



National Housing Finance PLC.

Statement of Financial Position (Un-audited) As at March 31, 2026

	Note	March 2026 Taka	December 2025 Taka
Property and Assets			
Cash:			
	4.00		
In hand (including foreign currencies)		92,836	39,873
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		175,103,466	180,451,339
		175,196,302	180,491,212
Balance with banks and other financial institutions:			
	5.00		
In Bangladesh		2,699,494,536	1,706,184,919
Outside Bangladesh		-	-
		2,699,494,536	1,706,184,919
Money at call and on short notice			
	6.00		
	7.00		
Government		899,845,052	899,845,052
Others		384,472,649	458,321,696
		1,284,317,700	1,358,166,748
Loans and advances:			
	8.00		
Loans, cash credits, overdrafts etc.		12,957,826,897	13,078,600,932
Bills purchased and discounted		-	-
		12,957,826,897	13,078,600,932
Fixed assets including premises, furniture and fixtures			
	9.00		
Other assets	10.00	508,648,728	465,605,600
Non-banking assets	11.00	-	-
Total Assets		17,884,416,914	17,050,515,424
Liabilities and capital			
Liabilities:			
Borrowing from other banks, financial institutions and agents			
	12.00		
Deposits and other accounts:	13.00		
Current accounts and other accounts etc.		-	-
Bills payable		-	-
Savings bank deposits		176,000,000	176,000,000
Fixed deposits		11,750,542,743	11,403,865,054
Bearer certificate of deposits		-	-
Other deposits		5,452,938	5,452,938
		11,931,995,681	11,585,317,992
Other liabilities	14.00	2,180,143,795	2,022,925,745
Total Liabilities		15,658,383,632	14,854,435,799
Capital/Shareholders' equity:			
	15.02		
	16.00		
	17.00		
Paid up capital		1,287,343,200	1,287,343,200
Statutory reserve		732,821,994	726,831,263
Retained earnings		205,868,087	181,905,162
Other reserves		-	-
Total Shareholders' equity		2,226,033,281	2,196,079,625
Total liabilities and Shareholders' equity		17,884,416,914	17,050,515,424



National Housing Finance PLC.

Off-Balance Sheet Items

Contingent Liabilities:

Acceptances and endorsements

Letters of guarantee

Irrevocable letters of credit

Bills for collection

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

Un-disbursed contracted loans and leases (Note-41.00)

Undrawn formal standby facilities, credit lines and other commitments

-	-
-	-
-	-
-	-
141,850,260	610,527,670
-	-

Total Off-Balance Sheet Items including contingent liabilities

141,850,260	610,527,670
141,850,260	610,527,670

Net Asset Value (NAV) per share (Note-42.00) (restated)

17.29	17.06
--------------	--------------

The accompanying notes form an integral part of these financial statements

(Sayed Ahmed FCMA)
Chief Financial Officer

(Md. Sarwar Kamal FCS)
Company Secretary

(Mohammad Shamsul Islam)
Managing Director

(Mumtaz Begum)
Independent Director

(Md. Mohsin Hassan, FCMA)
Director

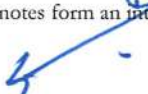
(Dr. Khondaker Showkat Hossain)
Chairman

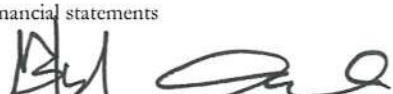
Statement of Profit or Loss and other Comprehensive Income
For the 1st quarter ended March 31, 2026


	Note	March 31, 2026 Taka	March 31, 2025 Taka
Interest Income	19.00	425,979,665	486,104,256
Interest paid on deposits, borrowings etc.	20.00	355,708,791	378,697,918
Net interest income		70,270,873	107,406,338
Investment Income	21.00	28,773,275	31,857,500
Commission, exchange and brokerage	22.00	-	-
Other operating income	23.00	2,249,664	2,950,150
		31,022,939	34,807,650
Total operating income		101,293,813	142,213,989
Salaries and allowances	24.02	36,352,915	38,402,684
Rent, taxes, insurance, electricity etc.	24.03	5,239,305	4,945,644
Legal expenses	24.04	-	-
Postage, stamps, telecommunication etc.	25.00	587,030	545,492
Stationery, printing, advertisement etc.	26.00	1,130,212	1,412,673
Managing Director's salary and fees	27.00	1,884,002	1,894,500
Directors' fees and expenses	24.01	184,000	92,000
Auditors' fees	28.00	-	-
Charges on loan losses		-	-
Depreciation and repairs to assets	29.00	2,612,586	3,559,326
Other expenses	30.00	4,178,282	4,635,048
Total operating expenses		52,168,332	55,487,367
Profit/ (Loss) before provisions		49,125,481	86,726,622
Provisions for			
Loans, advances and leases	31.00	(187,947)	38,194,727
Diminution in value of investments	31.01	(12,299,419)	(3,414,406)
Others	31.02	5,349,877	1,367,682
Total provisions		(7,137,489)	36,148,003
Total profit/(loss) before taxation		56,262,970	50,578,619
Provisions for taxation			
Current	14.08	(23,245,540)	(27,435,303)
Deffered	14.08	(3,063,773)	5,067,984
		(26,309,314)	(22,367,319)
Net Profit/(loss) after taxation		29,953,656	28,211,299
Appropriations:			
Statutory reserve	16.00	5,990,731	5,642,260
General reserve		-	-
Dividend etc.		-	-
		5,990,731	5,642,260
Retained surplus		23,962,925	22,569,040
Earnings per share (restated)	32.00	0.23	0.22

The accompanying notes form an integral part of these financial statements

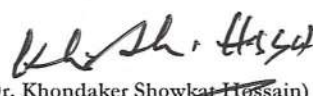

(Sayed Ahmed FCMA)
Chief Financial Officer


(Md. Sarwar Kamal FCS)
Company Secretary


(Mohammad Shamsul Islam)
Managing Director


(Mahmuda Begum)
Independent Director


(Md. Mohsin Hassan, FCMA)
Director


(Dr. Khondaker Showkat Hossain)
Chairman

Statement of Changes in Equity
For the 1st quarter ended March 31, 2026

Figures in Taka


Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at March 31, 2025:	1,170,312,000	713,420,667	-	245,293,977	2,129,026,644
Balance as at January 01, 2026	1,287,343,200	726,831,263	-	181,905,162	2,196,079,625
Changes in accounting policy	-	-	-	-	-
Restated balance	1,287,343,200	726,831,263	-	181,905,162	2,196,079,625
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 year	-	-	-	29,953,656	29,953,656
Dividends	-	-	-	-	-
Transfer to statutory reserve	-	5,990,731	-	(5,990,731)	-
Balance as at March 31, 2026	1,287,343,200	732,821,994	-	205,868,087	2,226,033,281

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


(Sayed Armed FCMA)
Chief Financial Officer


(Md. Sarwar kamal FCS)
Company Secretary


(Mohammad Shamsul Islam)
Managing Director


(Mahmuda Begum)
Independent Director


(Md. Mohsin Hassan, FCMA)
Director


(Dr. Khondaker Showkat Hossain)
Chairman

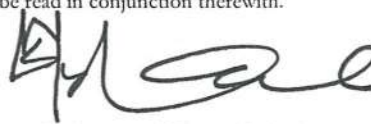
Cash Flow Statement
For the 1st quarter ended March 31, 2026

