


Balance Sheet (Unaudited)
As at June 30, 2021

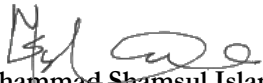
	Note	June 2021 Taka	December 2020 Taka
Property and Assets			
Cash:	4.00		
In hand (including foreign currencies)		52,348	47,790
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		203,618,562	185,018,179
		203,670,910	185,065,969
Balance with banks and other financial institutions:	5.00		
In Bangladesh		2,253,414,035	2,609,982,215
Outside Bangladesh		-	-
		2,253,414,035	2,609,982,215
Money at call and on short notice	6.00	-	-
Investments:	7.00		
Government		-	661,207,674
Others		147,214,898	128,711,410
		147,214,898	789,919,084
Loans and advances:	8.00		
Loans, cash credits, overdrafts etc.		14,074,078,958	13,628,361,018
Bills purchased and discounted		-	-
		14,074,078,958	13,628,361,018
Fixed assets including premises, furniture and fixtures	9.00	315,126,083	319,660,502
Other assets	10.00	355,209,007	249,581,107
Non-banking assets	11.00	-	-
Total Assets		17,348,713,893	17,782,569,894
Liabilities and capital			
Liabilities:			
Borrowing from other banks, financial institutions and agents	12.00	975,814,287	849,730,838
Deposits and other accounts:	13.00		
Current accounts and other accounts etc.		-	-
Bills payable		-	-
Savings bank deposits		1,280,000,000	500,000,000
Fixed deposits		11,649,397,717	12,999,364,530
Bearer certificate of deposits		-	-
Other deposits		11,534,632	11,549,592
		12,940,932,349	13,510,914,122
Other liabilities	14.00	1,361,036,143	1,325,433,030
Total Liabilities		15,277,782,779	15,686,077,990
Capital/Shareholders' equity:			
Paid up capital	15.02	1,170,312,000	1,170,312,000
Statutory reserve	16.00	608,176,601	578,179,399
Retained earnings	17.00	292,442,514	348,000,505
Total Shareholders' equity		2,070,931,115	2,096,491,904
Total liabilities and Shareholders' equity		17,348,713,893	17,782,569,894

	Note	June 2021 Taka	December 2020 Taka
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	241,289,263	1,311,245,477
Undrawn formal standby facilities, credit lines and other commitments		-	-
		241,289,263	1,311,245,477
Total Off-Balance Sheet Items including contingent liabilities		241,289,263	1,311,245,477
Net Asset Value (NAV) per share	42.00	17.70	17.91


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


(Md. Kabir Reza FCMA)
Director


(Mahbubur Rahman)
Chairman

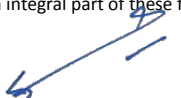
Profit and Loss Account
For the half year ended June 30, 2021
Unaudited

	Note	January 01 to June 30, 2021 Taka	January 01 to June 30, 2020 Taka	April 01 to June 30, 2021 Taka	April 01 to June 30, 2020 Taka
Interest Income	19.00	741,210,440	926,286,014	363,004,211	441,558,933
Interest paid on deposits, borrowings etc.	20.00	499,431,735	713,280,065	241,523,748	347,914,615
Net interest income		241,778,705	213,005,948	121,480,463	93,644,317
Income from investment	21.00	32,762,883	25,696,714	1,255,820	13,599,629
Commission, exchange and brokerage	22.00	-	500	-	-
Other operating income	23.00	8,444,422	4,718,400	3,126,972	217,334
		41,207,305	30,415,614	4,382,792	13,816,963
Total operating income (A)		282,986,010	243,421,562	125,863,255	107,461,281
Salaries and allowances	24.02	66,362,107	62,234,748	39,023,566	31,569,794
Rent, taxes, insurance, electricity etc.	24.03	7,076,333	8,505,416	2,843,993	3,048,140
Legal expenses	24.04	89,250	2,875	89,250	875,000
Postage, stamps, telecommunication etc.	25.00	1,334,198	1,115,153	782,242	546,436
Stationery, printing, advertisement etc.	26.00	3,236,866	7,800,322	1,443,849	4,593,259
Managing Director's salary & fees	27.00	3,016,452	3,600,000	1,516,452	1,800,000
Directors' fees and expenses	24.01	756,800	246,400	334,400	-
Auditors' fees	28.00	-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation on and repairs to institution's assets	29.00	9,322,437	7,161,397	4,774,993	3,887,887
Other expenses	30.00	6,720,558	5,070,471	3,039,299	1,876,529
Total operating expenses (B)		97,915,001	95,736,781	53,848,044	48,197,045
Profit before provisions (C=A-B)		185,071,009	147,684,781	72,015,211	59,264,236
Provisions for					
Loans, advances and leases	31.00	(17,980,330)	219,587	(311,099)	803,113
Diminution in value of investments	31.01	(6,511,674)	1,047,129	(19,311,843)	(228,198)
Others	31.02	-	165,000	-	165,000
Total provisions (D)		(24,492,004)	1,431,716	(19,622,942)	739,915
Total profit before taxation (E=C-D)		209,563,013	146,253,065	91,638,153	58,524,321
Provisions for taxation (F)					
Current	14.08	(57,507,104)	(51,175,379)	(25,302,799)	(20,080,144)
Deferred	10.03(a)	(2,069,898)	(1,471,858)	(1,187,062)	(651,423)
		(59,577,003)	(52,647,237)	(26,489,861)	(20,731,567)
Net profit after taxation (E-F)		149,986,011	93,605,828	65,148,292	37,792,755
Appropriations:					
Statutory reserve	16.00	29,997,202	18,721,166	13,029,658	7,558,551
General reserve		-	-	-	-
Proposed dividend		-	-	-	-
		29,997,202	18,721,166	13,029,658	7,558,551
Retained surplus		119,988,809	74,884,662	52,118,634	30,234,204
Earnings per share	32.00	1.28	0.80	0.56	0.32

