National Housing Finance PLC.

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

	Note	September 2026 Taka	December 2025 Taka
Property and Assets			
Cash:	4.00		
In hand (including foreign currencies)		49,441	39,873
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		177,477,133	180,451,339
		177,526,574	**180,491,212**
Balance with banks and other financial institutions:	5.00		
In Bangladesh		6,047,648,483	1,706,184,919
Outside Bangladesh		-	-
		6,047,648,483	**1,706,184,919**
Money at call and on short notice	6.00	-	-
Investments:	7.00		
Government		899,845,052	899,845,052
Others		517,840,587	458,321,696
		1,417,685,639	**1,358,166,748**
Loans and advances:	8.00		
Loans, cash credits, overdrafts etc.		12,450,328,092	13,078,600,932
Bills purchased and discounted		-	-
		12,450,328,092	**13,078,600,932**
Fixed assets including premises, furniture and fixtures	9.00	**254,787,129**	**261,466,012**
Other assets	10.00	**448,090,414**	**465,605,600**
Non-banking assets	11.00	-	-
Total Assets		**20,796,066,331**	**17,050,515,424**
Liabilities and capital			
Liabilities:			
Borrowing from other banks, financial institutions and agents	12.00	**1,461,957,206**	**1,246,192,062**
Deposits and other accounts:	13.00		
Current accounts and other accounts etc.		-	-
Bills payable		-	-
Savings bank deposits		2,876,000,000	176,000,000
Fixed deposits		12,206,205,947	11,403,865,054
Bearer certificate of deposits		-	-
Other deposits		5,452,938	5,452,938
		15,087,658,885	**11,585,317,992**
Other liabilities	14.00	**2,057,915,903**	**2,022,925,745**
Total Liabilities		**18,607,531,994**	**14,854,435,799**
Capital/Shareholders' equity:			
Paid up capital	15.02	1,287,343,200	1,287,343,200
Statutory reserve	16.00	751,069,069	726,831,263
Retained earnings	17.00	150,122,067	181,905,162
Total Shareholders' equity		**2,188,534,337**	**2,196,079,625**
Total liabilities and Shareholders' equity		**20,796,066,331**	**17,050,515,424**

Corporate Head Office: Concord Baksh Tower (7th Floor), Plot # 11-A, Road # 48, Block # CWN (A), Gulshan-2
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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	576,368,195	610,527,670
Undrawn formal standby facilities, credit lines and other commitments		-	-
		576,368,195	**610,527,670**
Total Off-Balance Sheet Items including contingent liabilities		576,368,195	610,527,670
Net Asset Value (NAV) per share (Restated)	**42.00**	**17.00**	**17.06**

The accompanying notes form an integral part of these financial statements

(Sayed Ahmed FCMA)
Chief Financial Officer

(Md. Sarwar Kamal FCS)
Company Secretary

(Mohammad Shamsul Islam)
Managing Director

(Mahmuda Begum)
Independent Director

(Md. Mohsin Hassan, FCMA)
Director

(Dr. Khondaker Showkat Hossain)
Chairman

National Housing Finance PLC.

Statement of Profit or Loss and other Comprehensive Income
For the third quarter ended September 30, 2026

Unaudited

	Note	January 01 to September 30, 2026	January 01 to September 30, 2025	July 01 to September 30, 2026	July 01 to September 30, 2025
Interest Income	19.00	1,280,948,108	1,378,538,766	476,744,315	469,189,146
Interest paid on deposits, borrowings etc.	20.00	1,090,068,904	1,179,216,571	384,595,159	421,542,232
Net interest income		**190,879,205**	**199,322,195**	**92,149,156**	**47,646,914**
Income from investment	21.00	76,562,348	147,887,718	26,043,275	82,992,987
Commission, exchange and brokerage	22.00	1,000	1,000	-	500
Other operating income	23.00	7,441,386	8,878,369	2,848,210	4,402,149
		84,004,734	**156,767,087**	**28,891,485**	**87,395,636**
Total operating income (A)		**274,883,938**	**356,089,282**	**121,040,641**	**135,042,551**
Salaries and allowances	24.02	112,529,662	114,701,682	35,492,313	32,328,925
Rent, taxes, insurance, electricity etc.	24.03	15,773,796	17,994,449	6,014,710	4,718,349
Legal expenses	24.04	-	-	-	-
Postage, stamps, telecommunication etc.	25.00	1,538,758	1,588,597	545,436	514,410
Stationery, printing, advertisement etc.	26.00	3,668,387	5,068,966	1,429,031	2,371,986
Managing Director's salary & fees	27.00	5,353,082	5,348,500	1,575,000	1,560,000
Directors' fees and expenses	24.01	540,500	540,500	172,500	172,500
Auditors' fees	28.00	-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation on and repairs to institution's assets	29.00	7,757,886	9,866,251	2,258,366	3,118,255
Other expenses	30.00	12,856,303	13,109,782	4,244,870	4,392,870
Total operating expenses (B)		**160,018,374**	**168,218,727**	**51,732,226**	**49,177,295**
Profit before provisions (C=A-B)		**114,865,564**	**187,870,555**	**69,308,415**	**85,865,255**
Provisions for					
Loans, advances and leases	31.00	(37,297,338)	16,727,159	(14,766,531)	13,055,141
Diminution in value of investments	31.01	(20,399,400)	(12,353,437)	4,102,761	(18,532,945)
Others	31.02	7,168,189	3,022,766	1,206,177	697,893
Total provisions (D)		**(50,528,549)**	**7,396,488**	**(9,457,593)**	**(4,779,911)**
Total profit before taxation (E=C-D)		**165,394,113**	**180,474,067**	**78,766,008**	**90,645,166**
Provisions for taxation (F)					
Current	14.08	(39,689,479)	(58,792,185)	(11,640,311)	(25,862,532)
Deferred	10.03(a)	(4,515,603)	(1,820,206)	(874,955)	2,780,155
		(44,205,082)	**(60,612,391)**	**(12,515,266)**	**(23,082,377)**
Net profit after taxation (E-F)		**121,189,031**	**119,861,676**	**66,250,742**	**67,562,789**
Appropriations:					
Statutory reserve	16.00	24,237,806	23,972,335	13,250,148	13,512,558
General reserve		-	-	-	-
Proposed dividend		-	-	-	-
		24,237,806	**23,972,335**	**13,250,148**	**13,512,558**
Retained surplus		**96,951,225**	**95,889,341**	**53,000,594**	**54,050,231**
Earnings per share (Restated)	32.00	0.94	0.93	0.51	0.52