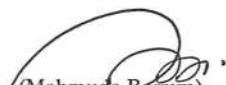
	March 31, 2026 Taka	March 31, 2025 Taka
A. Cash flows from operating activities		
Interest receipts in cash	422,084,266	489,576,820
Interest payments	(253,826,387)	(270,688,501)
Dividend receipts	135,824	-
Fees and commissions receipts in cash	-	-
Recoveries on loans previously written off	-	(3,699,570)
Cash payments to employees	(45,271,984)	(42,667,061)
Cash payments to suppliers	(1,769,471)	(2,137,714)
Income taxes paid	(19,948,658)	(7,479,132)
Income received from Investments	16,210,062	25,264,008
Receipts from other operating activities	9,323,278	2,950,150
Payments for other operating activities	(8,478,058)	(8,488,878)
Cash generated from operating activities before changes in operating assets and liabilities	118,458,871	182,630,123
Increase/(decrease) in operating assets and liabilities:		
Statutory deposits	-	-
Purchase/sale of trading securities	-	-
Loans, advances and leases to the client	120,774,035	145,686,354
Other assets	(30,187,737)	22,113,229
Term deposits	346,677,689	748,620,163
Other deposits	-	2,268,665
Trading liabilities	-	-
Other liabilities	58,417,802	7,684,885
	495,681,789	926,373,296
Net cash flow from operating activities (Note-42.02)	614,140,660	1,109,003,419
B. Cash flows from investing activities		
Proceeds from sale of securities	73,849,047	1,000,000
Payments for purchase of securities	-	-
Purchase /sale of property, plant & equipment	(27,095)	(137,125)
Purchase /sale of subsidiary	-	-
Net cash from investing activities	73,821,952	862,875
C. Cash flows from financing activities		
Receipts from issue of loan capital & debt securities	-	-
Payments for redemption of loan capital & debt securities	-	-
Receipt from ordinary shares	-	-
Loan from banks	300,052,094	(365,772,315)
Dividend paid	-	-
Net cash from financing activities	300,052,094	(365,772,315)
D. Net increase/(decrease) in cash	988,014,707	744,093,979
E. Effects of exchange rate changes on cash and cash equivalent	-	-
F. Cash and cash equivalent at beginning of the year	1,886,676,132	1,458,571,744
G. Cash and cash equivalent at end of the period	2,874,690,839	2,202,665,723
Cash and cash equivalent at end of the period		
Cash in hand (including foreign currencies)	92,836	87,285
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	175,103,466	156,599,702
Balance with banks and other financial institutions	2,699,494,536	2,045,978,737
Money at call and on short notice	-	-
	2,874,690,839	2,202,665,723
Net Operating Cash Flow Per Share (NOCFPS) (Note- 42.01) (restated)	4.77	8.61


The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

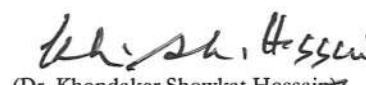

(Sayed Ahmed FCMA)
Chief Financial Officer


(Md. Sarwar Kamal FCS)
Company Secretary


(Mohammad Shamsul Islam)
Managing Director


(Mahmuda Begum)
Independent Director


(Md. Mohsin Hassan, FCMA)
Director


(Dr. Khondaker Showkat Hossain)
Chairman

**Notes to the Financial Statements
For the 1st quarter ended March 31, 2026**

- 1.00 Company and its activities**
- 1.01 Legal status and nature of the company**
National Housing Finance and Investments Limited (NHFIL) was incorporated on August 18, 1998 as a public limited company under the Companies Act 1994, obtaining license from Bangladesh Bank under the Financial Institutions Act 1993 on December 29, 1998. The main objectives of the Company are to carry on the business of financing the acquisition, construction, development and purchase of houses, plots, apartments, real estates, commercial spaces, etc.
The Company has obtained permission from Bangladesh Bank on June 03, 2003 to enter into lease finance operation keeping housing finance as its core business. The Company extends lease finance for all types of industrial, manufacturing and service equipments including vehicles to individual companies and corporate houses.
The corporate office of the Company is located at Concord Baksh Tower (7th floor), Plot #11-A, Road # 48, Block # CWN(A), Gulshan-2, Dhaka-1212.
The registered office of the Company is located at National Plaza (7th floor), 109, Bir Uttam C.R. Datta Road (Ex-Sonargaon Road), Dhaka -1205.
As per Gazette notification of Bangladesh Bank DFIM(L)/1053/63/2023-3779, dated Dhaka, 20 Kartik 1430/5th November, 2023 National Housing Finance and Investments Limited has been changed in the name of '**National Housing Finance PLC**'.
- 1.02 Principal Activities of NHFIL**
The Company provides loan to the extent of 70.00% of the total purchase price of houses, plots and apartments under usual repayable terms varying from 5 years to 20 years. The properties for which loans are disbursed are kept under registered / equitable mortgage as security. In addition to this NHFIL also involves with other activities such as accepting deposits, SME, lease financing, project financing etc.
- 1.03 Basis of Reporting**
This 1st quarter financial report has been prepared based on Bangladesh Accounting Standard (IAS)-34 "Interim Financial Reporting".
These interim financial statements should be read in conjunction with the published financial statements for the year ended December 31, 2025, as they provide an update to previously reported information.
- 1.04 Accounting policies and method of computations**
Accounting policies and method of computations followed in preparing these financial statements are consistent with those used in the annual financial statements, prepared and published for the year ended December 31, 2025.
- 1.05 Post Balance Sheet Events**
All material events occurring after the balance sheet date have been considered and where necessary, adjusted for or disclosed in these financial statements.
- 2.00 Earnings Per Share (EPS)**
Earnings Per Share has been calculated based on number of shares outstanding for the 1st quarter ended March 31, 2026 and profit for the same period. The number of shares outstanding for the period was 128.73 million. Earnings per share for the preceding 1st quarter ended of 2025 has also been calculated based on 128.73 million shares.
- 3.00 Rounding off and rearrangement of figures**
Figures have been rounded off to the nearest Taka and 2025 figures have been reclassified/rearranged, where necessary, to conform to current period presentation.
- 3.01 Significant changes in Net Operating Cash Flow per Share (NOCFPS)**
First quarter ended 31 March 2026, Net Operating Cash Flow Per Share (NOCFPS) decreased compared to the corresponding quarter of 2025. This decline was primarily attributable to a reduction in customer deposits during this period, which adversely impacted operating cash inflows. As a result, NOCFPS registered a lower figure in Q1 2026 relative to Q1 2025.



3.02 Islamic Finance Wing

The Board of Directors in its 241st meeting held on October 24, 2022 approved the proposal for opening of Islamic Financing Wing (IFW) and later on management received NOC from Bangladesh Bank on 30.01.2023 regarding opening of Islamic Wing accordingly management were advised to apply for the license of Islamic Wing by complying all related legal issues. Accordingly, The company have complied the issues advised by BB and amended the MOA & AOA with incorporation of 'Operation of Shariah based business' as one of the objectives of the business and the provision of formation of an independent Shariah' Supervisory Committee appointed by the Board of Directors. Accordingly, the Board of Directors vide in its 252nd meeting held on 27.11.2023 formed a Shari'ah Supervisory Committee (SSC). The SSC conducted its 1st meeting on 15.01.2024 and approved the following document/policy documents for onward approval of the Board of Directors.

- i) "Bye Laws" of the Shari'ah Supervisory Committee (SSC) of NHFPLC
- ii) "Deposit Operation Manual" of the Shari'ah Based Business Wing of NHFPLC
- iii) "Investment Operation Manual" of the Shari'ah Based Business wing of NHFPLC
- iv) "Organogram" for conducting Shari'ah Based Business of NHFPLC

It also adopted required policies, processes and Product Programme Guidelines (PPGs). Besides, Islamic Core Business Software (i-CBS) has been developed by NHF IT Department for operating Shari'ah-based businesses. The company obtained permission from Bangladesh Bank (the country's central bank) to operate the islamic wing vide Bangladesh Bank's letter no. DFIM(L) 1053/63/2024-1057, dated March 24, 2024. The company commenced operation of this wing from April 08, 2024. The Islamic Wing is governed under the rules and regulation of Bangladesh Bank. A glimps of financial performance of Islamic Finance Wing has been presented at **Annexure - B**.



