National Housing Finance PLC.

Statement of Financial Position (Unaudited)
As at June 30, 2026

	Note	June 2026 Taka	December 2025 Taka
Property and Assets			
Cash:	4.00		
In hand (including foreign currencies)		73,763	39,873
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		171,375,305	180,451,339
		171,449,068	**180,491,212**
Balance with banks and other financial institutions:	5.00		
In Bangladesh		4,058,976,038	1,706,184,919
Outside Bangladesh		-	-
		4,058,976,038	**1,706,184,919**
Money at call and on short notice	6.00	-	-
Investments:	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.		12,721,564,769	13,078,600,932
Bills purchased and discounted		-	-
		12,721,564,769	**13,078,600,932**
Fixed assets including premises, furniture and fixtures	9.00	**256,375,562**	**261,466,012**
Other assets	10.00	**512,443,710**	**465,605,600**
Non-banking assets	11.00	-	-
Total Assets		**19,005,126,847**	**17,050,515,424**
Liabilities and capital			
Liabilities:			
Borrowing from other banks, financial institutions and agents	12.00	**1,592,999,247**	**1,246,192,062**
Deposits and other accounts:	13.00		
Current accounts and other accounts etc.		-	-
Bills payable		-	-
Savings bank deposits		2,176,000,000	176,000,000
Fixed deposits		10,948,564,861	11,403,865,054
Bearer certificate of deposits		-	-
Other deposits		5,452,938	5,452,938
		13,130,017,799	**11,585,317,992**
Other liabilities	14.00	**2,031,091,886**	**2,022,925,745**
Total Liabilities		**16,754,108,933**	**14,854,435,799**
Capital/Shareholders' equity:			
Paid up capital	15.02	1,287,343,200	1,287,343,200
Statutory reserve	16.00	737,818,921	726,831,263
Retained earnings	17.00	225,855,793	181,905,162
Total Shareholders' equity		**2,251,017,914**	**2,196,079,625**
Total liabilities and Shareholders' equity		**19,005,126,847**	**17,050,515,424**

	Notes		
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	41.00	230,325,652	226,397,367
Undrawn formal standby facilities, credit lines and other commitments		-	-
		230,325,652	**226,397,367**
Total Off-Balance Sheet Items including contingent liabilities		230,325,652	226,397,367
Net Asset Value (NAV) per share (restated)	**42.00**	**17.49**	**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
(Mahmuda Begum) Independent Director	**(Md. Mohsin Hassan, FCMA)** Director	**(Dr. Khondaker Showkat Hossain)** Chairman

National Housing Finance PLC.

Statement of Profit or Loss and other Comprehensive Income
For the half year ended June 30, 2026
Unaudited

	Note	January 01 to June 30, 2026 Taka	January 01 to June 30, 2025 Taka	April 01 to June 30, 2026 Taka	April 01 to June 30, 2025 Taka
Interest Income	19.00	804,203,794	909,349,620	378,224,129	423,245,363
Interest paid on deposits, borrowings etc.	20.00	705,473,745	757,674,339	349,764,953	378,976,421
Net interest income		**98,730,049**	**151,675,281**	**28,459,176**	**44,268,942**
Income from investment	21.00	50,519,072	64,894,730	21,745,797	33,037,230
Commission, exchange and brokerage	22.00	1,000	500	1,000	500
Other operating income	23.00	4,593,176	4,476,220	2,343,512	1,526,070
		55,113,248	**69,371,450**	**24,090,309**	**34,563,800**
Total operating income (A)		**153,843,297**	**221,046,731**	**52,549,485**	**78,832,742**
Salaries and allowances	24.02	77,037,349	82,372,757	40,684,434	43,970,073
Rent, taxes, insurance, electricity etc.	24.03	9,759,086	13,276,100	4,519,781	8,330,456
Legal expenses	24.04	-	-	-	-
Postage, stamps, telecommunication etc.	25.00	993,322	1,074,187	406,292	528,695
Stationery, printing, advertisement etc.	26.00	2,239,356	2,696,980	1,109,144	1,284,307
Managing Director's salary & fees	27.00	3,778,082	3,788,500	1,894,080	1,894,000
Directors' fees and expenses	24.01	368,000	368,000	184,000	276,000
Auditors' fees	28.00	-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation on and repairs to institution's assets	29.00	5,499,520	6,747,996	2,886,934	3,188,670
Other expenses	30.00	8,611,434	8,716,911	4,433,152	4,081,864
Total operating expenses (B)		**108,286,149**	**119,041,431**	**56,117,817**	**63,554,065**
Profit before provisions (C=A-B)		**45,557,149**	**102,005,299**	**(3,568,332)**	**15,278,678**
Provisions for					
Loans, advances and leases	31.00	(22,530,807)	3,672,018	(22,342,860)	(34,522,709)
Diminution in value of investments	31.01	(24,502,161)	6,179,508	(12,202,742)	9,593,914
Others	31.02	5,962,012	2,324,873	612,135	957,191
Total provisions (D)		**(41,070,956)**	**12,176,399**	**(33,933,467)**	**(23,971,604)**
Total profit before taxation (E=C-D)		**86,628,105**	**89,828,900**	**30,365,135**	**39,250,282**
Provisions for taxation (F)					
Current	14.08	(28,049,168)	(32,929,653)	(4,803,628)	(5,494,350)
Deferred	10.03(a)	(3,640,648)	(4,600,361)	(576,875)	(9,668,345)
		(31,689,816)	**(37,530,014)**	**(5,380,502)**	**(15,162,694)**
Net profit after taxation (E-F)		**54,938,289**	**52,298,887**	**24,984,633**	**24,087,587**
Appropriations:					
Statutory reserve	16.00	10,987,658	10,459,777	4,996,927	4,817,517
General reserve		-	-	-	-
Proposed dividend		-	-	-	-
		10,987,658	**10,459,777**	**4,996,927**	**4,817,517**
Retained surplus		**43,950,631**	**41,839,110**	**19,987,706**	**19,270,070**
Earnings per share (restated)	32.00	0.43	0.41	0.19	0.19

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

National Housing Finance PLC.