The accompanying notes form an integral part of these financial statements


(Sayed Ahmed FCMA)
Chief Financial Officer


(Md. Kabir Reza FCMA)
Director


(Md. Sarwar Kamal FCS)
Company Secretary


(Mohammad Shamsul Islam)
Managing Director


(Mahbubur Rahman)
Chairman

Statement of Changes in Equity

For the half year ended June 30, 2021

Figures in Taka

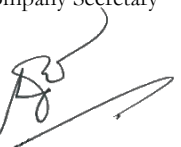
Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at June 30, 2020:	1,170,312,000	532,621,889	-	282,801,666	1,985,735,555
Balance as at January 01, 2021	1,170,312,000	578,179,399	-	348,000,506	2,096,491,904
Changes in accounting policy	-	-	-	-	-
Restated balance	1,170,312,000	578,179,399	-	348,000,506	2,096,491,904
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	-	-	-	149,986,011	149,986,011
Dividends	-	-	-	(175,546,800)	(175,546,800)
Issue of Bonus share	-	-	-	-	-
Transfer to statutory reserve	-	29,997,202	-	(29,997,202)	-
Balance as at June 30, 2021	1,170,312,000	608,176,601	-	292,442,514	2,070,931,115


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. Kabir Reza FCMA)
Director


(Md. Sarwar Kamal FCS)
Company Secretary


(Mahbubur Rahman)
Chairman


(Mohammad Shamsul Islam)
Managing Director

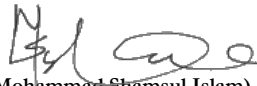
Cash Flow Statement For the half year ended June 30, 2021

	June 30, 2021 Taka	June 30, 2020 Taka
A. Cash flows from operating activities		
Interest receipts in cash	741,673,188	988,545,152
Interest payments	(573,459,163)	(767,995,028)
Dividend receipts	2,646,439	312,500
Fees and commissions receipts in cash	-	500
Recoveries on loans previously written off	-	40,408,513
Cash payments to employees	(79,513,266)	(65,784,635)
Cash payments to suppliers	(4,839,505)	(9,108,603)
Income taxes paid	(117,865,965)	(92,758,710)
Income received from Investments	21,692,391	-
Receipts from other operating activities	16,868,476	5,143,180
Payments for other operating activities	(13,133,067)	(13,825,162)
Cash generated from operating activities before changes in operating assets and liabilities	(5,930,473)	84,937,707
Increase/(decrease) in operating assets and liabilities:		
Statutory deposits	-	-
Purchase/sale of trading securities	661,207,674	-
Loans, advances and leases to the client	(445,717,941)	(321,881,011)
Other assets	18,320,568	(16,939,300)
Right-of use Assets	(10,364,840)	-
Term deposits	(569,966,813)	(224,311,997)
Other deposits	(14,960)	(83,500)
Trading liabilities	-	-
Other liabilities	86,989,963	117,476,872
	(259,546,348)	(445,738,936)
Net cash flow from operating activities	(265,476,821)	(360,801,229)
B. Cash flows from investing activities		
Proceeds from sale of securities	(18,503,488)	(1,191,316)
Payments for purchase of securities	-	(514,839,882)
Purchase /sale of property, plant & equipment	(4,519,577)	(1,189,110)
Purchase /sale of subsidiary	-	-
Net cash from investing activities	(23,023,065)	(517,220,308)
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	126,083,449	772,438,103
Dividend paid	(175,546,800)	-
Net cash from financing activities	(49,463,352)	772,438,103
D. Net increase/(decrease) in cash	(337,963,238)	(105,583,435)
E. Effects of exchange rate changes on cash and cash equivalent	-	-
F. Cash and cash equivalent at beginning of the year	2,795,048,183	3,791,675,024
G. Cash and cash equivalent at end of the period	2,457,084,946	3,686,091,590
Cash and cash equivalent at end of the period		
Cash in hand (including foreign currencies)	52,348	79,523
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	203,618,562	125,740,267
Balance with banks and other financial institutions	2,253,414,035	3,560,271,800
Money at call and on short notice	-	-
	2,457,084,946	3,686,091,590
Net Operating Cash Flow Per Share (NOCFPS) (Note- 42.01)	(2.27)	(3.08)


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


(Md. Kabir Reza FCMA)
Director


(Mahbubur Rahman)
Chairman

**Notes to the Financial Statements
For the half year ended June 30, 2021**

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.

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, 2020, 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, 2020.

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 period ended June 30, 2021 and profit for the same period. The number of shares outstanding for the period was 117.03 million. Earnings per shares for the preceding 2nd quarter of 2020 has also been calculated based on 117.03 million shares.

3.00 Rounding off and rearrangement of figures

Figures have been rounded off to the nearest Taka and 2020 figures have been reclassified/rearranged, where necessary, to conform to current period presentation.

3.01 Significant changes in Earning Per Share (EPS)

EPS increased to Taka 1.28 which is 60.23% higher in the half year ended June 30, 2021 from Taka 0.80 of the half year ended June 30, 2020. Significant reasons for variance are: a). Recovery of classified loan. b) Reduction of provision for loan and investment in shares totaling Taka 25.92 million. c). Reducing of interest expenses by Taka 214.09 million which is 30.01% than corresponding period.

	June 30 2021 Taka	December 31 2020 Taka
4.00 Cash		
Cash in hand:		
Local currency	52,348	47,790
Foreign currencies	-	-
	52,348	47,790
Balance with Bangladesh Bank and its agent Bank:		
Local currency	203,618,562	185,018,179
Foreign currencies	-	-
	203,618,562	185,018,179
	203,670,910	185,065,969
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, 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 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	173,989,523	181,307,727
Actual reserve held	203,618,562	185,018,179
Surplus/(deficit)	29,629,040	3,710,452
4.01.02 Statutory Liquidity Reserve (SLR)		
Required reserve	614,735,459	670,477,746
Actual reserve held (including CRR)	2,392,126,936	3,211,628,498
Surplus/(deficit)	1,777,391,477	2,541,150,753
5.00 Balance with banks and other financial institutions		
5.01 In Bangladesh		
On current accounts (note: 5.01.01)	2,182,402	6,899,149
On Short Term Deposit (STD) Accounts (note: 5.01.02)	371,231,634	616,564,128
On Fixed Deposit Account (note: 5.01.03)	1,880,000,000	1,986,518,938
	2,253,414,035	2,609,982,215
Outside Bangladesh	-	-
	2,253,414,035	2,609,982,215
5.01.01 On Current Accounts		
AB Bank Limited	181,050	181,050
Agrani Bank Limited	290,787	505,820
Bank Asia Limited	-	4,632,257
Janata Bank Limited	2,120	11,983
EXIM Bank Limited	908,179	908,179
National Bank Limited	704,755	484,264
Woori Bank Limited	56,913	20,305
Trust Bank Limited	11,600	11,600
Mercantile Bank Limited	26,998	143,691
The City Bank Limited	-	-
	2,182,402	6,899,149