	March 31, 2026 Taka	December 31, 2025 Taka
4.00 Cash		
Cash in hand:		
Local currency	92,836	39,873
Foreign currencies	-	-
	92,836	39,873
Balance with Bangladesh Bank and its agent Bank:		
Local currency	175,103,466	180,451,339
Foreign currencies	-	-
	175,103,466	180,451,339
	175,196,302	180,491,212
4.01 Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR)		
Cash Reserve Requirement and Statutory Liquidity Reserve have been calculated and maintained in accordance with Financial Institutions Act, 1993, Financial Institutions Regulations, 1994 and Finance Company Act 2023, FID Circular No. 06, dated 06 November 2003, FID Circular No. 02 dated 10 November 2004, DFIM Circular Letter No. 01, dated 12 January 2017 and DFIM Circular Letter No. 03, dated 21 June 2020.		
Cash Reserve Requirement (CRR) has been calculated at the rate of 1.5% on Total Term Deposits (Except Bank & NBFIs deposit) which is preserved in current account maintained with Bangladesh Bank. 'Total Term Deposit' means Term or Fixed Deposit, Security Deposit against Lease/Loan and other Term Deposits, received from individuals and institutions (except Banks & Financial Institutions) and Statutory Liquidity Reserve (SLR) has been calculated at the rate of 5.0% on total liabilities, including CRR of 1.5% on Total Term Deposit. SLR is maintained in liquid assets in the form of cash in hand (notes & coin in Taka), balance with Bangladesh Bank and other Banks and Financial Institutions, unencumbered treasury bill, bond and any other assets approved by Government gazette or by Bangladesh Bank. Details of CRR & SLR maintained by the company are shown in the note: 4.01.01 & 4.01.02.		
4.01.01 Cash Reserve Requirement (CRR)		
Required reserve	168,738,986	170,986,494
Actual reserve held	175,103,466	180,451,339
Surplus/(deficit)	6,364,480	9,464,845
4.01.02 Statutory Liquidity Reserve (SLR)		
Required reserve	600,328,595	609,678,080
Actual reserve held (including CRR)	1,733,036,162	1,194,173,709
Surplus/(deficit)	1,132,707,566	584,495,629
5.00 Balance with banks and other financial institutions		
5.01 In Bangladesh		
On current accounts (note: 5.01.01)	7,308,747	11,032,895
On Short Term Deposit (STD) Accounts (note: 5.01.02)	1,722,185,789	725,152,024
On Fixed Deposit Account (note: 5.01.03)	970,000,000	970,000,000
	2,699,494,536	1,706,184,919
Outside Bangladesh	-	-
	2,699,494,536	1,706,184,919
5.01.01 On Current Accounts		
Agrani Bank PLC	-	-
Bank Asia PLC	132,997	78,385
EXIM Bank PLC	6,720,796	3,562,872
National Bank PLC	52,309	52,309
Janata Bank PLC	8,310	8,310
One Bank PLC	-	-
Woori Bank PLC	27,387	27,387
Mercantile Bank PLC	269,676	6,360
United Commercial Bank PLC	74,454	74,454
	22,818	7,222,818
	7,308,747	11,032,895



5.01.02 On Short Term Deposit (STD) Accounts

Islami Bank Bangladesh PLC	4,126,015	5,835,110
AB Bank PLC	237	237
Commercial Bank of Ceylon PLC	522,644	266,220
City Bank PLC	1,288,065	120,635
Dutch Bangla Bank PLC	6,429,940	3,954,615
Bank Asia PLC	7,098,227	2,090,567
Mutual Trust Bank PLC	886,271	648,041.16
Eastern Bank PLC	1,625,448	19,138,124
Exim Bank PLC	224,247	224,247
Jamuna Bank PLC	31,361,379	21,186,634
Modhumoti Bank PLC	642,909	10,642,909
National Bank PLC	460,915	505,915
National Credit and Commerce Bank PLC	611,779	653,424
NRB Bank PLC	247,389	12,108,174
NRBC Bank PLC	89,615	89,615
One Bank PLC	739,517	161,517
Prime Bank PLC	1,917,054	1,592,302
Premier Bank PLC	10,432,045	3,843,649
Pubali Bank PLC	6,651,300	3,494,204
Shahjalal Islami Bank PLC	124,477	10,298,885
Social Islami Bank PLC	73,353	73,353
Standard Bank Limited	25,210,829	51,907,159
Sonali Bank PLC	204,818	5,156,262
SBAC Bank Limited	51,563	51,563
Southeast Bank PLC	2,495,494	3,076,694
Trust Bank Limited	94,023	94,023
Dhaka Bank PLC	45,354,128	25,119,231
Padma Bank Limited	48,463	48,463
Uttara Bank PLC	111,635	11,635
Bank Alfalah Limited	24,906,389	9,121,618
Al-Arafah Islami Bank PLC	32,350	32,350
Midland Bank Limited	5,809	5,809
Mercantile Bank PLC	1,325,617,460	311,098,837
Sub-Total	1,499,685,789	502,652,024

Non-Bank Financial Institutions:

International Leasing and Financial Services Limited	150,000,000	150,000,000
Premier leasing & Finance Limited	60,500,000	60,500,000
Fareast Finance Limited	12,000,000	12,000,000
Sub-Total	222,500,000	222,500,000

Total Short Term Deposit (STD) Accounts

1,722,185,789	725,152,024
----------------------	--------------------

5.01.03 On Fixed Deposit Account

Dhaka Bank PLC	180,000,000	180,000,000
Mercantile Bank PLC	200,000,000	200,000,000
Modhumoti Bank PLC	200,000,000	200,000,000
Southeast Bank PLC	200,000,000	150,000,000
Alliance Finance PLC	-	100,000,000
Standard Islami Bank PLC	10,000,000	-
National Housing Finance PLC (Islamic)	-	30,000,000
National Credit and Commerce Bank PLC	180,000,000	110,000,000
970,000,000	970,000,000	



8.02 Particulars of Loans, Advances and Leases

Loans considered good in respect of which the Company is fully secured

Loans considered good against which the Company holds no security other than debtors' personal guarantee

Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors

Loans adversely classified-no provision not maintained there against

12,927,015,426	13,047,540,348
24,256,656	23,899,760
6,554,815	7,160,824
-	-
12,957,826,897	13,078,600,932

Loans due by directors or officers of the bank or any of them either separately or jointly with any other persons

Loans due from companies or firms in which the directors or officers of the Company have interest as directors, partners or managing agents or, in case of private companies, as members

Maximum total amount of advance, including temporary advance made at any time during the year to directors or managers or officers of the Company or any of them either separately or jointly with any other person

Maximum total amount of advance, including temporary advances granted during the year to companies or firms in which the directors of the Company are interested as directors, partners or managing agents or, in case of private companies, as members.

Due from banks/financial institutions

Classified loans, advances and leases:

a) Classified loans, advances and leases on which interest has not been charged (Note-8.07)

b) Loans written off

c) Realized from previous written off

d) Provision on bad loans, advances and leases

e) Interest credited to the interest suspense account (Note-14.05)

f) Cumulative amount of the written off loans/Leases:

Opening balance

Amount written off during this period

Cumulative to date

Recovery from write-off

Written off loans for which law suit filed

30,811,471	31,060,584
-	-
-	-
-	-
-	-
-	-
1,030,997,816	1,137,058,649
-	-
-	-
289,169,225	283,901,687
438,987,685	398,202,530
665,489,548	584,505,317
-	100,533,801
665,489,548	685,039,118
-	(19,549,570)
665,489,548	665,489,548

8.03 The directors of the Company have not taken any loan from National Housing during the year or there is no outstanding loan balances with any directors of the company.



