

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
		2,251,017,914	2,196,079,625
Total Shareholders' equity		2,251,017,914	2,196,079,625
Total liabilities and Shareholders' equity		19,005,126,847	17,050,515,424

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
Undrawn formal standby facilities, credit lines and other commitments

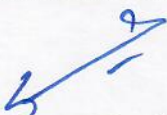
-	-
-	-
-	-
230,325,652	226,397,367
-	-

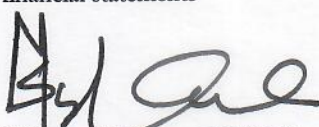
Total Off-Balance Sheet Items including contingent liabilities
Net Asset Value (NAV) per share (restated) 42.00

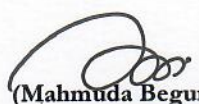
230,325,652	226,397,367
230,325,652	226,397,367
17.49	17.06

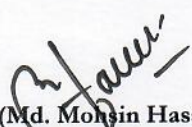
The accompanying notes form an integral part of these financial statements

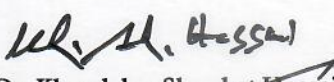

(Sayed Ahmed FCMA)
Chief Financial Officer


(Md. Sarwar Kamal FCS)
Company Secretary


(Mohammad Shamsul Islam)
Managing Director


(Mahmuda Begum)
Independent Director


(Md. Monsin Hassan, FCMA)
Director

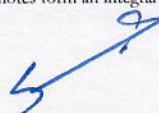

(Dr. Khondaker Showkat Hossain)
Chairman

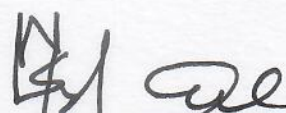
Statement of Profit or Loss and other Comprehensive Income
For the half year ended June 30, 2026

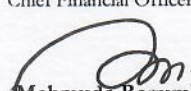
Unaudited					
Note	January 01 to June 30, 2026 Taka	January 01 to June 30, 2025 Taka	April 01 to June 30, 2026 Taka	April 01 to June 30, 2025 Taka	
Interest Income	19.00	804,203,794	909,349,620	378,224,129	423,245,363
Interest paid on deposits, borrowings etc.	20.00	705,473,745	757,674,339	349,764,953	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

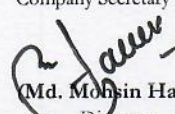
The accompanying notes form an integral part of these financial statements

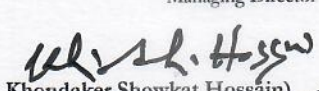

(Sayed Ahmed FCMA)
Chief Financial Officer


(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.

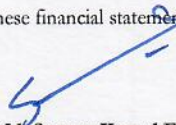
Statement of Changes in Equity For the half year ended June 30, 2026

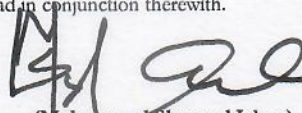
Figures in Taka

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.

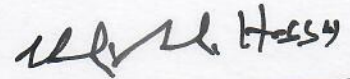

(Sayed Ahmed FCMA)
Chief Financial Officer


(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

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

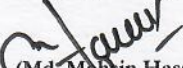
The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

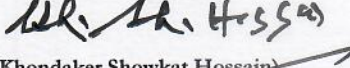

(Sayed Ahmed FCMA)
Chief Financial Officer


(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.



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 glimpse of financial performance of Islamic Finance Wing has been presented at Annexure - B.



4.00 Cash

Cash in hand:

Local currency
Foreign currencies

Balance with Bangladesh Bank and its agent Bank:

Local currency
Foreign currencies

June 30, 2026 Taka	December 31, 2025 Taka
73,763	39,873
-	-
73,763	39,873
171,375,305	180,451,339
-	-
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 & 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
Actual reserve held
Surplus/(deficit)

164,976,641	170,986,494
171,375,305	180,451,339
6,398,664	9,464,845

4.01.02 Statutory Liquidity Reserve (SLR)

Required reserve
Actual reserve held (including CRR)
Surplus/(deficit)

1,086,236,012	609,678,080
1,733,036,162	1,194,173,709
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)
On Short Term Deposit (STD) Accounts (note: 5.01.02)
On Fixed Deposit Account (note: 5.01.03)