	June 30 2021 Taka	December 31 2020 Taka
5.01.02 On Short Term Deposit (STD) Accounts		
Islami Bank Bangladesh Limited	2,099,626	2,783,678
AB Bank Limited	179,089	179,089
Commercial Bank of Ceylon PLC	522,458	65,468
Dutch Bangla Bank Limited	1,085,202	919,983
Bank Asia Limited	5,249,693	1,441,858
Mutual Trust Bank Limited	159,102	136,511.55
Eastern Bank Limited	1,529,582	6,183,775
Exim Bank Limited	5,994,972	40,923,436
Jamuna Bank Limited	33,366,351	23,664,236
National Bank Limited	4,672,488	5,497,173
National Credit and Commerce Bank Limited	1,476,925	1,365,653
NRB Bank Limited	3,217,295	3,472,639
One Bank Limited	4,096,960	2,582,539
Prime Bank Limited	1,105,273	813,801
Premier Bank Limited	525,838	342,756
Pubali Bank Limited	325,315	378,203
Shahjalal Islami Bank Limited	379,828	2,925,640
Social Islami Bank Limited	118,495	1,308,177
Standard Bank Limited	349,356	346,038
Standard Chartered Bank Limited	249,370	249,370
Sonali Bank Limited	1,522,842	117,990
SBAC Bank Limited	103,196	107,510
Southeast Bank Limited	65,436,131	276,641,241
International Leasing and Financial Services Limited	152,085,333	152,085,333
Premier leasing & Finance Limited	60,000,000	61,000,000
Fareast Finance Limited	12,500,000	12,800,000
Trust Bank Limited	259,054	187,918
Dhaka Bank Limited	6,654,940	13,332,864
Padma Bank Limited	50,711	50,711
Uttara Bank Limited	1,561,445	2,258,642
Bank Alfalah Limited	52,329	52,329
Mercantile Bank Limited	4,302,433	2,349,565
	371,231,634	616,564,128
5.01.03 On Fixed Deposit Account		
Dhaka Bank Limited	500,000,000	500,000,000
Exim Bank Limited	-	216,518,938
Jamuna Bank Limited	-	50,000,000
Uttara Bank Limited	-	150,000,000
SBAC Bank Limited	250,000,000	500,000,000
Social Islami Bank Limited	-	70,000,000
Agrani Bank Limited	1,130,000,000	500,000,000
	1,880,000,000	1,986,518,938

	June 30 2021 Taka	December 31 2020 Taka
6.00 Money at call and on short notice With Banking Companies	-	-
7.00 Investments	-	661,207,674
Government securities	147,214,898	128,711,410
Other investments (note: 7.01)	147,214,898	789,919,084
7.01 Other Investments	7,055,998	9,492,839
Preference Shares (Union Capital)	140,158,900	119,218,571
Ordinary Shares (note: 7.01.01)	147,214,898	128,711,410

7.01.01 Investment in ordinary shares

Name of Company	Cost Price	Number of Shares	Cost Value	Market Price	Market Value as on 30.06.2021	Provision for diminution in value of share
ACI Formulations Limited	167.93	150,229	25,227,884	148.20	22,263,938	2,963,946
The ACME Laboratories Limited	85.69	165,000	14,138,577	73.70	12,160,500	1,978,077
The City Bank Limited	27.81	300,000	8,342,462	26.40	7,920,000	422,462
Nialco Alloys Limited	10.00	33,484	334,840	10.00	334,840	-
LankaBangla Finance Limited	36.14	60,000	2,168,699	35.60	2,136,000	32,699
IDLC Finance Limited	67.62	597,000	40,368,983	59.90	35,760,300	4,608,683
Meghna Petroleum & Lubricant Limited	198.49	68,000	13,497,270	182.60	12,416,800	1,080,470
Titas Gas Limited	41.52	522,920	21,709,145	35.80	18,720,536	2,988,609
Sonali Life Insurance Company Limited	10.00	9,307	93,070	11.00	102,377	(9,307)
Ring Shing Textiles Limited	11.06	1,306	14,443	10.70	13,974	469
Sea Pearl Beach Resort & Spa Limited	9.53	1,865	17,764	42.70	79,636	(61,871)
IPDC Finance Limited	31.28	455,446	14,245,764	27.90	12,706,943	1,538,820
Total			140,158,900		124,615,844	15,543,056

Opening Balance	22,054,730	46,477,230
Charge /(recovery) during the year	(6,511,674)	(24,422,500)
Balance as on June 30, 2021	15,543,056	22,054,730

8.00 Loans and advances

Mortgage loans	13,184,309,193	12,752,099,748
Lease finance	46,662,876	47,381,358
Term loans	147,701,593	152,592,270
Small & Medium Enterprises Loan	658,027,498	632,953,975
Loan Against Fixed Deposits	13,244,664	23,204,692
Staff loan (note: 8.01)	24,133,135	20,128,975
	14,074,078,958	13,628,361,018