9.00 Fixed assets including premises, furniture and fixtures for 2026

	March 31, 2026 Taka	December 31, 2025 Taka
Cost		
Opening balance	434,409,966	437,178,489
Add: Addition during the year (Annexure - A)	27,095	1,539,352
	434,437,061	438,717,841
Less: Disposed during this period (Annexure-A)	-	(4,307,875)
Balance as on 31.03.2026	434,437,061	434,409,966
Less: Accumulated depreciation (9.02)	(175,504,311)	(172,943,954)
Written down value as on 31.03.2026	258,932,750	261,466,012

9.02 Accumulated depreciation

Opening balance	172,943,954	165,165,864
Add: Depreciation charged during this period	2,560,357	12,085,963
	175,504,311	177,251,827
Less: Adjustment during the year	-	(4,307,873)
Balance as on 31.03.2026	175,504,311	172,943,954

For details please refer to Annexure - A



	March 31, 2026 Taka	December 31, 2025 Taka
10.00 Other assets		
Income Generating Other Assets:	-	-
Non-income Generating Other Assets:		
Advance against fixed assets (note: 10.03)	-	-
Security deposits	672,000	672,000
Advance income tax (note: 10.01)	326,989,490	307,040,832
Advance against branch office	148,183	-
Advance against office rent	164,006	180,005
Deferred tax assets (note: 10.03)	5,254,250	8,318,023
Stamp & Security Paper	639,090	250,102
Other receivables (note: 10.02)	174,781,708	149,144,637
	508,648,728	465,605,600
10.01 Advance Income Tax		
Balance as at 1st January	307,040,832	262,579,301
Add: Advance tax for this period:		
Tax paid during this period	-	-
Tax deducted at source	19,948,658	49,231,867
Less: Adjusted against tax provision	-	(4,770,336)
	19,948,658	44,461,531
Balance as at 31 March	326,989,490	307,040,832
10.02 Other Receivables		
Cheque dishonored charges	56,956	57,756
Interest receivable	118,946,486	102,042,975
Advance against Zero Coupon Bond	-	-
Interest on bank deposits	22,021,958	18,126,559
Receivable from Dhaka Stock Exchange Ltd.	-	-
Receivable from Multi Securities	3,820	3,820
Receivable from ETBL Securities	12,165	8,044
Receivable from UFT Co. Ltd	42,759	397,268
Legal charges receivable	31,479,289	28,138,058
Others	2,218,276	370,158
	174,781,708	149,144,637
10.03 Deferred tax assets		
Balance as at 1st January	8,318,023	10,806,111
Add: Addition during this period (note: 10.03(a))	(3,063,773)	(2,488,087)
	5,254,250	8,318,023
10.03(a) Calculation of deferred tax		
Carrying amount of Fixed Assets (excluding land)	193,712,757	196,246,019
Tax base value of Fixed Assets	214,358,990	218,427,415
Deductible temporary difference	20,646,233	22,181,396
Applicable tax rate	37.50%	37.50%
Deferred tax assets on fixed assets	7,742,337	8,318,023
Deferred tax assets/(liability) at the beginning of year	10,806,111	10,806,111
Deferred tax income/(Expenses)	(3,063,773)	(2,488,087)
11.00 Non-banking assets	-	-



		March 31, 2026 Taka	December 31, 2025 Taka
12.00	Borrowing from banks, other financial institutions and agents		
	Secured		
	In Bangladesh:		
	Secured Overdraft		
	Banking companies:		
	Eastern Bank PLC	8,097,857	239,324,347
	Mercantile Bank PLC	51,886	50,585
	SBAC Bank PLC	-	-
	Exim Bank PLC	-	-
	Uttara Bank PLC	-	-
	Pubali Bank PLC	4,232,477	240,630,298
	Mutual Trust Bank PLC	100,268,102	100,501,168
		112,650,322	580,506,398
	Non-banking financial institution	-	-
		112,650,322	580,506,398
	Outside Bangladesh	-	-
	Sub-total:	112,650,322	580,506,398
	Term Loan :		
	Banking companies:		
	Agrani Bank PLC	67,144,303	77,195,647
	Woori Bank PLC	162,000,000	162,000,000
	Pubali Bank Ltd.	119,009,096	133,848,282
	NCC Bank Ltd.	-	-
	Eastern Bank PLC	201,205,008	218,302,614
		549,358,408	591,346,543
	Non-banking financial institution	-	-
		549,358,408	591,346,543
	Outside Bangladesh	-	-
	Sub-total:	549,358,408	591,346,543
	Bangladesh Bank Loan:		
	SME loan	13,067,500	14,825,000
	HML Refinance Scheme	55,717,975	59,514,121
	Secured loan from others	815,449,951	-
	Sub-total:	884,235,426	74,339,121
	Un-secured		
	Money at call and on short notice: (note-12.02)		
	Banking companies:	-	-
	Non-banking financial institution	-	-
		-	-
	Un-secured		
	Short term borrowing		
	Banking companies:	-	-
		-	-
	Total:	1,546,244,156	1,246,192,062



12.01	Money at call and on short notice Money at call and on short notice normally ranges between 1-3 days. At the closing date of 31 March 2026, all Money at call and on short notice had been paid for, resulting in zero balance.		
13.00	Deposits and other accounts		
	Bank Term deposits	176,000,000	176,000,000
	Customer deposits	11,750,542,743	11,403,865,054
	Other deposits (note: 13.01)	5,452,938	5,452,938
		11,931,995,681	11,585,317,992
13.01	Other Deposits		
	Home mortgage loan deposit	3,570,354	3,570,354
	Margin deposit	307,050	307,050
	Refundable share money deposit	-	-
	Lease deposit	1,575,534	1,575,534
		5,452,938	5,452,938
14.00	Other liabilities		
	Provision for loans, advances ,investments and others(note: 14.01 to 14.04)	688,590,860	695,728,351
	Interest suspense (note: 14.05)	438,987,685	398,202,530
	Provision for gratuity (note: 14.06)	-	-
	Withholding tax payable	6,080,289	1,381,168
	VAT & Excise duty payable	3,243,244	924,575
	Provision for current tax (note: 14.07)	252,092,881	228,847,339
	Interest payable (note: 14.11)	689,860,457	587,998,242
	Accrued expenses (note: 14.10)	373,750	373,750
	Unclaimed dividend (note: 14.12)	4,944,085	4,944,085
	Lease liabilities (note: 14.13)	746,410	935,785
	Accounts Payable	71,223,887	78,258,954
	Sundry deposit	19,057,196	20,387,915
	Sundry liabilities	4,943,051	4,943,051
		2,180,143,795	2,022,925,745
14.01	Specific Provision on Loans, Advances		
	Balance as at 1st January	298,771,432	327,666,095
	<i>Less:</i> Fully provided debt written off	-	(80,215,599)
	Provision after written off	298,771,432	247,450,496
	<i>Add:</i> Provision made during this period	20,096,350	77,795,295
	<i>Less:</i> Provision recovered	(11,858,212)	(46,023,929)
	Net charge in the profit & loss account	8,238,138	31,771,366
	<i>Add:</i> Recoveries of amounts previously written off	-	19,549,570
	<i>Less:</i> Written off of provision no longer required	-	-
	Provisions held at 31 March	307,009,570	298,771,432