Statement of Changes in Equity
For the half year ended June 30, 2026

Figures in Taka

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at June 30, 2025:	**1,170,312,000**	**718,238,184**	**-**	**264,564,047**	**2,153,114,231**
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	-	-	-	54,938,289	54,938,289
Dividends	-	-	-	-	-
Issue of Bonus share	-	-	-	-	-
Transfer to statutory reserve	-	10,987,658	-	(10,987,658)	-
Balance as at June 30, 2026	**1,287,343,200**	**737,818,921**	**-**	**225,855,793**	**2,251,017,914**

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

National Housing Finance PLC.

Cash Flow Statement
For the half year ended June 30, 2026

	June 30, 2026 Taka	June 30, 2025 Taka
A. Cash flows from operating activities		
Interest receipts in cash	806,226,988	903,685,597
Interest payments	(809,791,362)	(777,423,167)
Dividend receipts	135,824	1,267,500
Fees and commissions receipts in cash	1,000	500
Recoveries on loans previously written off	(2,230,000)	(3,999,570)
Cash payments to employees	(80,623,335)	(79,355,507)
Cash payments to suppliers	(3,614,653)	(4,161,900)
Income taxes paid	(45,060,059)	(25,282,979)
Income received from Investments	32,646,270	50,701,792
Receipts from other operating activities	11,666,790	4,476,220
Payments for other operating activities	(17,345,536)	(17,135,682)
Cash generated from operating activities before changes in operating assets and liabilities	**(107,988,073)**	**52,772,803**
Increase/(decrease) in operating assets and liabilities:		
Statutory deposits	-	-
Purchase/sale of trading securities	-	-
Loans, advances and leases to the client	357,036,163	265,598,417
Other assets	21,017,410	148,167,572
Term deposits	1,544,699,807	299,458,456
Other deposits	-	-
Trading liabilities	-	-
Other liabilities	108,354,528	(8,623,304)
	2,031,107,908	**704,601,142**
Net cash flow from operating activities (Note-42.02)	**1,923,119,836**	**757,373,945**
B. Cash flows from investing activities		
Proceeds from sale of securities	73,849,047	2,559,496
Payments for purchase of securities	-	-
Purchase /sale of property, plant & equipment	(27,095)	(516,629)
Purchase /sale of subsidiary	-	-
Net cash from investing activities	**73,821,952**	**2,042,867**
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	346,807,186	(942,272,393)
Dividend paid	-	-
Net cash from financing activities	**346,807,186**	**(942,272,393)**
D. Net increase/(decrease) in cash	**2,343,748,974**	**(182,855,581)**
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	**4,230,425,106**	**1,275,716,163**
Cash and cash equivalent at end of the period		
Cash in hand (including foreign currencies)	73,763	54,574
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	171,375,305	178,750,208
Balance with banks and other financial institutions	4,058,976,038	1,096,911,381
Money at call and on short notice	-	-
	4,230,425,106	**1,275,716,163**
Net Operating Cash Flow Per Share (NOCFPS) (Note- 42.01) (restated)	**14.94**	**5.88**

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 half year ended June 30, 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 2nd 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 materials 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 half year ended June 30, 2026 and profit for the same period. The number of shares outstanding for the period was 128.73 million. Earnings per shares for the preceding half year 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)

The increase in cash inflows from operating activities for the period ended 30 June 2026 was primarily attributable to a rise in customer deposits. Consequently, the Net Operating Cash Flow Per Share (NOCFPS) for the period ended 30 June 2026 recorded an improvement compared to the corresponding period in 2025.

National Housing Finance PLC Corporate Head Office Dhaka

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 conducing 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 regualtion of Bangladesh Bank. A glimps of financial performance of Islamic Finance Wing has been presented at Annexure - B.

National Housing Finance PLC Corporate Head Office Dhaka

		June 30, 2026 Taka	December 31, 2025 Taka
4.00	**Cash**		
	Cash in hand:		
	Local currency	73,763	39,873
	Foreign currencies	-	-
		73,763	**39,873**
	Balance with Bangladesh Bank and its agent Bank:		
	Local currency	171,375,305	180,451,339
	Foreign currencies	-	-
		171,375,305	**180,451,339**
		171,449,068	**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 & NBFI's 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.

		June 30, 2026 Taka	December 31, 2025 Taka
4.01.01	**Cash Reserve Requirement (CRR)**		
	Required reserve	164,976,641	170,986,494
	Actual reserve held	171,375,305	180,451,339
	Surplus/(deficit)	**6,398,664**	**9,464,845**
4.01.02	**Statutory Liquidity Reserve (SLR)**		
	Required reserve	1,086,236,012	609,678,080
	Actual reserve held (including CRR)	1,733,036,162	1,194,173,709
	Surplus/(deficit)	**646,800,150**	**584,495,629**
5.00	**Balance with banks and other financial institutions**		
5.01	**In Bangladesh**		
	On current accounts (note: 5.01.01)	208,309,762	11,032,895
	On Short Term Deposit (STD) Accounts (note: 5.01.02)	1,070,666,276	725,152,024
	On Fixed Deposit Account (note: 5.01.03)	2,780,000,000	970,000,000
		4,058,976,038	**1,706,184,919**
	Outside Bangladesh	-	-
		4,058,976,038	**1,706,184,919**
5.01.01	**On Current Accounts**		
		-	-
	Agrani Bank PLC	644,123	78,385
	Bank Asia PLC	7,372,934	3,562,872
	EXIM Bank PLC	52,309	52,309
	National Bank PLC	8,310	8,310
	BRAC Bank PLC	200,100,000	-
	One Bank PLC	27,387	27,387
	Woori Bank PLC	7,426	6,360
	Mercantile Bank PLC	74,454	74,454
	United Commercial Bank PLC	22,818	7,222,818
		208,309,762	**11,032,895**