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

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National Housing Finance PLC.

Statement of Changes in Equity

For the third quarter ended September 30, 2026

Figures in Taka

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at September 30, 2025:	**1,170,312,000**	**731,750,742**	**-**	**318,614,278**	**2,220,677,020**
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	-	-	-	121,189,031	121,189,031
Dividends	-	-	-	(128,734,320)	(128,734,320)
Issue of Bonus share	-	-	-	-	-
Transfer to statutory reserve	-	24,237,806	-	(24,237,806)	-
Balance as at September 30, 2026	**1,287,343,200**	**751,069,069**	**-**	**150,122,067**	**2,188,534,337**

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

(Sayed Ahmed FCMA)
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National Housing Finance PLC.

Cash Flow Statement
For the third quarter ended September 30, 2026

	September 30, 2026 Taka	September 30, 2025 Taka
A. Cash flows from operating activities		
Interest receipts in cash	1,262,221,418	1,390,649,047
Interest payments	(1,224,517,409)	(1,174,504,106)
Dividend receipts	3,301,717	2,484,422
Fees and commissions receipts in cash	1,000	1,000
Recoveries on loans previously written off	(2,450,000)	(4,299,570)
Cash payments to employees	(126,688,090)	(112,052,592)
Cash payments to suppliers	(6,071,081)	(7,252,222)
Income taxes paid	(63,409,040)	(29,663,133)
Income received from Investments	49,100,720	124,327,109
Receipts from other operating activities	15,664,377	10,287,889
Payments for other operating activities	(26,863,266)	(26,066,185)
Cash generated from operating activities before changes in operating assets and liabilities	**(119,709,653)**	**173,911,659**
Increase/(decrease) in operating assets and liabilities:		
Statutory deposits	-	-
Purchase/sale of trading securities	-	-
Loans, advances and leases to the client	628,272,841	604,383,135
Other assets	125,979,844	135,319,991
Term deposits	3,502,340,893	270,104,994
Other deposits	-	3,037,500
Trading liabilities	-	-
Other liabilities	174,318,134	(3,288,438)
	4,430,911,712	**1,009,557,182**
Net cash flow from operating activities	**4,311,202,058**	**1,183,468,841**
B. Cash flows from investing activities		
Proceeds from sale of securities	(59,518,891)	5,116,200
Payments for purchase of securities	-	290,468,100
Purchase /sale of property, plant & equipment	(215,067)	(1,348,557)
Purchase /sale of subsidiary	-	-
Net cash from investing activities	**(59,733,958)**	**294,235,743**
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	215,765,145	(404,896,545)
Dividend paid	(128,734,320)	-
Net cash from financing activities	**87,030,825**	**(404,896,545)**
D. Net increase/(decrease) in cash	**4,338,498,925**	**1,072,808,039**
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	**6,225,175,057**	**2,531,379,783**
Cash and cash equivalent at end of the period		
Cash in hand (including foreign currencies)	49,441	55,206
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	177,477,133	177,901,740
Balance with banks and other financial institutions	6,047,648,483	2,353,422,837
Money at call and on short notice	-	-
	6,225,175,057	**2,531,379,783**
Net Operating Cash Flow Per Share (NOCFPS) (Note- 42.01) (Restated)	**33.49**	**9.19**

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

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Managing Director

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Notes to the Financial Statements

For the third quarter ended September 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 NHF PLC

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 3rd quarter financial report has been prepared based on International 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 of 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 September 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 3rd quarter of 2025 has also been calculated based on 128.73 million shares.