14.02	General Provision on Loans, Advances and Leases		
	Balance as at 1st January	202,577,881	126,279,498
	<i>Add:</i> Provision made during this period	29,356,568	76,805,343
	<i>Less:</i> Provision recovered	(37,782,654)	(506,960)
	Net charge in the profit & loss account	(8,426,086)	76,298,383
	Balance as at 31 March	194,151,795	202,577,881
14.03	Provision on investments in share		
	Balance as at 1st January	52,363,207	53,781,066
	<i>Add:</i> Provision made during this period	-	1,141,637
	<i>Less:</i> Provision recovered	(12,299,419)	(2,559,496)
	Net charge in the profit & loss account	(12,299,419)	(1,417,859)
	Balance as at 31 March	40,063,788	52,363,207
14.04	Provision on others		
	Balance as at 1st January	142,015,831	11,883,914
	<i>Add:</i> Provision made during this period	5,349,877	130,942,943
	<i>Less:</i> Provision recovered	-	(20,186)
	Net charge in the profit & loss account	5,349,877	130,922,757
		147,365,708	142,806,671
	<i>Less:</i> Fully provided debt written off	-	(790,840)
	Provisions held at 31 March	147,365,708	142,015,831
14.05	Interest Suspense Account		
	Balance as at 1st January	398,202,530	450,768,998
	<i>Add:</i> Interest suspense charged during this period	40,785,155	181,691,876
	<i>Less:</i> Interest suspense realized during this period	-	(213,940,142)
	Net charge in the profit & loss account	40,785,155	(32,248,266)
		438,987,685	418,520,732
	<i>Less:</i> Interest written off	-	(20,318,202)
	Balance as at 31 March	438,987,685	398,202,530

Write-off of Loans/Leases

As per FID Circular no. 03 dated 15th March 2007 of Bangladesh Bank a financial institution should write-off its loans/leases to clean-up its financial statements subject to fulfillment of the criteria. As per Bangladesh Bank guidelines, National Housing Finance PLC has written-off its loans/leases as under:

(Figures in Taka)

Balance at 1st January	665,489,548	584,505,317
Net loans/leases written-off during the year	-	100,533,801
No. of agreements written-off	60	60
No. of clients written-off	63	63
Interest suspense against written-off loans/leases	-	(20,318,202)
Provision adjusted against written-off loans/leases	-	(81,006,439)
Recovery of loans/leases write-off loans/leases	-	19,549,570
Balance of loans/leases written-off at 31 March 2026	665,489,548	665,489,548



14.06	Provision for Gratuity		
	Balance as at 1st January	-	-
	<i>Add:</i> Provision made during this period	-	5,263,369
	<i>Less:</i> Payment made during this period	-	(5,263,369)
	<i>Less:</i> Provision written back during this period	-	-
	Balance as at 31 March	-	-
14.07	Provision for Current Tax		
	Balance as on 1st January	228,847,339	181,501,581
	<i>Add:</i> Provision made during this period (note-14.07.01)	18,475,205	47,345,759
	<i>Less:</i> Prior year short/(excess) provision	4,770,336	4,770,336
	<i>Less:</i> Adjustment of advance tax	-	(4,770,336)
	Balance as at 31 March	252,092,881	228,847,339
14.07.01	Provision made during this period		
	Provisions for current tax has been made on the basis of the profit for the year as adjusted for taxation purposes in accordance with the provisions of Income Tax Ordinance, 1984 and amendments made thereto. The current tax rate for the Company is 37.50% on taxable income.		
14.08	Provision for taxation Net Charged for in the Profit & Loss Account		
	Current tax (note: 14.07)	23,245,540	27,435,303
		23,245,540	27,435,303
14.08.01	Average effective tax rates		
	The average effective tax rate is calculated below as per International Accounting Standard (IAS) 12: "Income Taxes".		
	Tax expenses (A)	26,309,314	54,604,181
	Accounting profit before tax (B)	56,262,970	149,868,462
	Average effective tax rate (A+B)	46.76%	36.43%
14.08.02	Reconciliation of effective tax rate:		
	Tax using the company's tax rate	37.50%	37.50%
	Tax effect of:		
	Provision for non-deductible expenses	0.00%	0.00%
	Adjustment/provision released during this period	1.53%	11.83%
	Recovery from business write-off	0.00%	4.89%
	Capital gain from sale of Govt. Securities	0.00%	-12.40%
	Other components of tax as per ITO 1984	4.67%	2.61%
	Difference between accounting and tax depreciation.	3.06%	-8.00%
	Effective tax rate	46.76%	36.43%
14.10	Accrued Expenses		
	Promotion and publicity	-	-
	Audit fees	373,750	373,750
	Sundry creditors	-	-
		373,750	373,750
14.11	Interest payable		
	Opening balance	587,998,242	525,156,109
	Add: Interest charge during this period	101,862,214	248,057,404
	Less : Interest paid during this period	-	(185,215,271)
		689,860,457	587,998,242



14.12	Unclaim dividend		
	Opening balance	4,944,085	4,989,489
	Add: Dividend declared	-	-
	Less : Adjustment for the period	-	(45,404)
		<u>4,944,085</u>	<u>4,944,085</u>
14.13	Lease Liability		
	Opening balance	935,785	1,834,206
	Add: Lease liability during this period	-	413,493
	Less: Lease liability adjustment during this period	(189,375)	(1,311,914)
		<u>746,410</u>	<u>935,785</u>

Movement of lease liabilities has been included due to implementation of IFRS-16 Leases (office rent).

15.00	Share Capital		
15.01	Authorized Capital:		
	200,000,000 ordinary shares of Tk.10 each	2,000,000,000	2,000,000,000
15.02	Issued, Subscribed and fully Paid-up Capital:		
	128,734,320 ordinary shares of Tk.10 each	1,287,343,200	1,287,343,200
	% of holding:	% of holding	% of holding
	Sponsors	54.91%	54.91%
	General public	45.09%	45.09%
		<u>100.00%</u>	<u>100.00%</u>
	Number of holding:		
	Sponsors	70,682,469	70,682,469
	General public	58,051,851	58,051,851
		<u>128,734,320</u>	<u>128,734,320</u>

15.03 **Classification of shareholders by holding as required by Regulation 37 of the Listing Regulations of Dhaka Stock Exchange PLC:**

Number of shares	No of shareholders	No of shares	% of holding
Less than 500	2820	428,913	0.33%
501 to 5,000	3452	6,500,206	5.05%
5,001 to 10,000	671	4,809,730	3.74%
10,001 to 20,000	513	7,214,420	5.60%
20,001 to 30,000	186	4,474,793	3.48%
30,001 to 40,000	71	2,493,662	1.94%
40,001 to 50,000	32	1,467,408	1.14%
50,001 to 100,000	81	5,741,390	4.46%
100,001 to 1,000,000	75	20,379,353	15.83%
Above 1,000,000	19	75,224,445	58.43%
Total:	7920	128,734,320	100.00%

The shares of the Company are listed with Dhaka Stock Exchange Ltd. & Chittagong Stock Exchange Ltd.