National Housing Finance PLC Corporate Head Office Dhaka

5.01.02 On Short Term Deposit (STD) Accounts

Islami Bank Bangladesh PLC	5,420,072	5,835,110
AB Bank PLC	237	237
Commercial Bank of Ceylon PLC	672,602	266,220
City Bank PLC	3,493,851	120,635
Dutch Bangla Bank PLC	1,767,385	3,954,615
Bank Asia PLC	3,293,418	2,090,567
Mutual Trust Bank PLC	1,154,816	648,041.16
Eastern Bank PLC	3,534,568	19,138,124
Exim Bank PLC	224,511	224,247
Jamuna Bank PLC	5,130,018	21,186,634
Jamuna Bank PLC (Unclaimed Dividend Account)	-	-
Modhumoti Bank PLC	42,909	10,642,909
National Bank PLC	461,658	505,915
National Credit and Commerce Bank PLC	5,010,330	653,424
NRB Bank PLC	1,452,094	12,108,174
NRBC Bank PLC	89,040	89,615
One Bank PLC	893,888	161,517
Prime Bank PLC	2,124,250	1,592,302
Premier Bank PLC	5,565,017	3,843,649
Pubali Bank PLC	15,862,107	3,494,204
Shahjalal Islami Bank PLC	19,671,976	10,298,885
Social Islami Bank PLC	73,353	73,353
Standard Bank Limited	1,219,898	51,907,159
Standard Chartered Bank Limited	-	-
Sonali Bank PLC	510,097	5,156,262
SBAC Bank Limited	52,078	51,563
Southeast Bank PLC	80,784,911	3,076,694
Trust Bank Limited	94,023	94,023
Dhaka Bank PLC	51,161,787	25,119,231
Padma Bank Limited	48,463	48,463
Uttara Bank PLC	2,716,619	11,635
Bank Alfalah Limited	6,796,552	9,121,618
Al-Arafah Islami Bank PLC	1,532,280	32,350
Midland Bank Limited	5,361	5,809
Mercantile Bank PLC	627,306,103	311,098,837
Sub-Total	**848,166,276**	**502,652,024**
Non-Bank Financial Instititions:		
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	**1,070,666,276**	**725,152,024**

5.01.03 On Fixed Deposit Account

Dhaka Bank PLC	-	180,000,000
Mercantile Bank PLC	50,000,000	200,000,000
Modhumoti Bank PLC	-	200,000,000
Southeast Bank PLC	200,000,000	150,000,000
Alliance Finance PLC	-	100,000,000
Islami Bank Bangladesh PLC	30,000,000	
Standard Islami Bank PLC	10,000,000	-
UCB Bank PLC	300,000,000	-
NRB Bank PLC	2,000,000,000	-
National Housing Finance PLC (Islamic)	10,000,000	30,000,000
National Credit and Commerce Bank PLC	180,000,000	110,000,000
	2,780,000,000	**970,000,000**

National Housing Finance PLC Corporate Head Office Dhaka

6.00 Money at call and on short notice

Bank		
National Credit and Commerce Bank PLC	-	-
Sub-Total	-	-

7.00 Investments

Government securities	899,845,052	899,845,052
Other investments (note: 7.01)	384,472,649	458,321,696
	1,284,317,700	1,358,166,748

7.01 Other Investments

Mutual Fund (BMSL)	25,000,000	25,000,000
Preference Shares (Union Capital)	-	-
Investment in IPDC Finance 2nd Subordinated Bond	176,000,000	176,000,000
Investment in EBL 3rd Subordinated Bond	40,000,000	50,000,000
Ordinary Shares (note: 7.01.01)	143,472,649	207,321,696
	384,472,649	458,321,696

7.01.01 Investment in ordinary shares

Name of Company	Cost Price	Number of Shares	Cost Value	Market Price	Market Value as on 30.06.2026	Provision for diminution in value of share
Eastland Insurance Company Ltd.	38.45	585,000	22,491,856	26.80	15,678,000	6,813,856
Square Pharmaceuticals PLC	227.46	146,000	33,209,795	220.80	32,236,800	972,995
Confidence Cement PLC	75.13	135,824	10,204,640	69.30	9,412,603	792,037
IDLC Finance PLC	52.63	887,250	46,692,007	49.87	44,251,570	2,440,437
LankaBangla Finance PLC	25.73	1,200,000	30,874,350	10.91	13,090,000	17,784,350
Total			**143,472,649**		**114,668,973**	**28,803,676**

Provision for diminution in value of share

Opening Balance	52,363,206	53,781,065
Charge /(recovery) during this period	(24,502,161)	(1,417,859)
Balance as on June 30	27,861,045	52,363,206

8.00 Loans and advances

Mortgage loans	12,222,087,828	12,543,216,256
Lease finance	3,279,961	3,269,453
Term loans	123,068,924	124,475,136
Small & Medium Enterprises Loan	321,610,438	335,558,176
Loan Against Fixed Deposits	21,090,144	41,021,327
Staff loan (note: 8.01)	30,427,473	31,060,584
	12,721,564,769	13,078,600,932

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8.01 Staff Loan

Personal loan	24,487,856	23,307,417
Car loan	5,939,617	7,753,167
	30,427,473	**31,060,584**

8.02 Particulars of Loans, Advances and Leases

Loans considered good in respect of which the Company is fully secured	12,691,137,296	13,047,540,348
Loans considered good against which the Company holds no security other than debtors' personal guarantee	24,487,856	23,899,760
Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	5,939,617	7,160,824
Loans adversely classified-no provision not maintained there against	-	-
	12,721,564,769	**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	30,427,473	31,060,584
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)	1,172,360,825	1,137,058,649
b) Loans written off	-	-
c) Realized from previous written off	-	-
d) Provision on bad loans, advances and leases	272,586,560	283,901,687
e) Interest credited to the interest suspense account (Note-14.05)	510,886,351	398,202,530
f) Cumulative amount of the written off loans/Leases:		
Opening balance	665,489,548	584,505,317
Amount written off during this period	-	100,533,801
Cumulative to date	665,489,548	685,039,118
Recovery from write-off	(2,230,000)	(19,549,570)
Written off loans for which law suit filed	663,259,548	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.