		June 30 2021 Taka	December 31 2020 Taka
8.01	Staff Loan		
	Personal loan	17,904,542	18,359,347
	Car loan	6,228,593	1,769,628
		24,133,135	20,128,975
8.02	Grouping as per Classification Rules		
	Unclassified:		
	Standard	13,368,542,488	12,641,686,794
	Special Mention Account	62,901,112	260,903,166
	Classified:	13,431,443,600	12,902,589,960
	Sub-standard	45,283,715	118,091,702
	Doubtful	119,951,829	116,098,061
	Bad/loss	477,399,814	491,581,295
		642,635,358	725,771,058
		14,074,078,958	13,628,361,018
8.03	Particulars of Loans, Advances and Leases		
	Loans considered good in respect of which the Company is fully secured	14,039,807,115	13,608,232,043
	Loans considered good against which the Company holds no security other than debtors' personal guarantee	17,904,542	18,359,347
	Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	6,228,593	1,769,628
	Loans adversely classified-no provision not maintained there against	-	-
		14,063,940,250	13,628,361,018
	Loans due by directors or officers of the bank or any of them either separately or jointly with any other persons	89,051,805	85,047,645
	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-8.02)	477,399,814	491,581,295
	b) Loans written off	-	16,719,641
	c) Realized from previous written off	-	-
	d) Provision on bad loans, advances and leases	99,981,439	94,872,297
	e) Interest credited to the interest suspense account (Note-14.05)	300,964,344	225,578,590
	f) Cumulative amount of the written off loans/Leases:		
	Opening balance	316,136,785	299,417,144
	Amount written off during the year	-	16,719,641
	Cumulative to date	316,136,785	316,136,785
	Recovery from write-off	-	-
	Written off loans for which law suit filed	316,136,785	316,136,785
8.04	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 2021

	June 30 2021 Taka	December 31 2020 Taka
Cost		
Opening balance	423,931,620	398,735,944
Add: Addition during the year (Annexure - A)	4,519,577	25,195,676
	428,451,197	423,931,620
Less: Disposed during the year (Annexure-A)	-	-
Balance as on 30.06.2021	428,451,197	423,931,620
Less: Accumulated depreciation (9.02)	(113,325,114)	(104,271,118)
Written down value as on 30.06.2021	315,126,083	319,660,502

9.02 Accumulated depreciation

Opening balance	104,271,118	85,148,058
Add: Depreciation charged during the year	9,053,996	19,123,060
	113,325,114	104,271,118
Less: Adjustment during the year	-	-
Balance as on 30.06.2021	113,325,114	104,271,118

For details please refer to Annexure - A

	June 30 2021 Taka	December 31 2020 Taka
10.00 Other assets		
Income Generating Other Assets:	-	-
Non-income Generating Other Assets:		
Advance against fixed assets (note: 10.03)	1,100,000	240,000
Security deposits	594,460	594,460
Advance income tax (note: 10.01)	252,063,260	134,197,295
Advance against branch office	133,074	-
Stamp & Security Paper	592,150	587,200
Other receivables (note: 10.02)	100,726,063	113,962,152
	355,209,007	249,581,107
10.01 Advance Income Tax		
Balance as at 1st January	134,197,295	315,690,434
Add: Advance tax for the year:		
Tax paid during the year	111,733,937	95,614,674
Tax deducted at source	6,132,028	33,730,081
Less: Adjusted against tax provision	-	(310,837,894)
	117,865,965	(181,493,139)
Balance as at 30 June	252,063,260	134,197,295
10.02 Other Receivables		
Cheque dishonored charges	245,836	272,460
Accounts receivable	52,235,090	66,766,370
Interest on bank deposits	28,587,131	29,049,879
Receivable from Dhaka Stock Exchange Ltd.	-	-
Receivable from Multi Securities	5,770	5,770
Receivable from ETBL Securities	20,377	13,100
Receivable from UFT Co. Ltd	143,058	1,019,279
Legal charges receivable	17,569,489	16,300,539
Others	1,919,313	534,755
	100,726,063	113,962,152
10.03 Advance against fixed assets		
Opening balance	240,000	9,854,000
Add: Advance payment	860,000	-
Less : Transfer to fixed assets	-	9,614,000
	1,100,000	240,000
11.00 Non-banking assets	-	-

		June 30 2021 Taka	December 31 2020 Taka
12.00	Borrowing from banks, other financial institutions and agents		
	Secured		
	In Bangladesh:		
	Secured Overdraft		
	Banking companies:		
	Eastern Bank Limited	85,470	237,586
	Mercantile Bank Limited	443,811	89,517
	SBAC Bank Limited	-	-
	Exim Bank Limited	-	-
	Uttara Bank Limited	-	40,586
	Pubali Bank Limited	80,801	237,782
	Mutual Trust Bank Limited	-	3,021
		610,082	608,493
	Non-banking financial institution	-	-
		610,082	608,493
	Outside Bangladesh	-	-
	Sub-total:	610,082	608,493
	Term Loan :		
	Banking companies:		
	Agrani Bank Limited	108,656,925	226,554,052
	Woori Bank Limited	162,000,000	162,000,000
	Eastern Bank Limited	132,666,001	193,008,841
		403,322,926	581,562,893
	Non-banking financial institution	-	-
		403,322,926	581,562,893
	Outside Bangladesh	-	-
	Sub-total:	403,322,926	581,562,893
	Bangladesh Bank Loan:		
	SME loan	64,567,882	86,243,847
	HML Refinance Scheme	167,313,396	181,315,605
	Secured loan from others	-	-
	Sub-total:	231,881,278	267,559,452
	Un-secured		
	Money at call and on short notice: (note-12.01)		
	Banking companies:		
	Sonali Bank Limited	100,000,000	-
	Agrani Bank Limited	150,000,000	-
	Pubali Bank Limited	90,000,000	-
	Janata Bank Limited	-	-
		340,000,000	-
	Non-banking financial institution	-	-
		340,000,000	-
	Un-secured		
	Short term borrowing		
	Banking companies:		
	Lankan Alliance Finance Limited	-	-
	SBAC Bank Limited	-	-
		-	-
	Total:	975,814,287	849,730,838