2.01 Approval of third quarter report

The financial statements for the third quarter ended September 30, 2026 were approved by the Board of Directors in its 273th meeting held on October 28, 2026.

National Housing Finance PLC Corporate Head Office Dhaka

2.02 General

The third quarter ended financial statements for the period ended September 30, 2026 are un-audited. The comparative figures have been restated and rearranged whenever considered necessary to ensure comparability with the current financial statements.

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)

Increased of cash inflow from operating activities for the period 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 September, 2026 increased compare to the period ended 2025.

3.14 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 NHF PLC
ii) "Deposit Operation Manual" of the Shari'ah Based Business Wing of NHF PLC
iii) "Investment Operation Manual" of the Shari'ah Based Business wing of NHF PLC
iv) "Organogram" for conducing Shari'ah Based Business of NHF PLC

It also adopted required policies, processes and Product Programme Guidelines (PPGs). Besides, Islamic Core Business Software (i-CBS) has been developed by NHF IT Department for operating Shari'ah-based businesses.

The company obtained permission from Bangladesh Bank (the country's central bank) to operate the islamic wing vide Bangladesh Bank's letter no. DFIM(L) 1053/63/2024-1057, dated March 24, 2024. The company commenced operation of this wing from April 08, 2024. The Islamic Wing is governed under the rules and regualtion of Bangladesh Bank. A glimps of financial performance of Islamic Finance Wing has been presented at **Annexure - B.**

National Housing Finance PLC Corporate Head Office Dhaka

		September 30, 2026 Taka	December 31, 2025 Taka
4.00	**Cash**		
	Cash in hand:		
	Local currency	49,441	39,873
	Foreign currencies	-	-
		49,441	**39,873**
	Balance with Bangladesh Bank and its agent Bank:		
	Local currency	177,477,133	180,451,339
	Foreign currencies	-	-
		177,477,133	**180,451,339**
		177,526,574	**180,491,212**

4.01 Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR)

Cash Reserve Requirement and Statutory Liquidity Reserve have been calculated and maintained in accordance with Financial Institutions Act, 1993, Financial Institutions Regulations, 1994 and Finance Company Act 2023, FID Circular No. 06, dated 06 November 2003, FID Circular No. 02 dated 10 November 2004, DFIM Circular Letter No. 01, dated 12 January 2017 and DFIM Circular Letter No. 03, dated 21 June 2020.

Cash Reserve Requirement (CRR) has been calculated at the rate of 1.5% on Total Term Deposits (Except Bank & NBFI's deposit) which is preserved in current account maintained with Bangladesh Bank. 'Total Term Deposit' means Term or Fixed Deposit, Security Deposit against Lease/Loan and other Term Deposits, received from individuals and institutions (except Banks & Financial Institutions) and Statutory Liquidity Reserve (SLR) has been calculated at the rate of 5.0% on total liabilities, including CRR of 1.5% on Total Term Deposit. SLR is maintained in liquid assets in the form of cash in hand (notes & coin in Taka), balance with Bangladesh Bank and other Banks and Financial Institutions, unencumbered treasury bill, bond and any other assets approved by Government gazette or by Bangladesh Bank. Details of CRR & SLR maintained by the company are shown in the note: 4.01.01 & 4.01.02.

4.01.01 Cash Reserve Requirement (CRR)

Required reserve	173,783,146	170,986,494
Actual reserve held	177,477,133	180,451,339
Surplus/(deficit)	**3,693,987**	**9,464,845**

4.01.02 Statutory Liquidity Reserve (SLR)

Required reserve	621,442,742	609,678,080
Actual reserve held (including CRR)	2,804,476,781	1,194,173,709
Surplus/(deficit)	**2,183,034,039**	**584,495,629**

5.00 Balance with banks and other financial institutions

5.01 In Bangladesh

On current accounts (note: 5.01.01)	4,749,400	11,032,895
On Short Term Deposit (STD) Accounts (note: 5.01.02)	1,702,899,083	725,152,024
On Fixed Deposit Account (note: 5.01.03)	4,340,000,000	970,000,000
	6,047,648,483	**1,706,184,919**
Outside Bangladesh	-	-
	6,047,648,483	**1,706,184,919**

5.01.01 On Current Accounts

	29,353	-
Janata Bank PLC	98,735	78,385
Bank Asia PLC	2,192,422	3,562,872
EXIM Bank PLC	52,309	52,309
National Bank PLC	8,310	8,310
BRAC Bank PLC	2,225,810	-
One Bank PLC	27,307	27,387
Woori Bank PLC	17,801	6,360
Mercantile Bank PLC	74,454	74,454
United Commercial Bank PLC	22,818	2,222,818
	4,749,400	**11,032,895**