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9.00 Fixed assets including premises, furniture and fixtures for 2026

	June 30, 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 30.06.2026	**434,437,061**	**434,409,966**
Less: Accumulated depreciation (9.02)	(178,061,499)	(172,943,954)
Written down value as on 30.06.2026	**256,375,562**	**261,466,012**

9.02 Accumulated depreciation

Opening balance	172,943,954	165,165,864
Add: Depreciation charged during this period	5,117,545	12,085,963
	178,061,499	**177,251,827**
Less: Adjustment during the year	-	(4,307,873)
Balance as on 30.06.2026	**178,061,499**	**172,943,954**

For details please refer to Annexure - A

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		June 30, 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)	352,100,891	307,040,832
	Advance against branch office	138,075	-
	Advance against office rent	148,007	180,005
	Deferred tax assets (note: 10.03)	4,677,376	8,318,023
	Stamp & Security Paper	419,382	250,102
	Other receivables (note: 10.02)	154,287,979	149,144,637
		512,443,710	**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	19,407,120	-
	Tax deducted at source	25,652,939	49,231,867
	Less: Adjusted against tax provision	-	(4,770,336)
		45,060,059	**44,461,531**
	Balance as at 30 June	**352,100,891**	**307,040,832**
10.02	**Other Receivables**		
	Cheque dishonored charges	56,384	57,756
	Interest receivable	102,584,415	102,042,975
	Advance against Zero Coupon Bond	-	-
	Interest on bank deposits	16,103,365	18,126,559
	Receivable from Dhaka Stock Exchange Ltd.	-	-
	Receivable from Multi Securities	3,820	3,820
	Receivable from ETBL Securities	11,955	8,044
	Receivable from UFT Co. Ltd	42,759	397,268
	Legal charges receivable	32,638,846	28,138,058
	Others	2,846,437	370,158
		154,287,979	**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))	(3,640,648)	(2,488,087)
		4,677,376	**8,318,023**
10.03(a)	**Calculation of deffered tax**		
	Carrying amount of Fixed Assets (excluding land)	191,155,569	196,246,019
	Tax base value of Fixed Assets	210,263,470	218,427,415
	Deductible temporary difference	19,107,901	22,181,396
	Applicable tax rate	37.50%	37.50%
	Deferred tax assets on fixed assets	7,165,463	8,318,023
	Deferred tax assets/(liability) at the beginning of year	10,806,111	10,806,111
	Deferred tax income/(Expenses)	**(3,640,648)**	**(2,488,087)**
11.00	**Non-banking assets**	-	-

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		June 30, 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	116,084,342	239,324,347
	Mercantile Bank PLC	51,886	50,585
	SBAC Bank PLC	-	-
	Exim Bank PLC	-	-
	Uttara Bank PLC	-	-
	Pubali Bank PLC	113,595,904	240,630,298
	Mutual Trust Bank PLC	50,352,274	100,501,168
		280,084,405	**580,506,398**
	Non-banking financial institution	-	-
		280,084,405	**580,506,398**
	Outside Bangladesh	-	-
	Sub-total:	**280,084,405**	**580,506,398**
	Term Loan :		
	Banking companies:		
	Agrani Bank PLC	56,866,804	77,195,647
	Woori Bank PLC	162,000,000	162,000,000
	Pubali Bank Ltd.	103,701,814	133,848,282
	NCC Bank Ltd.	-	-
	Eastern Bank PLC	183,728,612	218,302,614
		506,297,230	**591,346,543**
	Non-banking financial institution	-	-
		506,297,230	**591,346,543**
	Outside Bangladesh	-	-
	Sub-total:	**506,297,230**	**591,346,543**
	Bangladesh Bank Loan:		
	SME loan	11,310,000	14,825,000
	HML Refinance Scheme	51,921,830	59,514,121
	Secured loan from others	743,385,783	-
	Sub-total:	**806,617,612**	**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:	**1,592,999,247**	**1,246,192,062**

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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 30 June 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	2,176,000,000	176,000,000
Customer deposits	10,948,564,861	11,403,865,054
Other deposits (note: 13.01)	5,452,938	5,452,938
	13,130,017,799	**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)	656,887,395	695,728,351
Interest suspense (note: 14.05)	510,886,351	398,202,530
Provision for gratuity (note: 14.06)	-	-
Withholding tax payable	369,316	1,381,168
VAT & Excise duty payable	633,933	924,575
Provision for current tax (note: 14.07)	256,896,507	228,847,339
Interest payable (note: 14.11)	483,644,659	587,998,242
Accrued expenses (note: 14.10)	-	373,750
Unclaimed dividend (note: 14.12)	4,944,085	4,944,085
Lease liabilities (note: 14.13)	552,621	935,785
Accounts Payable	78,451,050	78,258,954
Sundry deposit	32,882,918	20,387,915
Sundry liabilities	4,943,051	4,943,051
	2,031,091,886	**2,022,925,745**

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14.01 Specific Provision on Loans, Advances

Balance as at 1st January	298,771,432	327,666,095
Less: Fully provided debt written off	-	(80,215,599)
Provision after written off	298,771,432	247,450,496
Add: Provision made during this period	12,219,590	77,795,295
Less: Provision recovered	(22,794,113)	(46,023,929)
Net charge in the profit & loss account	**(10,574,523)**	**31,771,366**
Add: Recoveries of amounts previously written off	2,230,000	19,549,570
Less: Written off of provision no longer required	-	-
Provisions held at 30 June	**290,426,909**	**298,771,432**

14.02 General Provision on Loans, Advances and Leases

Balance as at 1st January	202,577,881	126,279,498
Add: Provision made during this period	48,131,656	76,805,343
Less: Provision recovered	(60,087,940)	(506,960)
Net charge in the profit & loss account	(11,956,284)	76,298,383
Balance as at 30 June	**190,621,597**	**202,577,881**