		June 30 2021 Taka	December 31 2020 Taka
12.01	Money at call and on short notice		
	Money at call and on short notice normally ranges between 1-3 days.		
13.00	Deposits and other accounts		
	Bank Term deposits	1,280,000,000	500,000,000
	Customer deposits	11,649,397,717	12,999,364,530
	Other deposits (note: 13.01)	11,534,632	11,549,592
		12,940,932,349	13,510,914,122
13.01	Other Deposits		
	Home mortgage loan deposit	730,354	730,354
	Margin deposit	2,061,300	2,076,260
	Refundable share money deposit	6,210,394	6,210,394
	Lease deposit	2,532,584	2,532,584
		11,534,632	11,549,592
14.00	Other liabilities		
	Provision for loans, advances ,investments and others(note: 14.01 to 14.04)	281,636,494	306,128,498
	Interest suspense (note: 14.05)	300,964,344	225,578,590
	Provision for gratuity (note: 14.06)	3,432,846	-
	Withholding tax payable	524,026	1,109,180
	VAT & Excise duty payable	235,325	675,089
	Provision for current tax (note: 14.07)	314,389,538	256,882,433
	Provision for deferred tax (note: 14.09)	18,140,089	16,070,191
	Interest payable (note: 14.11)	393,173,454	467,440,698
	Accrued expenses (note: 14.10)	-	287,500
	Unclaimed dividend (note: 14.12)	20,241,536	17,105,570
	Lease liabilities (note: 14.13)	5,306,100	4,386,049
	Accounts Payable	414,962	10,549,669
	Sundry deposit	22,577,430	19,219,564
	Sundry liabilities	-	-
		1,361,036,143	1,325,433,030

	June 30 2021 Taka	December 31 2020 Taka
14.01 Specific Provision on Loans, Advances		
Balance as at 1st January	112,712,642	87,076,146
<i>Less:</i> Fully provided debt written off	-	(13,661,666)
Provision after written off	112,712,642	73,414,479
<i>Add:</i> Provision made during the year	6,388,045	46,936,894
<i>Less:</i> Provision recovered	(33,019,460)	(7,638,731)
Net charge in the profit & loss account	(26,631,415)	39,298,163
<i>Add:</i> Recoveries of amounts previously written off	-	-
<i>Less:</i> Written off of provision no longer required	-	-
Provisions held at 30 June	86,081,227	112,712,642
14.02 General Provision on Loans, Advances and Leases		
Balance as at 1st January	155,034,465	124,624,763
<i>Add:</i> Provision made during the year	20,504,373	40,600,570
<i>Less:</i> Provision recovered	(11,853,288)	(10,190,868)
Net charge in the profit & loss account	8,651,085	30,409,702
Balance as at 30 June	163,685,550	155,034,465
14.03 Provision on investments in share		
Balance as at 1st January	22,054,731	46,477,231
<i>Add:</i> Provision made during the year	-	-
<i>Less:</i> Provision recovered	(6,511,674)	(24,422,500)
Net charge in the profit & loss account	(6,511,674)	(24,422,500)
Balance as at 30 June	15,543,057	22,054,731
14.04 Provision on others		
Balance as at 1st January	16,326,660	14,598,995
<i>Add:</i> Provision made during the year	-	1,791,982
<i>Less:</i> Provision recovered	-	(64,317)
Net charge in the profit & loss account	-	1,727,665
	16,326,660	16,326,660
<i>Less:</i> Fully provided debt written off	-	-
Provisions held at 30 June	16,326,660	16,326,660
14.05 Interest Suspense Account		
Balance as at 1st January	225,578,590	187,857,462
<i>Add:</i> Interest suspense charged during the year	115,743,643	741,141,700
<i>Less:</i> Interest suspense realized during the year	(40,357,889)	(700,362,598)
Net charge in the profit & loss account	75,385,754	40,779,102
	300,964,344	228,636,564
<i>Less:</i> Interest written off	-	(3,057,974)
Balance as at 30 June	300,964,344	225,578,590
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 and Investments Limited has written-off its loans/leases as under:

(Figures in Taka)

Balance at 1st January	282,697,503	299,417,144
Net loans/leases written-off during the year	-	(16,719,641)
No. of agreements written-off	24	24
No. of clients written-off	19	19
Interest suspense against written-off loans/leases	-	(3,057,974)
Provision adjusted against written-off loans/leases	-	(13,661,666)
Recovery of loans/leases write-off loans/leases	-	-
Balance of loans/leases written-off at 30 June 2021	282,697,503	282,697,503

	June 30 2021 Taka	December 31 2020 Taka
14.06 Provision for Gratuity		
Balance as at 1st January	-	-
Add: Provision made during the year	3,432,846	2,968,848
Less: Payment made during the year	-	(2,968,848)
Less: Provision written back during the year	-	-
Balance as at 30 June	3,432,846	-
14.07 Provision for Current Tax		
Balance as on 1st January	256,882,433	408,316,477
Add: Provision made during the year (note-14.07.01)	57,507,104	152,139,166
Less: Short/(Excess) provision for the year 2019, 2018 & 2017	-	7,264,683
Less: Adjustment of advance tax	-	(310,837,894)
Balance as at 30 June	314,389,538	256,882,433
14.07.01 Provision made during the year		
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)	57,507,104	51,175,379
Add/ (less): Deferred tax	2,069,898	1,471,858
	59,577,003	52,647,237
14.09 Deferred tax liability		
Balance as at 1st January	16,070,191	13,508,087
Deferred tax income/(Expenses)	2,069,898	2,562,103
	18,140,089	16,070,191
14.09.01 Calculation of deferred tax		
Carrying amount of Fixed Assets (excluding land)	249,906,090	254,440,509
Tax base value of Fixed Assets	201,532,520	211,586,668
Taxable temporary difference	48,373,571	42,853,842
Applicable tax rate	37.50%	37.50%
Deferred tax assets on fixed assets	18,140,089	16,070,191

	June 30 2021 Taka	December 31 2020 Taka
14.10 Accrued Expenses		
Promotion and publicity	-	-
Audit fees	-	287,500
Sundry creditors	-	-
	-	287,500
14.11 Interest payable		
Opening balance	467,478,487	556,829,074
Add: Interest charge during the year	-	1,229,388,812
Less : Interest paid during the year	66,394,487	1,318,739,398
	401,084,000	467,478,487
14.12 Unclaim dividend		
Opening balance	17,105,570	15,527,319
Add: Dividend declared	-	117,031,200
Less : Adjustment for the year	-	115,452,949
	17,105,570	17,105,570
14.13 Lease Liability		
Opening balance	4,386,049	-
Add: Lease liability during the year	920,051	4,386,049
	5,306,100	4,386,049
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:		
117,031,200 ordinary shares of Tk.10 each	1,170,312,000	1,170,312,000
% of holding:	% of holding	% of holding
Sponsors	70.13%	70.13%
General public	29.87%	29.87%
	100.00%	100.00%
Number of holding:		
Sponsors	82,068,521	82,068,521
General public	34,962,679	34,962,679
	117,031,200	117,031,200