National Housing Finance PLC Corporate Head Office Dhaka

5.01.02 On Short Term Deposit (STD) Accounts		
Islami Bank Bangladesh PLC	2,744,924	5,835,110
AB Bank PLC	237	237
Commercial Bank of Ceylon PLC	153,115	266,220
City Bank PLC	369,110	120,635
Dutch Bangla Bank PLC	3,874,816	3,954,615
Bank Asia PLC	984,358	2,090,567
Mutual Trust Bank PLC	1,651,966	648,041.16
Eastern Bank PLC	1,321,892	19,138,124
Exim Bank PLC	224,511	224,247
Jamuna Bank PLC	14,514,102	21,186,634
Jamuna Bank PLC (Unclaimed Dividend Account)	-	-
Modhumoti Bank PLC	42,909	10,642,909
National Bank PLC	401,658	505,915
National Credit and Commerce Bank PLC	6,734,809	653,424
NRB Bank PLC	2,395,934	12,108,174
NRBC Bank PLC	89,040	89,615
One Bank PLC	953,888	161,517
Prime Bank PLC	2,067,397	1,592,302
Premier Bank PLC	6,081,645	3,843,649
Pubali Bank PLC	22,556,692	3,494,204
Shahjalal Islami Bank PLC	346,282	10,298,885
Social Islami Bank PLC	73,353	73,353
Standard Bank Limited	1,239,775,781	51,907,159
Standard Chartered Bank Limited	-	-
Sonali Bank PLC	2,248,851	5,156,262
SBAC Bank Limited	52,078	51,563
Southeast Bank PLC	764,418	3,076,694
Trust Bank Limited	94,023	94,023
Dhaka Bank PLC	147,185,950	25,119,231
Padma Bank Limited	48,463	48,463
Uttara Bank PLC	1,314,619	11,635
Bank Alfalah Limited	2,852,372	9,121,618
Al-Arafah Islami Bank PLC	32,180	32,350
Midland Bank Limited	5,361	5,809
Mercantile Bank PLC	18,442,346	311,098,837
Sub-Total	**1,480,399,083**	**502,652,024**
Non-Bank Financial Instititions:		
International Leasing and Financial Services Limited	150,000,000	150,000,000
Premier leasing & Finance Limited	60,500,000	60,500,000
Fareast Finance Limited	12,000,000	12,000,000
Sub-Total	**222,500,000**	**222,500,000**
Total Short Term Deposit (STD) Accounts	**1,702,899,083**	**725,152,024**
5.01.03 On Fixed Deposit Account		
Dhaka Bank PLC	-	180,000,000
Meghna Bank PLC	800,000,000	200,000,000
Modhumoti Bank PLC	200,000,000	200,000,000
One Bank PLC	200,000,000	150,000,000
Alliance Finance PLC	-	100,000,000
Islami Bank Bangladesh PLC	30,000,000	
Standard Islami Bank PLC	10,000,000	-
United Finance PLC	20,000,000	-
NRB Bank PLC	2,900,000,000	-
National Housing Finance PLC (Islamic)	-	30,000,000
National Credit and Commerce Bank PLC	180,000,000	110,000,000
	4,340,000,000	**970,000,000**
6.00 Money at call and on short notice		
Bank		
National Credit and Commerce Bank PLC	-	-
Sub-Total	-	-
7.00 Investments		
Government securities	899,845,052	899,845,052
Other investments (note: 7.01)	517,840,587	458,321,696
	1,417,685,639	**1,358,166,748**
7.01 Other Investments		
Mutual Fund (BMSL)	25,000,000	25,000,000
Preference Shares (Union Capital)	-	-
Investment in IPDC Finance 2nd Subordinated Bond	176,000,000	176,000,000
Investment in EBL 3rd Subordinated Bond	40,000,000	50,000,000
Ordinary Shares (note: 7.01.01)	276,840,587	207,321,696
	517,840,587	**458,321,696**

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7.01.01 Investment in ordinary shares

Name of Company	Cost Price	Number of Shares	Cost Value	Market Price	Market Value as on 30.09.2026	Provision for diminution in value of share
Eastland Insurance Company Ltd.	33.77	1,150,000	38,835,592	27.90	32,085,000	6,750,592
Square Pharmaccuticals PLC	220.46	545,000	120,152,704	218.00	118,810,000	1,342,704
Confidence Cement PLC	68.84	315,824	21,740,549	59.20	18,696,781	3,043,768
IDLC Finance PLC	48.33	1,400,000	67,655,658	42.90	60,060,000	7,595,658
LankaBangla Finance PLC	27.10	1,050,000	28,456,084	14.50	15,225,000	13,231,084
Total			**276,840,587**		**244,876,781**	**31,963,806**

Provision for diminution in value of share		
Opening Balance	52,363,206	53,781,065
Charge /(recovery) during this period	(20,399,400)	(1,417,859)
Balance as on September 30	**31,963,806**	**52,363,206**

8.00 Loans and advances

Mortgage loans	11,961,274,864	12,543,216,256
Lease finance	3,279,961	3,269,453
Term loans	122,421,434	124,475,136
Small & Medium Enterprises Loan	311,076,631	335,558,176
Loan Against Fixed Deposits	22,713,717	41,021,327
Staff loan (note: 8.01)	29,561,484	31,060,584
	12,450,328,092	**13,078,600,932**

8.01 Staff Loan

Personal loan	23,621,867	23,307,417
Car loan	5,939,617	7,753,167
	29,561,484	**31,060,584**