14.03 Provision on investments in share

Balance as at 1st January	52,363,207	53,781,066
Add: Provision made during this period	-	1,141,637
Less: Provision recovered	(24,502,161)	(2,559,496)
Net charge in the profit & loss account	(24,502,161)	(1,417,859)
Balance as at 30 June	**27,861,046**	**52,363,207**

14.04 Provision on others

Balance as at 1st January	142,015,831	11,883,914
Add: Provision made during this period	5,963,385	130,942,943
Less: Provision recovered	(1,373)	(20,186)
Net charge in the profit & loss account	5,962,012	130,922,757
	147,977,843	142,806,671
Less: Fully provided debt written off	-	(790,840)
Provisions held at 30 June	**147,977,843**	**142,015,831**

14.05 Interest Suspense Account

Balance as at 1st January	398,202,530	450,768,998
Add: Interest suspense charged during this period	112,683,821	181,691,876
Less: Interest suspense realized during this period	-	(213,940,142)
Net charge in the profit & loss account	112,683,821	(32,248,266)
	510,886,351	418,520,732
Less: Interest written off	-	(20,318,202)
Balance as at 30 June	**510,886,351**	**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	2,230,000	19,549,570
Balance of loans/leases written-off at 30 June 2026	**663,259,548**	**665,489,548**

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14.06	**Provision for Gratuity**		
	Balance as at 1st January	-	-
	Add: Provision made during this period	4,580,898	5,263,369
	Less: Payment made during this period	(4,580,898)	(5,263,369)
	Less: Provision written back during this period	-	-
	Balance as at 30 June	-	-
14.07	**Provision for Current Tax**		
	Balance as on 1st January	228,847,339	181,501,581
	Add: Provision made during this period (note-14.07.01)	21,114,293	47,345,759
	Less: Prior year short/(excess) provision	6,934,875	4,770,336
	Less: Adjustment of advance tax	-	(4,770,336)
	Balance as at 30 June	**256,896,507**	**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)	28,049,168	32,929,653
		28,049,168	**32,929,653**

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)	31,689,816	54,604,181
Accounting profit before tax (B)	86,628,105	149,868,462
Average effective tax rate (A÷B)	**36.58%**	**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	-11.49%	11.83%
Recovery from business write-off	0.97%	4.89%
Capital gain from sale of Govt. Securities	0.00%	-12.40%
Other components of tax as per ITO 1984	5.98%	2.61%
Difference between accounting and tax depreciation.	3.62%	-8.00%
Effective tax rate	**36.58%**	**36.43%**

14.10	**Accrued Expenses**		
	Promotion and publicity	-	-
	Audit fees	-	373,750
	Sundry creditors	-	-
		-	**373,750**
14.11	**Interest payable**		
	Opening balance	587,998,242	525,156,109
	Add: Interest charge during this period	-	248,057,404
	Less : Interest paid during this period	(104,353,584)	(185,215,271)
		483,644,659	**587,998,242**

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14.12 Unclaim dividend

Opening balance	4,944,085	4,989,489
Add: Dividend declared	-	-
Less : Adjustment for the period	-	(45,404)
	4,944,085	**4,944,085**

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	(383,164)	(1,311,914)
	552,621	**935,785**

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%
	100.00%	**100.00%**

Number of holding:

Sponsors	70,682,469	70,682,469
General public	58,051,851	58,051,851
	128,734,320	**128,734,320**

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 NBFI 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 NBFI. 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 bellow:

Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,251,017,914	2,196,079,625
Less: Required minimum capital	(1,000,000,000)	(1,000,000,000)
Surplus over minimum required capital	**1,251,017,914**	**1,196,079,625**

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Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,251,017,914	2,196,079,625
Add: Provision on good loan/leases	190,621,597	202,577,881
Total capital	**2,441,639,511**	**2,398,657,506**
Less: Required minimum capital	(1,000,000,000)	(1,000,000,000)
	1,441,639,511	**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)	10,987,658	19,052,856
Balance as at 30 June	**737,818,921**	**726,831,263**

16.01 Reserve made during this period *

Net Profit/(loss) after taxation	54,938,289	95,264,281
Applicable Rate	20%	20%
	10,987,658	**19,052,856**

*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.

17.00 Retained earnings

Balance as at 1st January	181,905,162	222,724,937
Add: Net profit after tax for this period	54,938,289	95,264,281
	236,843,451	**317,989,219**
Less: Allocations:		
Transferred to statutory reserve	(10,987,658)	(19,052,856)
Issue of Bonus Share	-	(117,031,200)
Dividend	-	-
	(10,987,658)	**(136,084,056)**
Balance as at 30 June	**225,855,793**	**181,905,162**