	June 30 2021 Taka	December 31 2020 Taka
15.03	Classification of shareholders by holding as required by Regulation 37 of the Listing Regulations of Dhaka Stock Exchange Limited:	

Number of shares	No of shareholders	No of shares	% of holding
Less than 500	1875	179,529	0.15%
501 to 5,000	1407	2,616,319	2.24%
5,001 to 10,000	252	1,856,752	1.59%
10,001 to 20,000	172	2,465,035	2.11%
20,001 to 30,000	48	1,231,951	1.05%
30,001 to 40,000	21	784,628	0.67%
40,001 to 50,000	26	1,246,118	1.06%
50,001 to 100,000	52	3,976,816	3.40%
100,001 to 1,000,000	58	13,914,479	11.89%
Above 1,000,000	23	88,759,573	75.84%
Total:	3934	117,031,200	100.00%

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

15.04 Capital Requirement

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

Core capital (paid-up capital, retained earnings & statutory reserve etc.)

Less: Required minimum capital

Surplus over minimum required capital

Core capital (paid-up capital, retained earnings & statutory reserve etc.)

Add: Provision on good loan/leases

Total capital

Less: Required minimum capital

2,070,931,115	2,096,491,904
(1,000,000,000)	(1,000,000,000)
1,070,931,115	1,096,491,904
2,070,931,115	2,096,491,904
163,685,550	155,034,465
2,234,616,665	2,251,526,369
(1,000,000,000)	(1,000,000,000)
1,234,616,665	1,251,526,369

16.00 Statutory reserve

Balance as at 1st January

Reserve made during the year (note-16.01)

Balance as at 30 June

578,179,399	513,900,723
29,997,202	64,278,675
608,176,601	578,179,399

16.01 Reserve made during the year *

Net Profit/(loss) after taxation

Applicable Rate

149,986,011	321,393,377
20%	20%
29,997,202	64,278,675

*In compliance with the clause no 6 of Financial Institutions Regulations, 1994, Financial Institution is required to transfer at least 20% of its 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

Add: Net profit after tax for the year

Less: Allocations:

Transferred to statutory reserve

Issue of Bonus Share

Dividend

Balance as at 30 June

348,000,505	207,917,003
149,986,011	321,393,377
497,986,516	529,310,380
(29,997,202)	(64,278,675)
-	-
(175,546,800)	(117,031,200)
(205,544,002)	(181,309,875)
292,442,514	348,000,505

		June 30 2021 Taka	June 30 2020 Taka
18.00	Income statement		
	Income:		
	Interest, discount and other similar income (note: 19.00)	741,210,440	926,286,014
	Dividend income (note: 21.00)	2,646,439	312,500
	Fees, commission & brokerage (note: 22.00)	-	500
	Gains less losses arising from investment in securities(note: 21.01)	8,424,054	424,780
	Other operating income (note: 23.00)	8,444,422	4,718,400
		760,725,355	931,742,193
	Expenses:		
	Interest on borrowing, fees and commission (note: 20.00)	499,191,919	713,280,065
	Losses on loan, advances and leases (note: 31.00)	(17,980,330)	219,587
	Administrative expenses	81,872,006	83,504,914
	Other operating expenses (note: 30.00)	6,720,558	5,070,471
	Depreciation on banking assets (note: 29.00)	9,322,437	7,161,397
		579,126,590	809,236,433
		181,598,765	122,505,760
19.00	Interest income		
	Interest on mortgage loan:		
	Home mortgage loan	566,119,868	659,698,717
	Commercial mortgage loan	69,071,748	73,677,271
	Project mortgage loan	17,012,509	16,765,470
		652,204,125	750,141,458
	Interest on lease finance:		
	Industrial equipment	525,685	30,095
	Vehicles	79,839	176,999
	Delinquent interest	-	-
	Interest on term finance	13,823,802	26,909,315
		14,429,326	27,116,409
	Interest on fixed deposits	51,831,628	134,201,785
	Interest on short term deposit	20,893,186	12,414,723
	Interest on loan against FDR	933,794	1,275,626
	Interest on staff loan	918,382	1,136,013
		741,210,440	926,286,014
20.00	Interest paid on deposits, borrowings etc.		
	Interest paid on deposits, borrowings (Note-20.01)	499,191,919	713,280,065
	Interest Expenses-Lease Liability (Note-20.02)	239,816	-
		499,431,735	713,280,065
20.01	Interest paid on deposits, borrowings		
	Call money interest	8,198,264	1,957,083
	Secured overdraft interest	1,542,222	29,585,004
	Term deposit interest	18,264,583	126,077,986
	Term loan interest	26,500,203	54,434,539
	Customer Deposit Int. - Kotipoti Scheme	309,044	261,706
	Customer Deposit Int. - Education Pension Scheme	16,198	8,469
	Customer Deposit Int. - Housing Deposit Scheme	69,944	36,857
	Customer Deposit Int. - Mohila Savings Scheme	139,282	107,518
	Customer Deposit Int. - Money Multiplier Scheme	4,832,515	2,470,000
	Customer deposit interest - Term Deposit	396,869,235	442,068,332
	Customer deposit interest - Income Account	10,583,103	9,836,302
	Customer deposit interest - Double Money Account	16,007,232	9,525,138
	Customer deposit interest - Triple Money Account	2,547,175	2,706,119
	Customer deposit interest-MSS	1,375,084	1,603,392
	Customer deposit interest-MLNR	4,797,426	3,999,423
	Interest expenses on treasury bond	-	10,606,920
	Interest expenses on Repo	1,034,296	9,224,738
	HML refinance interest	3,761,525	4,470,259
	SME loan interest	2,344,589	4,300,280
		499,191,919	713,280,065