15.04 **Capital Requirement**

As per the Section 4(GHA) of the Financial Institutions Rule, 1994 and subsequently updated vide DFIM circular no. 05 dated July 24, 2011 of Bangladesh Bank, an NBFIs requires to have Tk.100 crore as its minimum capital which shall be deemed to be adequate capital. When the core capital equals or exceeds its minimum capital then the capital shall be treated as adequate capital of NBFIs. Core capital consists of paid-up capital, retained earnings, statutory reserve and balance of current year's profit but in case of total capital it includes core capital plus general provision on good loans/leases. Status of the capital has given below:

Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,226,033,281	2,196,079,625
Less: Required minimum capital	(1,000,000,000)	(1,000,000,000)
Surplus over minimum required capital	<u>1,226,033,281</u>	<u>1,196,079,625</u>



	Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,226,033,281	2,196,079,625
	<i>Add:</i> Provision on good loan/leases	194,151,795	202,577,881
	Total capital	2,420,185,076	2,398,657,506
	<i>Less:</i> Required minimum capital	(1,000,000,000)	(1,000,000,000)
		1,420,185,076	1,398,657,506
16.00	Statutory reserve		
	Balance as at 1st January	726,831,263	707,778,407
	Reserve made during this period (note-16.01)	5,990,731	19,052,856
	Balance as at 31 March	732,821,994	726,831,263
16.01	Reserve made during this period *		
	Net Profit/(loss) after taxation	29,953,656	95,264,281
	Applicable Rate	20%	20%
		5,990,731	19,052,856
<p>*In compliance with the clause no 6 of Financial Institutions Regulations, 1994, Financial Institution is required to transfer at least 20% of it's profit after tax and before appropriation of dividend in a particular year, if the financial institution's sum of Share Premium Account (if any) and Statutory Reserves is less than the paid up capital of that financial institution. Accordingly, 20% of current year's profit after tax has been transferred to Statutory Reserves Account. Statutory reserve has been created at the rate of 20.00% of the net profit as per Bangladesh Bank's guidelines.</p>			
17.00	Retained earnings		
	Balance as at 1st January	181,905,162	222,724,937
	<i>Add: Net profit after tax for this period</i>	29,953,656	95,264,281
		211,858,818	317,989,219
	<i>Less:</i> Allocations:		
	Transferred to statutory reserve	(5,990,731)	(19,052,856)
	Issue of Bonus Share	-	(117,031,200)
	Dividend	-	-
		(5,990,731)	(136,084,056)
	Balance as at 31 March	205,868,087	181,905,162



	March 31, 2026 Taka	March 31, 2025 Taka
18.00 Income statement		
Income:		
Interest, discount and other similar income (note: 19.00)	425,979,665	486,104,256
Dividend income (note: 21.00)	135,824	-
Fees, commission & brokerage (note: 22.00)	-	-
Gains less losses arising from investment in securities (note: 21.01)	7,073,614	-
Other operating income (note: 23.00)	2,249,664	2,950,150
	435,438,767	489,054,406
Expenses:		
Interest on borrowing, fees and commission (note: 20.00)	355,688,601	378,656,562
Losses on loan, advances and leases (note: 31.00)	(187,947)	38,194,727
Administrative expenses	45,377,464	47,292,993
Other operating expenses (note: 30.00)	4,178,282	4,635,048
Depreciation on banking assets (note: 29.00)	2,612,586	3,559,326
	407,668,987	472,338,656
	27,769,780	16,715,751
19.00 Interest income		
Interest on mortgage loan:		
Home mortgage loan	331,998,267	387,737,624
Commercial mortgage loan	36,657,660	43,306,629
Project mortgage loan	5,249,022	11,662,079
	373,904,949	442,706,332
Interest on lease finance:		
Industrial equipment	-	410,221
Vehicles	-	36,317
Delinquent interest	-	-
Interest on term finance	4,516,138	7,656,683
	4,516,138	8,103,221
Interest on fixed deposits	25,137,222	19,184,278
Interest on short term deposit	19,609,015	14,187,898
Interest on loan against FDR	1,051,561	1,021,029
Interest on staff loan	1,760,779	901,499
	425,979,665	486,104,256
20.00 Interest paid on deposits, borrowings etc.		
Interest paid on deposits, borrowings (Note-20.01)	355,688,601	378,656,562
Interest Expenses-Lease Liability (Note-20.02)	20,190	41,356
	355,708,791	378,697,918
20.01 Interest paid on deposits, borrowings		
Call money interest	-	-
Secured overdraft interest	1,248,928	6,666,058
Term deposit interest	3,960,000	15,094,444
Term loan interest	17,843,747	21,222,530
Customer Deposit Int. - Kotipoti Scheme	370,616	318,673
Customer Deposit Int. - Hajji Scheme	6,164	-
Customer Deposit Int. - Education Pension Scheme	12,073	21,645
Customer Deposit Int. - Housing Deposit Scheme	86,474	96,221
Customer Deposit Int. - Mohila Savings Scheme	29,745	18,728
Customer Deposit Int. - Money Multiplier Scheme	4,377,304	3,748,674
Customer deposit interest - Term Deposit	297,869,173	290,811,553
Customer deposit interest - Income Account	3,880,440	4,322,444
Customer deposit interest - Double Money Account	43,850	128,812
Customer deposit interest - Triple Money Account	2,538,407	2,299,870
Customer deposit interest-MSS	480,807	333,250
Customer deposit interest-MLNR	2,690,393	1,842,608
Interest Expense on Zero coupon bond	7,616,478	10,223,673
Interest expenses on treasury bond	-	-
Interest expenses on Repo	11,875,238	20,473,051
HML refinance interest	717,642	925,116
SME loan interest	41,123	109,211
	355,688,601	378,656,562
20.02 Interest Expenses-Lease Liability	20,190	41,356



21.00	Investment Income		
	Dividend Income (note- 21.01)	135,824	-
	Interest income from treasury bond (note-21.02)	21,563,837	31,857,500
	Capital gain on sale of Govt. Treasury Bond	-	-
	Gains /losses from sale of shares (note-21.03)	7,073,614	-
		28,773,275	31,857,500
21.01	Dividend Income *		
	Dividend on ordinary shares	135,824	-
	Dividend on preference shares	-	-
		135,824	-
21.02	Interest income from treasury bond		
	Interest income from treasury bond	16,210,062	25,264,008
	Income from investment in bonds	5,353,775	6,593,492
		21,563,837	31,857,500
21.03	Gains /losses from sale of shares*		
	Gain on sale of shares	7,073,614	-
	Loss on sale of shares	-	-
		7,073,614	-
	*The overall market condition of shares and securities deteriorated during the financial year, which had resulted in diminution of values of shares and securities and decreased payout of dividend from investments in share in various companies. Investment income has significantly decreased due to the aforesaid reason		
22.00	Commission, exchange and brokerage		
	Fees	-	-
		-	-
23.00	Other operating income		
	Application, processing and documentation fees	1,819,200	2,950,050
	Delinquent charge-MSS,MLNR etc.	20	100
	Interest on call Money lending	-	-
	Other income	430,444	-
		2,249,664	2,950,150
24.00	Administrative expenses		
24.01	Directors' fees and expenses		
	This represents fees paid for attending board meetings and other committee meetings @ Tk. 10,000/- per attendance per person.	184,000	92,000
		184,000	92,000
24.02	Salaries and allowances		
	Salary & allowances (note: 24.02.01)	29,195,782	31,107,247
	Provident fund contribution	1,528,611	1,536,997
	Gratuity	-	-
	Bonus	5,628,522	5,758,440
		36,352,915	38,402,684
24.02.01	Salary & allowances		
	This includes managerial remuneration of Taka 30.53 million and balance amount Taka 5.82 million is on account of staff salary, bonus and other allowances. The number of employees including contract based employees were 176 and 208 for this period of 2026 & 2025 respectively.		