8.02 Particulars of Loans, Advances and Leases

Loans considered good in respect of which the Company is fully secured	12,420,766,608	13,047,540,348
Loans considered good against which the Company holds no security other than debtors' personal guarantee	23,621,867	23,899,760
Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	5,939,617	7,160,824
Loans adversely classified-no provision not maintained there against	-	-
	12,450,328,092	**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	29,561,484	31,060,584
Loans due from companies or firms in which the directors or officers of the Company have interest as directors, partners or managing agents or, in case of private companies, as members	-	-
Maximum total amount of advance, including temporary advance made at any time during the year to directors or managers or officers of the Company or any of them either separately or jointly with any other person	-	-
Maximum total amount of advance, including temporary advances granted during the year to companies or firms in which the directors of the Company are interested as directors, partners or managing agents or, in case of private companies, as members.	-	-
Due from banks/financial institutions	-	-
Classified loans, advances and leases:		
a) Classified loans, advances and leases on which interest has not been charged	1,177,675,670	1,137,058,649
b) Loans written off	-	-
c) Realized from previous written off	-	-
d) Provision on bad loans, advances and leases	307,656,309	283,901,687
e) Interest credited to the interest suspense account (Note-14.05)	520,741,411	398,202,530
f) Cumulative amount of the written off loans/Leases:		
Opening balance	665,489,548	584,505,317
Amount written off during this period	-	100,533,801
Cumulative to date	665,489,548	685,039,118
Recovery from write-off	(2,450,000)	(19,549,570)
Written off loans for which law suit filed	663,039,548	665,489,548

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

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9.00 Fixed assets including premises, furniture and fixtures for 2026

	September 30, 2026 Taka	December 31, 2025 Taka
Cost		
Opening balance	434,409,966	437,178,489
Add: Addition during the year (Annexure - A)	215,067	1,539,352
	434,625,033	**438,717,841**
Less: Disposed during this period (Annexure-A)	-	(4,307,875)
Balance as on 30.09.2026	**434,625,033**	**434,409,966**
Less: Accumulated depreciation (9.02)	(179,837,904)	(172,943,954)
Written down value as on 30.09.2026	**254,787,129**	**261,466,012**

9.02 Accumulated depreciation

Opening balance	172,943,954	165,165,864
Add: Depreciation charged during this period	6,893,950	12,085,963
	179,837,904	**177,251,827**
Less: Adjustment during the year	-	(4,307,873)
Balance as on 30.09.2026	**179,837,904**	**172,943,954**

For details please refer to Annexure - A

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		September 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)	244,943,260	307,040,832
	Advance against branch office	104,460	-
	Advance against office rent	132,008	180,005
	Deferred tax assets (note: 10.03)	3,802,421	8,318,023
	Stamp & Security Paper	520,864	250,102
	Other receivables (note: 10.02)	197,915,402	149,144,637
		448,090,414	**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	19,845,665	-
	Tax deducted at source	43,563,375	49,231,867
	Less: Adjusted against tax provision	(125,506,612)	(4,770,336)
		(62,097,572)	**44,461,531**
	Balance as at 30 June	**244,943,260**	**307,040,832**
10.02	**Other Receivables**		
	Cheque dishonored charges	56,326	57,756
	Interest receivable	122,721,982	102,042,975
	Advance against Zero Coupon Bond	-	-
	Interest on bank deposits	36,853,250	18,126,559
	Receivable from Dhaka Stock Exchange Ltd.	-	-
	Receivable from Multi Securities	3,820	3,820
	Receivable from ETBL Securities	18,034	8,044
	Receivable from UFT Co. Ltd	5,647	397,268
	Legal charges receivable	35,010,584	28,138,058
	Others	3,245,760	370,158
		197,915,402	**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))	(4,515,603)	(2,488,087)
		3,802,421	**8,318,023**
10.03(a)	**Calculation of deffered tax**		
	Carrying amount of Fixed Assets (excluding land)	189,567,136	196,246,019
	Tax base value of Fixed Assets	206,341,824	218,427,415
	Deductible temporary difference	16,774,688	22,181,396
	Applicable tax rate	37.50%	37.50%
	Deferred tax assets on fixed assets	6,290,508	8,318,023
	Deferred tax assets/(liability) at the beginning of year	10,806,111	10,806,111
	Deferred tax income/(Expenses)	**(4,515,603)**	**(2,488,087)**
11.00	**Non-banking assets**	-	-