		June 30 2021 Taka	June 30 2020 Taka
20.02	Interest Expenses-Lease Liability	<u>239,816</u>	<u>-</u>
21.00	Investment Income		
	Dividend Income (note- 21.01)	2,646,439	312,500
	Interest income from treasury bond (note-21.02)	10,890,265	24,959,434
	Capital gain on sale of Govt. Treasury Bond	10,802,126	-
	Gains /losses from sale of shares (note-21.03)	8,424,054	424,780
		<u>32,762,883</u>	<u>25,696,714</u>
21.01	Dividend Income *		
	Dividend on ordinary shares	2,604,347	312,500
	Dividend on preference shares	42,092	-
		<u>2,646,439</u>	<u>312,500</u>
21.02	Interest income from treasury bond		
	Interest income from treasury bond	10,890,265	24,959,434
		<u>10,890,265</u>	<u>24,959,434</u>
21.03	Gains /losses from sale of shares*		
	Gain on sale of shares	16,470,894	424,780
	Loss on sale of shares	(8,046,840)	-
		<u>8,424,054</u>	<u>424,780</u>
<p>*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</p>			
22.00	Commission, exchange and brokerage		
	Fees	-	500
		<u>-</u>	<u>500</u>
23.00	Other operating income		
	Application, processing and documentation fees	8,442,222	4,711,850
	Delinquent charge-MSS,MLNR etc.	2,200	2,550
	Interest on call Money lending	-	-
	Other income	-	4,000
		<u>8,444,422</u>	<u>4,718,400</u>
24.00	Administrative expenses		
24.01	Directors' fees and expenses		
	This represents fees paid for attending board meetings and other committee meetings @ Tk. 8,000/- per attendance per person.	756,800	246,400
		<u>756,800</u>	<u>246,400</u>
24.02	Salaries and allowances		
	Salary & allowances (note: 24.02.01)	53,429,372	54,120,915
	Provident fund contribution	2,970,157	2,677,932
	Gratuity	3,432,846	250,000
	Bonus	6,529,732	5,185,901
		<u>66,362,107</u>	<u>62,234,748</u>
24.02.01	Salary & allowances		
	This includes managerial remuneration of Taka 42.21 million and balance amount Taka 24.15 million is on account of staff salary, bonus and other allowances. The number of employees including contract based employees were 204 and 188 for the year 2021 & 2020 respectively.		

		June 30 2021 Taka	June 30 2020 Taka
24.03	Rent, taxes, insurance, electricity etc.		
	Office maintenance	922,343	927,976
	Office rent	1,845,584	3,461,496
	Security Guard	479,668	377,691
	City corporation Taxes	-	-
	Electricity	1,087,315	795,764
	Utilities	134,891	107,576
	Membership fees	1,492,124	1,304,124
	Subscription & Donation	305,250	741,950
	Insurance (note: 24.03.01)	809,158	788,839
		7,076,333	8,505,416
24.03.01	Insurance		
	Taka 809,158 being premium paid for insurance coverage against damages/loss of the Company's fixed assets by fire, earthquake etc.		
24.04	Legal expenses		
	Legal and professional	89,250	2,875
	Legal charges	-	-
		89,250	2,875
25.00	Postage, stamps, telecommunication etc.		
	Courier	71,232	33,419
	Postage	18,688	57,360
	Stamps & security paper	11,049	(116,489)
	Telephone, fax & e-mail	1,233,229	1,140,863
		1,334,198	1,115,153
26.00	Stationary, printing, advertisement etc.		
	Printing	9,099	50,600
	Stationery	629,354	437,258
	Business Commission	1,746,993	963,852
	Promotion & publicity	851,420	6,348,612
		3,236,866	7,800,322
27.00	Managing Director's salary and fees		
	Salary & allowances	2,578,065	3,120,000
	Provident fund contribution	138,387	180,000
	Bonus	300,000	300,000
		3,016,452	3,600,000
28.00	Auditors' fees	-	-
29.00	Depreciation on and repairs to assets		
	Depreciation:		
	Building	429,270	387,393
	Newly acquired Building	2,809,230	2,985,678
	Furniture	1,289,169	1,099,193
	Office equipment	1,914,565	1,937,489
	Intangible Assets	735,000	-
	Right-of-Use Asset for Lease Rent	1,429,948	-
	Motor vehicle	446,814	558,516
		9,053,996	6,968,269
	Repair and maintenance	268,441	193,128
		9,322,437	7,161,397

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

	June 30 2021 Taka	June 30 2020 Taka
30.00 Other expenses		
Traveling expenses	30,314	110,580
Conveyance bill	1,305,422	867,030
Training	12,750	35,669
Bank charges and excise duty	773,877	535,665
Books, periodicals and others	-	-
Office refreshments	854,654	929,601
Motor car	3,181,495	2,220,550
Office general expenses	474,033	333,642
AGM Expenses	66,794	-
Trade License Fees	-	36,404
Computer Software Expenses	-	-
Investment expenses share	21,219	1,330
	6,720,558	5,070,471
31.00 Provisions for loan and advances		
For classified loans, advances and leases	(26,631,415)	(1,474,434)
For unclassified loans, advances and leases	8,651,085	1,694,021
	(17,980,330)	219,587
31.01 Provision for investments		
Made during the year	-	1,047,129
Recovery during the year	(6,511,674)	-
	(6,511,674)	1,047,129
31.02 Others		
Provisions for legal charges	-	165,000
Provisions for other charges	-	-
Provisions for cheque dishonored & clearing charges	-	-
	-	165,000
32.00 Earnings per share		
a) Earnings attributable to the ordinary shareholders(Taka)	149,986,011	93,605,828
b) Number of ordinary shares outstanding during the year	117,031,200	117,031,200
c) Weighted average number of ordinary shares outstanding during the year	117,031,200	117,031,200
d) Basic earnings per share (a/c)	1.28	0.80
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 2021 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	741,210,440	926,286,014
(Increase)/decrease in interest receivable on loans, advances and leases	-	-
(Increase)/decrease in other receivable	462,748	62,259,138
	741,673,188	988,545,152
34.00 Interest payments		
Total interest expenses (note: 20.00)	499,191,919	713,280,065
Add: Opening balance of interest payable	467,440,698	556,829,074
Less: Closing balance of interest payable	(393,173,454)	(502,114,111)
	573,459,163	767,995,028
35.00 Fees and commissions receipts in cash		
Fees, commission and brokerage (note: 22.00)	-	500
Add: Opening balance of fees, commission and brokerage	-	-
Less: Closing balance of fees, commission and brokerage	-	-
	-	500