208,309,762	11,032,895
1,070,666,276	725,152,024
2,780,000,000	970,000,000
4,058,976,038	1,706,184,919
-	-
4,058,976,038	1,706,184,919

Outside Bangladesh

5.01.01 On Current Accounts

Agrani Bank PLC
Bank Asia PLC
EXIM Bank PLC
National Bank PLC
BRAC Bank PLC
One Bank PLC
Woori Bank PLC
Mercantile Bank PLC
United Commercial Bank PLC

-	-
644,123	78,385
7,372,934	3,562,872
52,309	52,309
8,310	8,310
200,100,000	-
27,387	27,387
7,426	6,360
74,454	74,454
22,818	7,222,818
208,309,762	11,032,895



5.01.02 On Short Term Deposit (STD) Accounts

Islami Bank Bangladesh PLC
AB Bank PLC
Commercial Bank of Ceylon PLC
City Bank PLC
Dutch Bangla Bank PLC
Bank Asia PLC
Mutual Trust Bank PLC
Eastern Bank PLC
Exim Bank PLC
Jamuna Bank PLC
Jamuna Bank PLC (Unclaimed Dividend Account)
Modhumoti Bank PLC
National Bank PLC
National Credit and Commerce Bank PLC
NRB Bank PLC
NRBC Bank PLC
One Bank PLC
Prime Bank PLC
Premier Bank PLC
Pubali Bank PLC
Shahjalal Islami Bank PLC
Social Islami Bank PLC
Standard Bank Limited
Standard Chartered Bank Limited
Sonali Bank PLC
SBAC Bank Limited
Southeast Bank PLC
Trust Bank Limited
Dhaka Bank PLC
Padma Bank Limited
Uttara Bank PLC
Bank Alfalah Limited
Al-Arafah Islami Bank PLC
Midland Bank Limited
Mercantile Bank PLC

Sub-Total

Non-Bank Financial Institutions:

International Leasing and Financial Services Limited
Premier leasing & Finance Limited
Fareast Finance Limited

Sub-Total

Total Short Term Deposit (STD) Accounts

5.01.03 On Fixed Deposit Account

Dhaka Bank PLC
Mercantile Bank PLC
Modhumoti Bank PLC
Southeast Bank PLC
Alliance Finance PLC
Islami Bank Bangladesh PLC
Standard Islami Bank PLC
UCB Bank PLC
NRB Bank PLC
National Housing Finance PLC (Islamic)
National Credit and Commerce Bank PLC

5,420,072	5,835,110
237	237
672,602	266,220
3,493,851	120,635
1,767,385	3,954,615
3,293,418	2,090,567
1,154,816	648,041.16
3,534,568	19,138,124
224,511	224,247
5,130,018	21,186,634
-	-
42,909	10,642,909
461,658	505,915
5,010,330	653,424
1,452,094	12,108,174
89,040	89,615
893,888	161,517
2,124,250	1,592,302
5,565,017	3,843,649
15,862,107	3,494,204
19,671,976	10,298,885
73,353	73,353
1,219,898	51,907,159
-	-
510,097	5,156,262
52,078	51,563
80,784,911	3,076,694
94,023	94,023
51,161,787	25,119,231
48,463	48,463
2,716,619	11,635
6,796,552	9,121,618
1,532,280	32,350
5,361	5,809
627,306,103	311,098,837
848,166,276	502,652,024

150,000,000	150,000,000
60,500,000	60,500,000
12,000,000	12,000,000
222,500,000	222,500,000
1,070,666,276	725,152,024

-	180,000,000
50,000,000	200,000,000
-	200,000,000
200,000,000	150,000,000
-	100,000,000
30,000,000	-
10,000,000	-
300,000,000	-
2,000,000,000	-
10,000,000	30,000,000
180,000,000	110,000,000
2,780,000,000	970,000,000



National Housing Finance PLC.