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		September 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	17,440,619	239,324,347
	Mercantile Bank PLC	51,886	50,585
	SBAC Bank PLC	-	-
	Exim Bank PLC	-	-
	Uttara Bank PLC	-	-
	Pubali Bank PLC	206,968	240,630,298
	Mutual Trust Bank PLC	50,460,977	100,501,168
		68,160,449	**580,506,398**
	Non-banking financial institution	-	-
		68,160,449	**580,506,398**
	Outside Bangladesh	-	-
	Sub-total:	**68,160,449**	**580,506,398**
	Term Loan :		
	Banking companies:		
	Agrani Bank PLC	46,358,061	77,195,647
	Woori Bank PLC	162,000,000	162,000,000
	Pubali Bank Ltd.	87,757,317	133,848,282
	NCC Bank Ltd.	-	-
	Eastern Bank PLC	165,716,272	218,302,614
		461,831,650	**591,346,543**
	Non-banking financial institution	-	-
		461,831,650	**591,346,543**
	Outside Bangladesh	-	-
	Sub-total:	**461,831,650**	**591,346,543**
	Bangladesh Bank Loan:		
	SME loan	9,552,500	14,825,000
	HML Refinance Scheme	48,125,684	59,514,121
	Secured loan from others	874,286,922	-
	Sub-total:	**931,965,107**	**74,339,121**
	Un-secured		
	Money at call and on short notice: (note-12.01)		
	Banking companies:		
		-	-
		-	-
	Non-banking financial institution	-	-
		-	-
	Un-secured		
	Short term borrowing		
	Banking companies:		
		-	-
		-	-
	Total:	**1,461,957,206**	**1,246,192,062**

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12.01 Money at call and on short notice

Money at call and on short notice normally ranges between 1-3 days. At the closing date of 30 September 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	2,876,000,000	176,000,000
Customer deposits	12,206,205,947	11,403,865,054
Other deposits (note: 13.01)	5,452,938	5,452,938
	15,087,658,885	**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)	647,649,802	695,728,351
Interest suspense (note: 14.05)	520,741,411	398,202,530
Provision for gratuity (note: 14.06)	-	-
Withholding tax payable	27,990,136	1,381,168
VAT & Excise duty payable	5,643,693	924,575
Provision for current tax (note: 14.07)	143,030,206	228,847,339
Interest payable (note: 14.11)	453,502,511	587,998,242
Accrued expenses (note: 14.10)	-	373,750
Unclaimed dividend (note: 14.12)	133,678,405	4,944,085
Lease liabilities (note: 14.13)	354,316	935,785
Accounts Payable	69,453,608	78,258,954
Sundry deposit	50,928,763	20,387,915
Sundry liabilities	4,943,051	4,943,051
	2,057,915,903	**2,022,925,745**

14.01 Specific Provision on Loans, Advances

Balance as at 1st January	298,771,432	327,666,095
Less: Fully provided debt written off	-	(80,215,599)
Provision after written off	298,771,432	247,450,496
Add: Provision made during this period	44,228,925	77,795,295
Less: Provision recovered	(19,953,700)	(46,023,929)
Net charge in the profit & loss account	**24,275,225**	**31,771,366**
Add: Recoveries of amounts previously written off	2,450,000	19,549,570
Less: Written off of provision no longer required	-	-
Provisions held at 30 September	**325,496,657**	**298,771,432**

National Housing Finance PLC Corporate Head Office Dhaka

14.02	**General Provision on Loans, Advances and Leases**		
	Balance as at 1st January	202,577,881	126,279,498
	Add: Provision made during this period	18,021,368	76,805,343
	Less: Provision recovered	(79,593,931)	(506,960)
	Net charge in the profit & loss account	(61,572,563)	76,298,383
	Balance as at 30 September	**141,005,318**	**202,577,881**
14.03	**Provision on investments in share**		
	Balance as at 1st January	52,363,207	53,781,066
	Add: Provision made during this period	-	1,141,637
	Less: Provision recovered	(20,399,400)	(2,559,496)
	Net charge in the profit & loss account	(20,399,400)	(1,417,859)
	Balance as at 30 September	**31,963,807**	**52,363,207**
14.04	**Provision on others**		
	Balance as at 1st January	142,015,831	11,883,914
	Add: Provision made during this period	7,170,067	130,942,943
	Less: Provision recovered	(1,878)	(20,186)
	Net charge in the profit & loss account	7,168,189	130,922,757
		149,184,020	142,806,671
	Less: Fully provided debt written off	-	(790,840)
	Provisions held at 30 September	**149,184,020**	**142,015,831**
14.05	**Interest Suspense Account**		
	Balance as at 1st January	398,202,530	450,768,998
	Add: Interest suspense charged during this period	122,538,881	181,691,876
	Less: Interest suspense realized during this period	-	(213,940,142)
	Net charge in the profit & loss account	122,538,881	(32,248,266)
		520,741,411	418,520,732
	Less: Interest written off	-	(20,318,202)
	Balance as at 30 September	**520,741,411**	**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	2,450,000	19,549,570
Balance of loans/leases written-off at 30 September 2026	**663,039,548**	**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 September	-	-
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)	39,689,479	47,345,759
	Less: Prior year short/(excess) provision	-	4,770,336
	Less: Adjustment of advance tax	(125,506,612)	(4,770,336)
	Balance as at 30 September	**143,030,206**	**228,847,339**

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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)	39,689,479	58,792,185
	39,689,479	**58,792,185**

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)	44,205,082	54,604,181
Accounting profit before tax (B)	165,394,113	149,868,462
Average effective tax rate (A÷B)	**26.73%**	**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	-5.17%	11.83%
Recovery from business write-off	0.56%	4.89%
Capital gain from sale of Govt. Securities	0.00%	-12.40%
Other components of tax as per ITO 1984	3.11%	2.61%
Difference between accounting and tax depreciation.	-9.27%	-8.00%
Effective tax rate	**26.73%**	**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	(134,495,731)	(185,215,271)
	453,502,511	**587,998,242**

