (Unaudited)
As at March 31, 2016

	March 31, 2016	December 31, 2015
	Taka	Taka
Property and Assets		
Cash:		
In hand (including foreign currencies)	48,082	54,395
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	144,395,918	128,613,635
	144,444,000	128,668,030
Balance with banks and other financial institutions:		
In Bangladesh	1,049,945,720	968,405,753
Outside Bangladesh	-	-
	1,049,945,720	968,405,753
Money at call and on short notice	-	-
Investments:		
Government securities	-	-
Others	72,550,573	82,550,573
	72,550,573	82,550,573
Loans, advances and leases:		
Loans, cash credits, overdrafts etc.	7,949,152,603	7,310,757,322
Bills purchased and discounted	-	-
	7,949,152,603	7,310,757,322
Fixed assets including premises, furniture and fixtures	27,855,852	28,465,045
Other assets	569,244,671	305,248,350
Non-financial institution assets	-	-
Total Assets	9,813,193,418	8,824,095,072
Liabilities and capital		
Liabilities:		
Borrowing from banks, other financial institutions and agents	851,742,497	879,025,290
Deposits and other accounts:		
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Savings bank deposits	-	-
Fixed deposits	6,388,624,821	5,526,062,366
Bearer certificate of deposits	-	-
Other deposits	24,395,911	25,796,301
	6,413,020,732	5,551,858,667
Other liabilities	909,934,870	819,153,912
Total Liabilities	8,174,698,099	7,250,037,869
Capital/Shareholders' equity:		
Paid up capital	1,063,920,000	1,063,920,000
Statutory reserve	324,488,753	311,601,129
Retained earnings	250,086,566	198,536,074
Total Shareholders' equity	1,638,495,319	1,574,057,203
Total liabilities and Shareholders' equity	9,813,193,418	8,824,095,072

	March 31, 2016 Taka	December 31, 2015 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	-	22,256,919
	-	22,256,919
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	65,917,349	439,324,215
	65,917,349	439,324,215
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance Sheet Items including contingent liabilities	65,917,349	461,581,134

Sd/-
(Sayed Ahmed, FCMA)
Chief Financial Officer

Sd/-
(Md. Sarwar Kamal, FCS)
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 & Loss Account (Unaudited)

For the period ended March 31, 2016

	January 01 to March 31, 2016 Taka	January 01 to March 31, 2015 Taka
Interest Income	289,887,361	224,277,832
Interest paid on deposits, borrowings etc.	150,043,466	114,906,387
Net interest income	139,843,896	109,371,445
Income from investment	1,562,500	1,214,136
Commission, exchange and brokerage	161,500	12,000
Other operating income	10,743,602	10,091,147
Total operating income	152,311,498	120,688,728
Salaries and allowances	15,408,051	11,651,233
Rent, taxes, insurance, electricity etc.	1,622,747	1,714,344
Legal expenses	1,160,068	482,750
Postage, stamps, telecommunication etc.	814,364	803,498
Stationery, printing, advertisement etc.	1,325,091	475,276
Managing Director's salary & fees	1,101,000	710,036
Directors' fees and expenses	358,800	215,000
Auditors' fees	-	-
Charges on loan losses	-	-
Depreciation on and repairs to institution's assets	718,213	965,087
Other expenses	2,246,390	2,553,559
Total operating expenses	24,754,724	19,570,783
Profit before provisions	127,556,774	101,117,945
Provisions for		
Loans, advances and leases	14,096,521	23,536,006
Diminution in value of investments	1,480,979	1,311,252
Others	(28,888)	203,815
Total provisions	15,548,612	25,051,073
Total profit before taxation	112,008,162	76,066,872
Provisions for taxation	(47,570,046)	(40,972,544)
Net Profit after taxation	64,438,115	35,094,328
Appropriations:		
Statutory reserve	12,887,623	7,018,866
General reserve	-	-
Proposed dividend	-	-
	12,887,623	7,018,866
Retained surplus	51,550,492	28,075,463
Earnings per share	0.61	0.33

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NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED

Cash Flow Statement (Unaudited)

For the period ended March 31, 2016

	January 01 to March 31, 2016	Taka	January 01 to March 31, 2015	Taka
A. Cash flows from operating activities				
Interest receipts in cash	281,456,596		226,775,283	
Interest payments	(135,261,374)		(113,530,411)	
Dividend receipts	-		84,330	
Fees and commissions receipts in cash	161,500		12,000	
Recoveries on loans previously written off	20,000		-	
Cash payments to employees	(17,420,393)		(8,449,020)	
Cash payments to suppliers	(2,201,778)		(1,359,325)	
Income taxes paid	(61,788,507)		(32,326,091)	
Receipts from other operating activities	10,743,602		11,220,953	
Payments for other operating activities	(5,388,005)		(4,965,653)	
Cash generated from operating activities before changes in operating assets and liabilities	70,321,641		77,462,066	
Increase/(decrease) in operating assets and liabilities:				
Statutory deposits	-		-	
Purchase/sale of trading securities	-		-	
Loans, advances and leases to the client	(638,395,281)		(529,875,835)	
Other assets	(192,234,549)		(7,092,143)	
Term deposits	862,562,455		32,449,122	
Other deposits	(1,400,390)		(709,830)	
Trading liabilities	-		-	
Other liabilities	13,791,550		(353,014)	
Net cash flow from operating activities	44,323,786		(505,581,699)	
B. Cash flows from investing activities				
Proceeds from sale of securities	10,000,000		4,926,448	
Payments for purchase of securities	-		(50,000,000)	
Purchase /sale of property, plant & equipment	(46,697)		(1,191,755)	
Purchase /sale of subsidiary	-		-	
Net cash flow from investing activities	9,953,303		(46,265,307)	
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	(27,282,793)		65,793,576	
Dividend for the year 2014 & 2013	-		-	
Net cash flow from financing activities	(27,282,793)		65,793,576	
D. Net increase/(decrease) in cash and bank balances	97,315,937		(408,591,364)	
E. Effects of exchange rate changes on cash and cash equivalent	-		-	
F. Cash and bank balances at beginning of the year	1,097,073,783		1,113,303,912	
G. Cash and bank balances at closing of the period	1,194,389,719		704,712,547	
Cash and bank balances at end of the period:				
Cash in hand (including foreign currencies)	48,082		27,762	
Balance with Bangladesh Bank and its agent bank(s) (including	144,395,918		86,465,843	
Balance with banks and other financial institutions	1,049,945,720		618,218,943	
Money at call and on short notice	-		-	
	1,194,389,719		704,712,547	

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NATIONAL HOUSING FINANCE AND INVESTMENTS LIMITED
Statement of Changes in Equity (Unaudited)
For the period ended March 31, 2016

Figures in Taka

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at March 31, 2015:	1,063,920,000	272,427,972	-	201,431,443	1,537,779,415
As at January 01, 2016	1,063,920,000	311,601,129	-	198,536,074	1,574,057,203
Changes in accounting policy	-	-	-	-	-
Restated balance	1,063,920,000	311,601,129	-	198,536,074	1,574,057,203
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	-	-	-	64,438,115	64,438,115
Dividend	-	-	-	-	-
Transfer to statutory reserve	-	12,887,623	-	(12,887,623)	-
Balance as at March 31, 2016:	1,063,920,000	324,488,753	-	250,086,566	1,638,495,319

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