		June 30 2021 Taka	June 30 2020 Taka
36.00	Cash payments to employees		
	Staff salaries and allowances (note: 24.02)	66,362,107	62,234,748
	Managing Director's salaries and allowances (note: 27.00)	3,016,452	3,600,000
	Add: Opening balance of staff dues	10,549,669	5,333,355
	Less: Closing balance of staff dues	(414,962)	(5,383,468)
		79,513,266	65,784,635
37.00	Cash payments to suppliers		
	Printing, stationary and advertisement etc. (note: 26.00)	3,236,866	7,800,322
	Postage, stamps, telecommunication etc. (note: 25.00)	1,334,198	1,115,153
	Repair & maintenance (note: 29.00)	268,441	193,128
	Add: Opening balance of suppliers dues	-	-
	Less: Closing balance of suppliers dues	-	-
		4,839,505	9,108,603
38.00	Receipts from other operating activities		
	Other operating income (note: 23.00)	8,444,422	4,718,400
	Profit on sale of share (note: 21.01)	16,470,894	424,780
	Loss on sale of share (note: 21.01)	(8,046,840)	-
		16,868,476	5,143,180
39.00	Payments for other operating activities		
	Directors' fees	756,800	246,400
	Legal expenses	89,250	2,048,949
	Auditor's fees	-	-
	Office occupancy cost	3,247,595	4,767,163
	City Corporation Taxes	-	-
	Electricity	1,087,315	795,764
	Utilities	134,891	107,576
	Insurance	809,158	788,839
	Other expenses (note: 30.00)	6,720,558	5,070,471
	Add: Opening balance of outstanding payable	287,500	287,500
	Less: Closing balance of outstanding payable	-	(287,500)
		13,133,067	13,825,162
40.00	Increase/(Decrease) of other deposits		
	Closing balance:		
	Term deposits	12,929,397,717	13,009,535,421
	Other deposits	11,534,632	11,618,821
		12,940,932,349	13,021,154,242
	Opening balance:		
	Term deposits	13,499,364,530	13,233,847,419
	Other deposits	11,549,592	11,702,321
		13,510,914,122	13,245,549,740
		(569,981,773)	(224,395,497)
41.00	Sanction and disbursement		
	Sanction	1,448,099,395	929,775,000
	Disbursement	1,206,810,132	617,537,188
	Undisbursed	241,289,263	312,237,812
41.01	Contingent liabilities		
	Government	-	-
	Directors	-	-
	Bank and other Financial Institution	-	-
	Other	241,289,263	312,237,812
42.00	Net Asset Value (NAV) per Share		
	Net Asset (Total assets less total liabilities) (A)	2,070,931,115	1,985,735,555
	Total number of ordinary shares outstanding (B)	117,031,200	117,031,200
	Net Asset Value (NAV) per share (A ÷ B)	17.70	16.97
42.01	Net Operating Cash Flow Per Share (NOCFPS)		
	Net cash flow from operating activities (A)	(265,476,821)	(360,801,229)
	Total number of ordinary shares outstanding (B)	117,031,200	117,031,200
	Net operating cash flow from operating activities per share (A ÷ B)	(2.27)	(3.08)

*Improvement of cash inflow from operating activities for the half year ended 2021 was due to cash inflow from Loans and deposits from banks and other customers. Cash inflow from Loans and deposits from banks and other customers increased for the half year ended 2021 compare to the half year ended 2020. As a result, net operating cash flow per share (NOCFPS) at the half year ended of 30 June, 2021 Improved compare to half year ended 2020.

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 and Rajshahi in the year 2021.

45.00 Capital expenditure commitment

There was neither any outstanding contract nor any Board authorization for capital expenditure as at June 30, 2021.

46.00 Subsequent events-disclosure under IAS 10: "events after the balance sheet date"

No material event has been occurred after the Balance Sheet date, which could materially effect the value of the financial statements.

47.00 Claims against the company not acknowledge as debt

No material event has been occurred after the Balance Sheet date, which could materially effect the value of the financial statements.

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 and Investments Limited

Fixed assets including premises, furniture and fixtures for 2021

(Annexure-A)

Figures in Taka

Particulars	C o s t				Rate	D e p r e c i a t i o n				Written down value as on 30.06.21	Written down value as on 31.12.20
	Balance as on 01.01.21	Disposed during the year	Addition during the year	Balance as on 30.06.21		Balance as on 01.01.21	Adjustments for disposal	Charged during the year	Balance as on 30.06.21		
Land & building	104,509,093	-	-	104,509,093	10.00%	30,703,767	-	429,270	31,133,037	73,376,056	73,805,326
Newly acquired Building	211,494,142	-	-	211,494,142	3.00%	24,212,492	-	2,809,230	27,021,722	184,472,420	187,281,650
Furniture	40,871,359	-	938,977	41,810,336	10.00%	16,026,719	-	1,289,169	17,315,888	24,494,448	24,844,640
Office equipment	39,329,303	-	1,224,718	40,554,021	20.00%	21,408,372	-	1,914,565	23,322,937	17,231,084	17,920,931
Intangible Assets	7,350,000	-	-	7,350,000	20.00%	1,470,000	-	735,000	2,205,000	5,145,000	5,880,000
Right-use of lease Assets	8,008,958	-	2,355,882	10,364,840		2,549,137	-	1,429,948	3,979,085	6,385,755	5,459,821
Motor vehicle	12,368,765	-	-	12,368,765	20.00%	7,900,631	-	446,814	8,347,445	4,021,320	4,468,134
Total:	423,931,620	-	4,519,577	428,451,197		104,271,118	-	9,053,996	113,325,114	315,126,083	319,660,502