24.03	Rent, taxes, insurance, electricity etc.		
	Office maintenance	746,574	672,431
	Office rent	2,002,212	1,722,426
	Security Guard	446,775	439,053
	City corporation Taxes	-	-
	Electricity	430,553	584,448
	Utilities	66,344	70,187
	Membership fees	1,114,938	1,080,125
	Subscription & Donation	8,591	44,564
	CSR activities	-	-
	Legal and professional	-	59,125
	Insurance (note: 24.03.01)	423,318	273,285
		5,239,305	4,945,644
24.03.01	Insurance		
	Taka 423,318 being premium paid for insurance coverage against damages/loss of the Company's fixed assets by fire, earthquake etc.		
24.04	Legal expenses		
	Legal charges	-	-
25.00	Postage, stamps, telecommunication etc.		
	Courier	34,051	47,001
	Postage	12,850	-
	Stamps & security paper	-	-
	Telephone, fax & e-mail	540,129	498,491
		587,030	545,492
26.00	Stationary, printing, advertisement etc.		
	Printing	401,701	363,400
	Stationery	156,637	286,309
	Business Commission	314,267	590,367
	Promotion & publicity	257,607	172,597
		1,130,212	1,412,673
27.00	Managing Director's salary and fees		
	Salary & allowances	1,554,002	1,564,500
	Bonus	330,000	330,000
		1,884,002	1,894,500
28.00	Auditors' fees	-	-
29.00	Depreciation on and repairs to assets		
	Depreciation:		
	Building	126,739	-
	Newly acquired Building	1,211,964	1,384,313
	Furniture	421,620	467,524
	Office equipment	520,081	619,935
	Intangible Assets	-	525,000
	Right-of-Use Asset for Lease Rent	214,839	301,611
	Motor vehicle	65,114	81,394
		2,560,357	3,379,777
	Repair and maintenance	52,229	179,549
		2,612,586	3,559,326

Movement of depreciation and repair of assets (Right use of lease assets) have been included due to implementation of IFRS-16 Leases (office rent).



30.00	Other expenses		
	Traveling expenses	90,642	116,004
	Conveyance bill	802,356	1,094,221
	Training	6,900	10,000
	Bank charges and excise duty	475,742	737,091
	Books, periodicals and others	-	-
	Office refreshments	534,753	469,383
	Motor car	1,863,369	1,854,154
	Office general expenses	404,470	354,195
	AGM Expenses	-	-
	Software Maintenance Charge	-	-
	Trade License Fees	-	-
	Computer Software Expenses	-	-
	Investment expenses share	50	-
		4,178,282	4,635,048
31.00	Provisions for loan and advances		
	For classified loans, advances and leases	8,238,138	35,742,230
	For unclassified loans, advances and leases	(8,426,085)	2,452,497
		(187,947)	38,194,727
31.01	Provision for investments		
	Made during the year	-	-
	Recovery during the year	(12,299,419)	(3,414,406)
		(12,299,419)	(3,414,406)
31.02	Others		
	Provisions for legal charges	1,345,028	1,364,628
	Provisions for other (salary) charges	4,000,000	-
	Provisions for cheque dishonored & clearing charges	4,849	3,054
		5,349,877	1,367,682
32.00	Earnings per share		
	a) Earnings attributable to the ordinary shareholders(Taka)	29,953,656	28,211,299
	b) Number of ordinary shares outstanding during the year	128,734,320	117,031,200
	c) Weighted average number of ordinary shares outstanding during the year	128,734,320	117,031,200
	d) Basic earnings per share (a/c)	0.23	0.24
	d) Basic earnings per share (a/c) (restated)*	0.23	0.22
	*EPS for the year 2026 has been restated based on the new weighted average number of ordinary shares in accordance with para 64 of BAS 33.		
	Prior year Basic Earning Per Share calculation has been revised due to calculation of weighted average number of ordinary shares. Earnings per share (EPS) has been computed by dividing the net profit after tax (NPAT) by the weighted average number of ordinary shares outstanding as on 31 March 2026 as per IAS-33" Earnings Per Share". No diluted EPS was required to be calculated for the year since there was no scope for dilution of shares during the year.		
33.00	Interest receipts in cash		
	Interest income from loans, advances & leases	425,979,665	1,866,351,789
	(Increase)/decrease in interest receivable on loans, advances and leases	-	-
	(Increase)/decrease in other receivable	(3,895,399)	5,397,306
		422,084,266	1,871,749,094
34.00	Interest payments		
	Total interest expenses (note: 20.00)	355,688,601	1,562,235,882
	Add: Opening balance of interest payable	587,998,242	525,156,109
	Less: Closing balance of interest payable	(689,860,457)	(587,998,242)
		253,826,387	1,499,393,748
35.00	Fees and commissions receipts in cash		
	Fees, commission and brokerage (note: 22.00)	-	1,500
	Add: Opening balance of fees, commission and brokerage	-	-
	Less: Closing balance of fees, commission and brokerage	-	-
		-	1,500



36.00	Cash payments to employees		
	Staff salaries and allowances (note: 24.02)	36,352,915	151,167,162
	Managing Director's salaries and allowances (note: 27.00)	1,884,002	6,915,500
	<i>Add:</i> Opening balance of staff dues	78,258,954	50,411,573
	<i>Less:</i> Closing balance of staff dues	(71,223,887)	(78,258,954)
		45,271,984	130,235,281
37.00	Cash payments to suppliers		
	Printing, stationary and advertisement etc. (note: 26.00)	1,130,212	7,614,917
	Postage, stamps, telecommunication etc. (note: 25.00)	587,030	2,186,012
	Repair & maintenance (note: 29.00)	52,229	752,756
	<i>Add:</i> Opening balance of suppliers dues	-	-
	<i>Less:</i> Closing balance of suppliers dues	-	-
		1,769,471	10,553,685
38.00	Receipts from other operating activities		
	Other operating income (note: 23.00)	2,249,664	11,638,479
	Profit on sale of share (note: 21.01)	7,073,614	1,409,520
	Loss on sale of share (note: 21.01)	-	(6,639,200)
		9,323,278	6,408,798
39.00	Payments for other operating activities		
	Directors' fees	184,000	736,000
	Legal expenses	-	-
	Auditor's fees	-	373,750
	Office occupancy cost	3,195,561	11,327,530
	City Corporation Taxes	-	159,851
	Electricity	430,553	3,615,343
	Utilities	66,344	304,491
	Insurance	423,318	727,630
	Other expenses (note: 30.00)	4,178,282	18,412,548
	<i>Add:</i> Opening balance of outstanding payable	373,750	345,000
	<i>Less:</i> Closing balance of outstanding payable	(373,750)	(373,750)
		8,478,058	35,628,393
40.00	Increase/(Decrease) of other deposits		
	Closing balance:		
	Term deposits	11,926,542,743	11,579,865,054
	Other deposits	5,452,938	5,452,938
		11,931,995,681	11,585,317,992
	Opening balance:		
	Term deposits	11,579,865,054	11,878,859,184
	Other deposits	5,452,938	2,467,438
		11,585,317,992	11,881,326,622
		346,677,689	(296,008,630)
41.00	Sanction and disbursement		
	Sanction	360,480,000	418,200,000
	Disbursement	218,629,740	191,802,633
	Undisbursed	141,850,260	226,397,367
41.01	Contingent liabilities (Other Commitments)		
	Government	-	-
	Directors	-	-
	Bank and other Financial Institution	-	-
	Other	141,850,260	226,397,367

In the normal course of business, the company makes various commitments, contracts and disbursements. No material losses are anticipated as a result of these transactions.

During the year 2026 the company disclosed undisbursed sanctioned loan amount Tk. 141,850,260/- as off balance sheet item under the head of other commitment.



42.00	Net Asset Value (NAV) per Share		
	Net Asset (Total assets less total liabilities) (A)	2,226,033,281	2,196,079,625
	Total number of ordinary shares outstanding (B)	128,734,320	128,734,320
	Net Asset Value (NAV) per share (A ÷ B)	17.29	17.06
	Net Asset Value (NAV) per share (A ÷ B) (restated)	17.29	17.06
42.01	Net Operating Cash Flow Per Share (NOCFPS)		
	Net cash flow from operating activities (A)	614,140,660	1,109,003,419
	Total number of ordinary shares outstanding (B)	128,734,320	117,031,200
	Net operating cash flow from operating activities per share (A ÷ B)	4.77	9.48
	Net operating cash flow from operating activities per share (A ÷ B) (restated)	4.77	8.61

*Decreased of cash inflow from operating activities for the year ended 2026 was due to decreased of customer deposits. As a result, net operating cash flow per share (NOCFPS) at the period ended of 31 March, 2026 decreased compare to the period ended 2025.