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		June 30, 2026 Taka	June 30, 2025 Taka
18.00	**Income statement**		
	Income:		
	Interest, discount and other similar income (note: 19.00)	804,203,794	909,349,620
	Dividend income (note: 21.00)	135,824	1,267,500
	Fees, commission & brokerage (note: 22.00)	1,000	500
	Gains less losses arising from investment in securities(note: 21.01)	7,073,614	-
	Other operating income (note: 23.00)	4,593,176	4,476,220
		816,007,408	**915,093,840**
	Expenses:		
	Interest on borrowing, fees and commission (note: 20.00)	705,437,779	757,598,785
	Losses on loan, advances and leases (note: 31.00)	(22,530,807)	3,672,018
	Administrative expenses	94,175,195	103,576,524
	Other operating expenses (note: 30.00)	8,611,434	8,716,911
	Depreciation on banking assets (note: 29.00)	5,499,520	6,747,996
		791,193,120	**880,312,234**
		24,814,288	**34,781,605**
19.00	**Interest income**		
	Interest on mortgage loan:		
	Home mortgage loan	624,521,610	720,669,331
	Commercial mortgage loan	59,761,569	74,453,720
	Project mortgage loan	10,155,495	18,648,493
		694,438,674	**813,771,544**
	Interest on lease finance:		
	Industrial equipment	-	282,796
	Vehicles	-	69,334
	Delinquent interest	-	-
	Interest on term finance	14,093,375	12,767,048
		14,093,375	**13,119,178**
	Interest on fixed deposits	56,034,028	42,053,008
	Interest on short term deposit	36,080,438	36,323,849
	Interest on loan against FDR	1,813,776	2,235,587
	Interest on staff loan	1,743,502	1,846,453
		804,203,794	**909,349,620**
20.00	**Interest paid on deposits, borrowings etc.**		
	Interest paid on deposits, borrowings (Note-20.01)	705,437,779	757,598,785
	Interest Expenses-Lease Liability (Note-20.02)	35,966	75,554
		705,473,745	**757,674,339**
20.01	**Interest paid on deposits, borrowings**		
	Call money interest	-	-
	Secured overdraft interest	2,920,641	8,562,855
	Term deposit interest	17,994,944	37,049,722
	Term loan interest	32,685,451	40,541,971
	Customer Deposit Int. - Kotipoti Scheme	745,975	659,648
	Customer Deposit Int. - Hajj Scheme	13,806	-
	Customer Deposit Int. - Education Pension Scheme	24,636	46,948
	Customer Deposit Int. - Housing Deposit Scheme	177,442	196,257
	Customer Deposit Int. - Mohila Savings Scheme	56,084	41,982
	Customer Deposit Int. - Money Multiplier Scheme	9,128,688	7,756,807
	Customer deposit interest - Term Deposit	585,660,893	579,287,766
	Customer deposit interest - Income Account	7,483,563	9,286,129
	Customer deposit interest - Double Money Account	88,599	937,870
	Customer deposit interest - Triple Money Account	5,194,019	4,709,565
	Customer deposit interest-MSS	1,041,091	682,677
	Customer deposit interest-MLNR	4,282,220	3,807,854
	Interest Expense on Zero coupon bond	14,832,150	20,054,845
	Interest expenses on treasury bond	-	-
	Interest expenses on Repo	21,572,227	41,891,091
	HML refinance interest	1,436,509	1,813,658
	SME loan interest	98,839	271,140
		705,437,779	**757,598,785**
20.02	**Interest Expenses-Lease Liability**	**35,966**	**75,554**

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21.00 Investment Income

Dividend Income (note- 21.01)	135,824	1,267,500
Interest income from treasury bond (note-21.02)	43,309,634	63,627,230
Capital gain on sale of Govt. Treasury Bond	-	-
Gains /losses from sale of shares (note-21.03)	7,073,614	-
	50,519,072	**64,894,730**

21.01 Dividend Income *

Dividend on ordinary shares	135,824	1,267,500
Dividend on preference shares	-	-
	135,824	**1,267,500**

21.02 Interest income from treasury bond

Interest income from treasury bond	32,646,270	50,701,792
Income from investment in bonds	10,663,364	12,925,438
	43,309,634	**63,627,230**

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	1,000	500
	1,000	**500**

23.00 Other operating income

Application, processing and documentation fees	3,783,662	4,418,596
Delinquent charge-MSS,MLNR etc.	20	390
Interest on call Money lending	-	-
Other income	809,494	57,234
	4,593,176	**4,476,220**

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.	368,000	368,000
	368,000	**368,000**

24.02 Salaries and allowances

Salary & allowances (note: 24.02.01)	58,382,839	61,552,517
Provident fund contribution	3,083,028	3,072,200
Gratuity	4,580,898	5,242,869
Bonus	10,990,584	12,505,171
	77,037,349	**82,372,757**

24.02.01 Salary & allowances

This includes managerial remuneration of Taka 64.71 million and balance amount Taka 12.33 million is on account of staff salary, bonus and other allowances. The number of employees including contract based employees were 175 and 207 for this period of 2026 & 2025 respectively.

National Housing Finance PLC Corporate Head Office Dhaka

24.03 Rent, taxes, insurance, electricity etc.

Office maintenance	1,457,846	1,370,217
Office rent	4,013,913	3,444,852
Security Guard	877,510	874,062
City corporation Taxes	-	-
Electricity	1,054,134	1,523,725
Utilities	135,631	152,457
Membership fees	1,688,938	1,651,125
Subscription & Donation	77,796	3,855,002
CSR activites	-	-
Legal and professional	-	59,125
Insurance (note: 24.03.01)	453,318	345,535
	9,759,086	**13,276,100**

24.03.01 Insurance

Taka 453,318 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	49,093	79,851
Postage	33,500	76,778
Stamps & security paper	-	6,300
Telephone, fax & e-mail	910,729	911,258
	993,322	**1,074,187**

26.00 Stationary, printing, advertisement etc.

Printing	407,759	405,605
Stationery	442,351	428,575
Business Commission	931,393	1,381,520
Promotion & publicity	457,853	481,280
	2,239,356	**2,696,980**

27.00 Managing Director's salary and fees

Salary & allowances	3,118,082	3,128,500
Bonus	660,000	660,000
	3,778,082	**3,788,500**

28.00 Auditors' fees

	-	-

29.00 Depreciation on and repairs to assets

Depreciation:

Building	253,480	281,640
Newly acquired Building	2,423,928	2,486,986
Furniture	843,240	918,450
Office equipment	1,036,990	1,259,747
Intangible Assets	-	630,000
Right-of-Use Asset for Lease Rent	429,678	611,352
Motor vehicle	130,229	162,788
	5,117,545	**6,350,963**
Repair and maintenance	381,975	397,033
	5,499,520	**6,747,996**