14.12 Unclaim dividend

Opening balance	4,944,085	4,989,489
Add: Dividend declared	128,734,320	-
Less : Adjustment for the period	-	(45,404)
	133,678,405	**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	(581,469)	(1,311,914)
	354,316	**935,785**

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

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15.00 Share Capital

15.01 Authorized Capital:

200,000,000 ordinary shares of Tk.10 each	2,000,000,000	2,000,000,000

15.02 Issued, Subscribed and fully Paid-up Capital:

128,734,320 ordinary shares of Tk.10 each	**1,287,343,200**	**1,287,343,200**
% of holding:	**% of holding**	**% of holding**
Sponsors	54.91%	54.91%
General public	45.09%	45.09%
	100.00%	**100.00%**

Number of holding:

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

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

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

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

15.04 Capital Requirement

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

Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,188,534,337	2,196,079,625
Less: Required minimum capital	(1,000,000,000)	(1,000,000,000)
Surplus over minimum required capital	**1,188,534,337**	**1,196,079,625**

Core capital (paid-up capital, retained earnings & statutory reserve etc.)	2,188,534,337	2,196,079,625
Add: Provision on good loan/leases	141,005,318	202,577,881
Total capital	**2,329,539,655**	**2,398,657,506**
Less: Required minimum capital	(1,000,000,000)	(1,000,000,000)
	1,329,539,655	**1,398,657,506**

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16.00	**Statutory reserve**		
	Balance as at 1st January	726,831,263	707,778,407
	Reserve made during this period (note-16.01)	24,237,806	19,052,856
	Balance as at 30 September	**751,069,069**	**726,831,263**
16.01	**Reserve made during this period ***		
	Net Profit/(loss) after taxation	121,189,031	95,264,281
	Applicable Rate	20%	20%
		24,237,806	**19,052,856**

*In compliance with the clause no 6 of Financial Institutions Regulations, 1994, Financial Institution is required to transfer at least 20% of it's profit after tax and before appropriation of dividend in a particular year, if the financial institution's sum of Share Premium Account (if any) and Statutory Reserves is less than the paid up capital of that financial institution. Accordingly, 20% of current year's profit after tax has been transferred to Statutory Reserves Account. Statutory reserve has been created at the rate of 20.00% of the net profit as per Bangladesh Bank's guidelines.

17.00	**Retained earnings**		
	Balance as at 1st January	181,905,162	222,724,937
	Add: Net profit after tax for this period	121,189,031	95,264,281
		303,094,194	**317,989,219**
	Less: Allocations:		
	Transferred to statutory reserve	(24,237,806)	(19,052,856)
	Issue of Bonus Share	-	(117,031,200)
	Dividend	(128,734,320)	-
		(152,972,126)	**(136,084,056)**
	Balance as at 30 September	**150,122,067**	**181,905,162**

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		September 30, 2026 Taka	September 30, 2025 Taka
18.00	**Income statement**		
	Income:		
	Interest, discount and other similar income (note: 19.00)	1,280,948,108	1,378,538,766
	Dividend income (note: 21.00)	3,301,717	2,484,422
	Fees, commission & brokerage (note: 22.00)	1,000	1,000
	Gains less losses arising from investment in securities(note: 21.01)	8,222,991	1,409,520
	Other operating income (note: 23.00)	7,441,386	8,878,369
		1,299,915,203	**1,391,312,077**
	Expenses:		
	Interest on borrowing, fees and commission (note: 20.00)	1,090,021,678	1,179,111,769
	Losses on loan, advances and leases (note: 31.00)	(37,297,338)	16,727,159
	Administrative expenses	139,404,185	145,242,694
	Other operating expenses (note: 30.00)	12,856,303	13,109,782
	Depreciation on banking assets (note: 29.00)	7,757,886	9,866,251
		1,212,742,714	**1,364,057,655**
		87,172,489	**27,254,422**
19.00	**Interest income**		
	Interest on mortgage loan:		
	Home mortgage loan	938,520,864	1,087,442,919
	Commercial mortgage loan	112,140,610	122,413,037
	Project mortgage loan	15,808,201	24,695,142
		1,066,469,675	**1,234,551,098**
	Interest on lease finance:		
	Industrial equipment	-	328,276
	Vehicles	-	93,083
	Delinquent interest	-	-
	Interest on term finance	20,435,214	18,226,231
		20,435,214	**18,647,590**
	Interest on fixed deposits	128,646,111	49,691,807
	Interest on short term deposit	60,244,457	68,922,431
	Interest on loan against FDR	2,549,110	3,941,127
	Interest on staff loan	2,603,541	2,784,713
		1,280,948,108	**1,378,538,766**
20.00	**Interest paid on deposits, borrowings etc.**		
	Interest paid on deposits, borrowings (Note-20.01)	1,090,021,678	1,179,111,769
	Interest Expenses-Lease Liability (Note-20.02)	47,226	104,802
		1,090,068,904	**1,179,216,571**
20.01	**Interest paid on deposits, borrowings**		
	Call money interest	-	-
	Secured overdraft interest	3,462,120	9,170,034
	Term deposit interest	58,289,472	42,880,000
	Term loan interest	46,199,118	60,457,005
	Customer Deposit Int. - Kotipoti Scheme	1,142,798	880,713
	Customer Deposit Int. - Hajj Scheme	22,632	-
	Customer Deposit Int. - Education Pension Scheme	26,954	67,977
	Customer Deposit Int. - Housing Deposit Scheme	271,579	271,489
	Customer Deposit Int. - Mohila Savings Scheme	81,492	57,508
	Customer Deposit Int. - Money Multiplier Scheme	14,142,107	12,022,296
	Customer deposit interest - Term Deposit	876,945,357	927,655,819
	Customer deposit interest - Income Account	10,691,572	14,061,041
	Customer deposit interest - Double Money Account	133,466	925,269
	Customer deposit interest - Triple Money Account	9,753,168	7,226,979
	Customer deposit interest-MSS	1,455,183	1,055,472
	Customer deposit interest-MLNR	5,800,635	5,949,896
	Interest Expense on Zero coupon bond	21,316,627	29,147,874
	Interest expenses on treasury bond	-	-
	Interest expenses on Repo	38,117,020	65,613,396
	HML refinance interest	2,013,711	1,408,078
	SME loan interest	156,665	260,922
		1,090,021,678	**1,179,111,769**
20.02	**Interest Expenses-Lease Liability**	**47,226**	**104,802**