Continuation Sheet

6.00 Money at call and on short notice

Bank

National Credit and Commerce Bank PLC

Sub-Total

-	-
-	-

7.00 Investments

Government securities

Other investments (note: 7.01)

899,845,052	899,845,052
384,472,649	458,321,696
1,284,317,700	1,358,166,748

7.01 Other Investments

Mutual Fund (BMSL)

Preference Shares (Union Capital)

Investment in IPDC Finance 2nd Subordinated Bond

Investment in EBL 3rd Subordinated Bond

Ordinary Shares (note: 7.01.01)

25,000,000	25,000,000
-	-
176,000,000	176,000,000
40,000,000	50,000,000
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

Charge /(recovery) during this period

Balance as on June 30

52,363,206	53,781,065
(24,502,161)	(1,417,859)
27,861,045	52,363,206

8.00 Loans and advances

Mortgage loans

Lease finance

Term loans

Small & Medium Enterprises Loan

Loan Against Fixed Deposits

Staff loan (note: 8.01)

12,222,087,828	12,543,216,256
3,279,961	3,269,453
123,068,924	124,475,136
321,610,438	335,558,176
21,090,144	41,021,327
30,427,473	31,060,584
12,721,564,769	13,078,600,932



8.01 Staff Loan
Personal loan
Car loan

24,487,856	23,307,417
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
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

12,691,137,296	13,047,540,348
24,487,856	23,899,760
5,939,617	7,160,824
-	-
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

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

30,427,473	31,060,584
-	-
-	-
-	-
-	-
-	-
1,172,360,825	1,137,058,649
-	-
-	-
272,586,560	283,901,687
510,886,351	398,202,530
665,489,548	584,505,317
-	100,533,801
665,489,548	685,039,118
(2,230,000)	(19,549,570)
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.



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



	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 deferred 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	-	-



		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



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



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	12,219,590	77,795,295
	<i>Less:</i> Provision recovered	(22,794,113)	(46,023,929)
	Net charge in the profit & loss account	(10,574,523)	31,771,366
	<i>Add:</i> Recoveries of amounts previously written off	2,230,000	19,549,570
	<i>Less:</i> 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
	<i>Add:</i> Provision made during this period	48,131,656	76,805,343
	<i>Less:</i> 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
	<i>Add:</i> Provision made during this period	-	1,141,637
	<i>Less:</i> 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
	<i>Add:</i> Provision made during this period	5,963,385	130,942,943
	<i>Less:</i> 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
	<i>Less:</i> 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
	<i>Add:</i> Interest suspense charged during this period	112,683,821	181,691,876
	<i>Less:</i> 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
	<i>Less:</i> 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



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



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 below:

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



	Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,251,017,914	2,196,079,625
	<i>Add:</i> Provision on good loan/leases	190,621,597	202,577,881
	Total capital	2,441,639,511	2,398,657,506
	<i>Less:</i> 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
	<i>Add: Net profit after tax for this period</i>	54,938,289	95,264,281
		236,843,451	317,989,219
	<i>Less:</i> 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



18.00 Income statement

Income:

Interest, discount and other similar income (note: 19.00)
Dividend income (note: 21.00)
Fees, commission & brokerage (note: 22.00)
Gains less losses arising from investment in securities (note: 21.01)
Other operating income (note: 23.00)

Expenses:

Interest on borrowing, fees and commission (note: 20.00)
Losses on loan, advances and leases (note: 31.00)
Administrative expenses
Other operating expenses (note: 30.00)
Depreciation on banking assets (note: 29.00)

19.00 Interest income

Interest on mortgage loan:

Home mortgage loan
Commercial mortgage loan
Project mortgage loan

Interest on lease finance:

Industrial equipment
Vehicles
Delinquent interest
Interest on term finance

Interest on fixed deposits
Interest on short term deposit
Interest on loan against FDR
Interest on staff loan

20.00 Interest paid on deposits, borrowings etc.

Interest paid on deposits, borrowings (Note-20.01)
Interest Expenses-Lease Liability (Note-20.02)

20.01 Interest paid on deposits, borrowings

Call money interest
Secured overdraft interest
Term deposit interest
Term loan interest
Customer Deposit Int. - Kotipoti Scheme
Customer Deposit Int. - Hajj Scheme
Customer Deposit Int. - Education Pension Scheme
Customer Deposit Int. - Housing Deposit Scheme
Customer Deposit Int. - Mohila Savings Scheme
Customer Deposit Int. - Money Multiplier Scheme
Customer deposit interest - Term Deposit
Customer deposit interest - Income Account
Customer deposit interest - Double Money Account
Customer deposit interest - Triple Money Account
Customer deposit interest-MSS
Customer deposit interest-MLNR
Interest Expense on Zero coupon bond
Interest expenses on treasury bond
Interest expenses on Repo
HML refinance interest
SME loan interest