42.02 **Reconciliation of net profit with cash flows from operational activities:**

Profit after tax		29,953,656	28,211,299
Provision for income tax	Non cash item	26,309,314	22,367,319
Depreciation	Non cash item	2,560,357	3,379,777
Provision for Loans and advances	Non cash item	(187,947)	38,194,727
Provision for Diminution in Value of Investment	Non cash item	(12,299,419)	(3,414,406)
Provision for others	Non cash item	5,349,877	1,367,682
Interest Suspense	Non cash item	40,785,155	(2,736,400)
Accrual for dividend, LAD and interest receivable	Changes in accrual	118,946,486	106,966,411
Accrual for expenses	Changes in accrual	(3,063,773)	5,067,984
Purchase & sale of trading securities	(inc)/dec of assets	(69,946,176)	(9,295,139)
Loans and advances	(inc)/dec of assets	120,774,035	145,686,354
Other assets	(inc)/dec of assets	(30,187,737)	22,113,229
Loan and deposit from banks and customer	Inc/(dec) of liabilities	346,677,689	750,888,828
Other liabilities	Inc/(dec) of liabilities	58,417,802	7,684,885
Income tax paid		(19,948,658)	(7,479,132)
Net cash flows from operating activities		614,140,660	1,109,003,419



- 43.00 **Company information**
Last year's figures and account heads have been rearranged to conform current year's presentation in accordance with the Bangladesh Bank DFIM Circular # 11 dated December 23, 2009.
- 44.00 **Geographical area of operation**
Company's geographical area of operation was in Dhaka, Gazipur, Chattogram, Bogura, Rangpur, Feni, Rajshahi and Khulna in the year 2026.
- 45.00 **Capital expenditure commitment**
There was neither any outstanding contract nor any Board authorization for capital expenditure as at March 31, 2026.
- 46.00 **Disclosure as required by FRC**
Ref. no. 178/FRC/APR/2021/28(24) dated 23 December 2021 with further reference of DFIM circular no. 8 dated 17 August 2021.
National Housing Finance did not disburse or renew any loan in favor of any company or public interest entity after issuance of the said circular.
- 47.00 **Credit facility availed**
There was no credit facility available to the Company under any contract as on Balance Sheet date other than trade credit available in the ordinary course of business.
- 48.00
Previous year's figures have been rearranged where necessary to conform to current year's presentation. Figures have been rounded nearest Taka.



National Housing Finance PLC.

Continuation Sheet

Fixed assets including premises, furniture and fixtures for 2026

(Annexure-A)

Figures in Taka

Particulars	Cost			Rate	Depreciation				Written down value as on 31.12.26	Written down value as on 31.12.25
	Balance as on 01.01.26	Disposed during the year	Addition during this period		Balance as on 01.01.26	Adjustments for disposal	Charged during this period	Balance as on 31.03.26		
Land	65,219,993	-	-	-	-	-	-	-	65,219,993	65,219,993
Existing Building	39,289,100	-	-	10.00%	34,219,549	-	126,739	34,346,288	4,942,812	5,069,551
Newly acquired Building	212,288,114	-	-	3.00%	50,692,832	-	1,211,964	51,904,796	160,383,318	161,595,282
Furniture	44,169,263	-	-	10.00%	27,304,653	-	421,620	27,726,273	16,442,990	16,864,610
Office equipment	49,545,230	-	27,095	20.00%	39,169,709	-	520,081	39,689,790	9,882,535	10,375,521
Intangible Assets	10,500,000	-	-	20.00%	10,500,000	-	-	10,500,000	-	-
Right-use of lease Assets	3,973,101	-	-		2,934,337	-	214,839	3,149,176	823,925	1,038,764
Motor vehicle	9,425,165	-	-	20.00%	8,122,874	-	65,114	8,187,988	1,237,177	1,302,291
Total:	434,409,966	-	27,095		172,943,954	-	2,560,357	175,504,311	258,932,750	261,466,012



National Housing Finance PLC

Balance Sheet (Un-audited) (Islamic)
As at March 31, 2026

Continuation Sheet

	March 31, 2026 Taka	December 31, 2025 Taka
Property and Assets		
Cash:		
In hand (including foreign currencies)	-	-
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4,511,111	3,211,111
	4,511,111	3,211,111
Balance with banks and other financial institutions:		
In Bangladesh	35,980,264	15,507,928
Outside Bangladesh	-	-
	35,980,264	15,507,928
Money at call and on short notice	-	-
Investments in Shares and Securities:		
Government	-	-
Others	-	-
	-	-
Investment:		
General Investment	246,848,268	242,024,618
Bills purchased and discounted	-	-
	246,848,268	242,024,618
Fixed assets including premises, furniture and fixtures	60,276	63,448
Other assets	2,887,594	2,268,596
Non-banking assets	-	-
Total Assets	290,287,513	263,075,702
Liabilities and capital		
Liabilities:		
Liabilities from other banks, financial institutions and agents	-	-
Deposits and other accounts:		
Mudaraba Term Deposits	253,156,850	233,207,423
Bills payable	-	-
Lease Deposits	-	-
Bearer certificate of deposits	-	-
Deposits under scheme	16,984,169	14,995,681
Other deposits	-	-
	270,141,019	248,203,104
Other liabilities	20,959,853	14,364,226
Total Liabilities	291,100,872	262,567,330
Capital/Shareholders' equity:		
Paid up capital	-	-
Statutory reserve	-	-
Retained earnings	(813,360)	508,372
Other reserves	-	-
Total Shareholders' equity	(813,360)	508,372
Total liabilities and Shareholders' equity	290,287,513	263,075,702



National Housing Finance PLC.

Continuation Sheet

Off-Balance Sheet Items

Contingent Liabilities:

- Acceptances and endorsements
- Letters of guarantee
- Irrevocable letters of credit
- Bills for collection
- 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
- Un-disbursed contracted investments and leases
- Undrawn formal standby facilities, credit lines and other commitments

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

Total Off-Balance Sheet Items including contingent liabilities

	-		-
	-		-



National Housing Finance PLC

Profit and Loss Account (Islamic)
For the period ended March 31, 2026

Continuation Sheet

	March 31, 2026 Taka	March 31, 2025 Taka
Prifit on Investment	6,587,871	2,572,551
Profit paid on deposits, borrowings etc.	7,167,316	4,085,634
Net investment income	(579,445)	(1,513,083)
Income from Investment in securities	-	-
Commission, exchange and brokerage	-	-
Other operating income	40,000	782,500
	40,000	782,500
Total operating income	(539,445)	(730,583)
Salaries and allowances	-	-
Rent, taxes, insurance, electricity etc.	-	115,000
Legal expenses	-	-
Postage, stamps, telecommunication etc.	71,190	4,000
Stationery, printing, advertisement etc.	-	574,706
Managing Director's salary and fees	-	-
Directors' fees and expenses	34,500	114,400
Auditors' fees	-	-
Charges on loan losses	-	-
Depreciation and repairs to assets	3,172	19,827
Other expenses	56,423	271,559
Total operating expenses	165,285	1,099,492
Profit/ (Loss) before provisions	(704,730)	(1,830,075)
Provisions for		
Investments, advances and leases	617,002	497,542
Diminution in value of investments	-	-
Others	-	7,210
Total provisions	617,002	504,752
Total profit/(loss) before taxation	(1,321,732)	(2,334,827)
Provisions for taxation		
Current	-	(2,989,899)
Deffered	-	-
	-	(2,989,899)
Net Profit/(loss) after taxation	(1,321,732)	(5,324,726)
Appropriations:		
Statutory reserve	-	-
General reserve	-	-
Dividend etc.	-	-
	-	-
Retained surplus	(1,321,732)	(5,324,726)