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

National Housing Finance PLC Corporate Head Office Dhaka

30.00	**Other expenses**		
	Traveling expenses	242,358	173,464
	Conveyance bill	1,603,711	2,197,332
	Training	6,900	35,556
	Bank charges and excise duty	1,115,688	942,829
	Books, periodicals and others	-	-
	Office refreshments	1,055,469	892,311
	Motor car	3,694,779	3,819,239
	Office general expenses	892,269	656,180
	AGM Expenses	-	-
	Software Maintenance Charge	-	-
	Trade License Fees	-	-
	Computer Software Expenses	-	-
	Investment expenses share	260	-
		8,611,434	**8,716,911**
31.00	**Provisions for loan and advances**		
	For classified loans, advances and leases	(10,574,523)	(15,701,860)
	For unclassified loans, advances and leases	(11,956,284)	19,373,878
		(22,530,807)	**3,672,018**
31.01	**Provision for investments**		
	Made during the year	-	8,739,004
	Recovery during the year	(24,502,161)	(2,559,496)
		(24,502,161)	**6,179,508**
31.02	**Others**		
	Provisions for legal charges	1,949,853	2,308,716
	Provisions for other (salary) charges	4,000,000	-
	Provisions for cheque dishonored & clearing charges	12,159	16,157
		5,962,012	**2,324,873**
32.00	**Earnings per share**		
	a) Earnings attributable to the ordinary shareholders(Taka)	54,938,289	52,298,887
	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	128,734,320
	d) Basic earnings per share (a/c)	**0.43**	**0.45**
	d) Basic earnings per share (a/c) (restated)*	**0.43**	**0.41**

*EPS for the year 2026 has been restated based on the new weighted average number of ordinary shares in accordance with para 64 of IAS 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 30 June 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	804,203,794	1,866,351,789
	(Increase)/decrease in interest receivable on loans, advances and leases	-	-
	(Increase)/decrease in other receivable	2,023,194	5,397,306
		806,226,988	**1,871,749,094**
34.00	**Interest payments**		
	Total interest expenses (note: 20.00)	705,437,779	1,562,235,882
	Add: Opening balance of interest payable	587,998,242	525,156,109
	Less: Closing balance of interest payable	(483,644,659)	(587,998,242)
		809,791,362	**1,499,393,748**
35.00	**Fees and commissions receipts in cash**		
	Fees, commission and brokerage (note: 22.00)	1,000	1,500
	Add: Opening balance of fees, commission and brokerage	-	-
	Less: Closing balance of fees, commission and brokerage	-	-
		1,000	**1,500**

National Housing Finance PLC Corporate Head Office Dhaka

36.00 Cash payments to employees

Staff salaries and allowances (note: 24.02)	77,037,349	151,167,162
Managing Director's salaries and allowances (note: 27.00)	3,778,082	6,915,500
Add: Opening balance of staff dues	78,258,954	50,411,573
Less: Closing balance of staff dues	(78,451,050)	(78,258,954)
	80,623,335	**130,235,281**

37.00 Cash payments to suppliers

Printing, stationary and advertisement etc. (note: 26.00)	2,239,356	7,614,917
Postage, stamps, telecommunication etc. (note: 25.00)	993,322	2,186,012
Repair & maintenance (note: 29.00)	381,975	752,756
Add: Opening balance of suppliers dues	-	-
Less: Closing balance of suppliers dues	-	-
	3,614,653	**10,553,685**

38.00 Receipts from other operating activities

Other operating income (note: 23.00)	4,593,176	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)
	11,666,790	**6,408,798**

39.00 Payments for other operating activities

Directors' fees	368,000	736,000
Legal expenses	-	-
Auditor's fees	-	373,750
Office occupancy cost	6,349,269	11,327,530
City Corporation Taxes	-	159,851
Electricity	1,054,134	3,615,343
Utilities	135,631	304,491
Insurance	453,318	727,630
Other expenses (note: 30.00)	8,611,434	18,412,548
Add: Opening balance of outstanding payable	373,750	345,000
Less: Closing balance of outstanding payable	-	(373,750)
	17,345,536	**35,628,393**

40.00 Increase/(Decrease) of other deposits

Closing balance:		
Term deposits	13,124,564,861	11,579,865,054
Other deposits	5,452,938	5,452,938
	13,130,017,799	**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**
	1,544,699,807	**(296,008,630)**

41.00 Sanction and disbursement

Sanction	592,350,000	418,200,000
Disbursement	362,024,348	191,802,633
Undisbursed	**230,325,652**	**226,397,367**

41.01

Contingent liabilities (Other Commitments)

Government	-	-
Directors	-	-
Bank and other Financial Institution	-	-
Other	**230,325,652**	**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. 230,325,652/- 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)	2,251,017,914	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)	17.49	**17.06**
	Net Asset Value (NAV) per share (A ÷ B) (restated)	**17.49**	**17.06**
42.01	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net cash flow from operating activities (A)	1,923,119,836	757,373,945
	Total number of ordinary shares outstanding (B)	128,734,320	117,031,200
	Net operating cash flow from operating activities per share (A ÷ B)	14.94	**6.47**
	Net operating cash flow from operating activities per share (A ÷ B) (restated)	**14.94**	**5.88**

*Increased of cash inflow from operating activities for the year ended 2026 was due to increased of customer deposits. As a result, net operating cash flow per share (NOCFPS) at the period ended of 30 June, 2026 increased compare to the period ended 2025.

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

Profit after tax		54,938,289	52,298,887
Provision for income tax	Non cash item	31,689,816	37,530,014
Depreciation	Non cash item	5,117,545	6,350,963
Provision for Loans and advances	Non cash item	(22,530,807)	3,672,018
Provision for Diminution in Value of Investment	Non cash item	(24,502,161)	6,179,508
Provision for others	Non cash item	5,962,012	2,324,873
Interest Suspense	Non cash item	112,683,821	(54,394,169)
Accrual for dividend, LAD and interest receivable	Changes in accrual	102,584,415	109,818,672
Accrual for expenses	Changes in accrual	(3,640,648)	(4,600,361)
Purchase & sale of trading securities	(inc)/dec of assets	73,849,047	2,559,496
Loans and advances	(inc)/dec of assets	(42,043,180)	200,722,264
Other assets	(inc)/dec of assets	21,017,410	148,173,872
Loan and deposit from banks and customer	Inc/(dec) of liabilities	1,544,699,807	299,458,456
Other liabilities	Inc/(dec) of liabilities	108,354,528	(27,437,569)
Income tax paid		(45,060,059)	(25,282,979)
Net cash flows from operating activities		**1,923,119,836**	**757,373,945**

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 December 31, 2025.