20.02 Interest Expenses-Lease Liability

June 30, 2026 Taka	June 30, 2025 Taka
-----------------------	-----------------------

804,203,794	909,349,620
135,824	1,267,500
1,000	500
7,073,614	-
4,593,176	4,476,220
816,007,408	915,093,840

705,437,779	757,598,785
(22,530,807)	3,672,018
94,175,195	103,576,524
8,611,434	8,716,911
5,499,520	6,747,996
791,193,120	880,312,234
24,814,288	34,781,605

624,521,610	720,669,331
59,761,569	74,453,720
10,155,495	18,648,493
694,438,674	813,771,544

-	282,796
-	69,334
-	-
14,093,375	12,767,048
14,093,375	13,119,178

56,034,028	42,053,008
36,080,438	36,323,849
1,813,776	2,235,587
1,743,502	1,846,453
804,203,794	909,349,620

705,437,779	757,598,785
35,966	75,554
705,473,745	757,674,339

-	-
2,920,641	8,562,855
17,994,944	37,049,722
32,685,451	40,541,971
745,975	659,648
13,806	-
24,636	46,948
177,442	196,257
56,084	41,982
9,128,688	7,756,807
585,660,893	579,287,766
7,483,563	9,286,129
88,599	937,870
5,194,019	4,709,565
1,041,091	682,677
4,282,220	3,807,854
14,832,150	20,054,845
-	-
21,572,227	41,891,091
1,436,509	1,813,658
98,839	271,140
705,437,779	757,598,785
35,966	75,554



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.		



24.03 Rent, taxes, insurance, electricity etc.

Office maintenance
Office rent
Security Guard
City corporation Taxes
Electricity
Utilities
Membership fees
Subscription & Donation
CSR activities
Legal and professional
Insurance (note: 24.03.01)

1,457,846	1,370,217
4,013,913	3,444,852
877,510	874,062
-	-
1,054,134	1,523,725
135,631	152,457
1,688,938	1,651,125
77,796	3,855,002
-	-
-	59,125
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
Postage
Stamps & security paper
Telephone, fax & e-mail

49,093	79,851
33,500	76,778
-	6,300
910,729	911,258
993,322	1,074,187

26.00 Stationary, printing, advertisement etc.

Printing
Stationery
Business Commission
Promotion & publicity

407,759	405,605
442,351	428,575
931,393	1,381,520
457,853	481,280
2,239,356	2,696,980

27.00 Managing Director's salary and fees

Salary & allowances
Bonus

3,118,082	3,128,500
660,000	660,000
3,778,082	3,788,500

28.00 Auditors' fees

-	-
---	---

29.00 Depreciation on and repairs to assets

Depreciation:

Building
Newly acquired Building
Furniture
Office equipment
Intangible Assets
Right-of-Use Asset for Lease Rent
Motor vehicle

253,480	281,640
2,423,928	2,486,986
843,240	918,450
1,036,990	1,259,747
-	630,000
429,678	611,352
130,229	162,788
5,117,545	6,350,963
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).



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



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, stationery 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.



(Annexure-A)

Fixed assets including premises, furniture and fixtures for 2026

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	Adjustments 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	34,219,549	-	253,480	34,473,029	4,816,071	5,069,551
Newly acquired Building	212,288,114	-	-	212,288,114	50,692,832	-	2,423,928	53,116,760	159,171,354	161,595,282
Furniture	44,169,263	-	-	44,169,263	27,304,653	-	843,240	28,147,893	16,021,370	16,864,610
Office equipment	49,545,230	-	27,095	49,572,325	39,169,709	-	1,036,990	40,206,699	9,365,626	10,375,521
Intangible Assets	10,500,000	-	-	10,500,000	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	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





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	-	-
	598,103	508,372
Total Shareholders' equity	598,103	508,372
Total liabilities and Shareholders' equity	302,080,457	263,075,702



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

Undrawn formal standby facilities, credit lines and other commitments

-	-
-	-
-	-
-	-
-	-

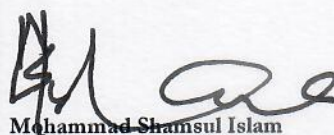
Total Off-Balance Sheet Items including contingent liabilities

-	-
-	-

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
Profit 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