46.00 Claims against the company not acknowledge as debt

There is no claim at the Balance Sheet date, which has not been acknowledged by the Company.

47.00 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.

48.00 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.

49.00 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
Corporate Head Office
Dhaka

Fixed assets including premises, furniture and fixtures for 2026 **(Annexure-A)**

Figures in Taka

Particulars	Cost				Rate	Depreciation				Written down value as on 30.06.26	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 30.06.26		Balance as on 01.01.26	Adjust-ments for disposal	Charged during this period	Balance as on 30.06.26		
Land	65,219,993	-	-	65,219,993	-	-	-	-	-	65,219,993	65,219,993
Existing Building	39,289,100			39,289,100	10.00%	34,219,549		253,480	34,473,029	4,816,071	5,069,551
Newly acquired Building	212,288,114	-	-	212,288,114	3.00%	50,692,832	-	2,423,928	53,116,760	159,171,354	161,595,282
Furniture	44,169,263	-	-	44,169,263	10.00%	27,304,653	-	843,240	28,147,893	16,021,370	16,864,610
Office equipment	49,545,230	-	27,095	49,572,325	20.00%	39,169,709	-	1,036,990	40,206,699	9,365,626	10,375,521
Intangible Assets	10,500,000	-	-	10,500,000	20.00%	10,500,000	-	-	10,500,000	-	-
Right-use of lease Assets	3,973,101	-	-	3,973,101		2,934,337	-	429,678	3,364,015	609,086	1,038,764
Motor vehicle	9,425,165	-	-	9,425,165	20.00%	8,122,874	-	130,229	8,253,103	1,172,062	1,302,291
Total:	**434,409,966**	-	**27,095**	**434,437,061**		**172,943,954**	-	**5,117,545**	**178,061,499**	**256,375,562**	**261,466,012**

Housing Finance PLC Corporate Head Office Dhaka

National Housing Finance PLC.

Statement of Financial Position (Un-audited) (Islamic)
As at June 30, 2026

	June 30, 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	52,968,486	15,507,928
Outside Bangladesh	-	-
	52,968,486	**15,507,928**
Money at call and on short notice	**-**	**-**
Investments in Shares and Securities:		
Government	-	-
Others	-	-
	-	**-**
Investment:		
General Investment	241,534,965	242,024,618
Bills purchased and discounted	-	-
	241,534,965	**242,024,618**
Fixed assets including premises, furniture and fixtures	**60,276**	**63,448**
Other assets	**3,005,619**	**2,268,596**
Non-banking assets	-	-
Total Assets	**302,080,457**	**263,075,702**
Liabilities and capital		
Liabilities:		
Liabilities from other banks, financial institutions and agents	**-**	**-**
Deposits and other accounts:		
Mudaraba Term Deposits	268,438,158	233,207,423
Bills payable	-	-
Lease Deposits	-	-
Bearer certificate of deposits	-	-
Deposits under scheme	13,780,759	14,995,681
Other deposits	-	-
	282,218,917	**248,203,104**
Other liabilities	**19,263,436**	**14,364,226**
Total Liabilities	**301,482,353**	**262,567,330**
Capital/Shareholders' equity:		
Paid up capital	-	-
Statutory reserve	-	-
Retained earnings	598,103	508,372
Other reserves	-	-
Total Shareholders' equity	**598,103**	**508,372**
Total liabilities and Shareholders' equity	**302,080,457**	**263,075,702**

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		
Undrawn formal standby facilities, credit lines and other commitmen	-	-
	-	-
Total Off-Balance Sheet Items including contingent liabilities	-	-

Annexed notes form an integral part of these financial statements

Md. Abdur Rahim
SAVP

Sayed Ahmed, FCMA
Chief Financial Officer

Mohammad Shamsul Islam
Managing Director

National Housing Finance PLC.

Profit and Loss Account (Islamic)
For the half year ended June 30, 2026

	June 30, 2026 Taka	June 30, 2025 Taka
Prifit on Investment	15,982,201	11,570,644
Profit paid on deposits, borrowings etc.	14,455,019	8,866,572
Net investment income	**1,527,182**	**2,704,072**
Income from Investment in securities	-	-
Commission, exchange and brokerage	-	-
Other operating income	40,000	1,086,000
	40,000	**1,086,000**
Total operating income	**1,567,182**	**3,790,072**
Salaries and allowances	85,342	-
Rent, taxes, insurance, electricity etc.	-	-
Legal expenses	-	-
Postage, stamps, telecommunication etc.	1,000	-
Stationery, printing, advertisement etc.	289,642	157,687
Managing Director's salary and fees	-	-
Directors' fees and expenses	80,500	46,000
Auditors' fees	-	-
Charges on loan losses	-	-
Depreciation and repairs to assets	3,172	7,932
Other expenses	93,137	28,010
Total operating expenses	**552,793**	**239,629**
Profit/ (Loss) before provisions	**1,014,390**	**3,550,443**
Provisions for		
Investments, advances and leases	544,262	690,670
Diminution in value of investments	-	-
Others	-	19,420
Total provisions	**544,262**	**710,090**
Total profit/(loss) before taxation	**470,128**	**2,840,353**
Provisions for taxation		
Current	(380,396)	(1,333,895)
Deffered	-	2,479
	(380,396)	**(1,331,416)**
Net Profit/(loss) after taxation	**89,732**	**1,508,937**
Appropriations:		
Statutory reserve	-	-
General reserve	-	-
Dividend etc.	-	-
	-	-
Retained surplus	**89,732**	**1,508,937**

Annexed notes form an integral part of these financial statements

Md. Abdur Rahim
SAVP

Sayed Ahmed, FCMA
Chief Financial Officer

Mohammad Shamsul Islam
Managing Director

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