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21.00	**Investment Income**		
	Dividend Income (note- 21.01)	3,301,717	2,484,422
	Interest income from treasury bond (note-21.02)	65,037,639	94,449,676
	Capital gain on sale of Govt. Treasury Bond	-	49,544,100
	Gains /losses from sale of shares (note-21.03)	8,222,991	1,409,520
		76,562,348	**147,887,718**
21.01	**Dividend Income ***		
	Dividend on ordinary shares	3,301,717	2,484,422
	Dividend on preference shares	-	-
		3,301,717	**2,484,422**
21.02	**Interest income from treasury bond**		
	Interest income from treasury bond	49,100,720	74,783,009
	Income from investment in bonds	15,936,919	19,666,667
		65,037,639	**94,449,676**
21.03	**Gains /losses from sale of shares***		
	Gain on sale of shares	8,222,991	1,409,520
	Loss on sale of shares	-	-
		8,222,991	**1,409,520**

*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	1,000
		1,000	**1,000**
23.00	**Other operating income**		
	Application, processing and documentation fees	5,859,812	8,542,646
	Delinquent charge-MSS,MLNR etc.	13,030	420
	Interest on call Money lending	-	-
	Other income	1,568,544	335,303
		7,441,386	**8,878,369**
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.	540,500	540,500
		540,500	**540,500**
24.02	**Salaries and allowances**		
	Salary & allowances (note: 24.02.01)	92,256,214	92,322,961
	Provident fund contribution	4,701,966	4,630,681
	Gratuity	4,580,898	5,242,869
	Bonus	10,990,584	12,505,171
		112,529,662	**114,701,682**

24.02.01 Salary & allowances

This includes managerial remuneration of Taka 94.52 million and balance amount Taka 18.01 million is on account of staff salary, bonus and other allowances. The number of employees including contract based employees were 197 and 189 for this period of 2026 & 2025 respectively.

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24.03	**Rent, taxes, insurance, electricity etc.**		
	Office maintenance	2,082,892	1,944,333
	Office rent	6,025,614	5,214,972
	Security Guard	1,293,772	1,284,469
	City corporation Taxes	240,697	159,851
	Electricity	2,372,268	2,563,506
	Utilities	213,692	226,794
	Membership fees	1,697,938	1,651,125
	Subscription & Donation	633,483	3,911,618
	CSR activites	-	25,000
	Legal and professional	349,662	335,803
	Insurance (note: 24.03.01)	863,778	676,978
		15,773,796	**17,994,449**

24.03.01 Insurance

Taka 863,778 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	69,303	97,981
	Postage	56,916	54,463
	Stamps & security paper	-	-
	Telephone, fax & e-mail	1,412,539	1,436,153
		1,538,758	**1,588,597**
26.00	**Stationary, printing, advertisement etc.**		
	Printing	749,987	771,621
	Stationery	622,870	578,081
	Business Commission	1,209,900	2,689,022
	Promotion & publicity	1,085,630	1,030,242
		3,668,387	**5,068,966**
27.00	**Managing Director's salary and fees**		
	Salary & allowances	4,693,082	4,688,500
	Bonus	660,000	660,000
		5,353,082	**5,348,500**
28.00	**Auditors' fees**	-	-
29.00	**Depreciation on and repairs to assets**		
	Depreciation:		
	Building	337,974	422,460
	Newly acquired Building	3,231,904	3,748,343
	Furniture	1,124,320	1,402,572
	Office equipment	1,381,596	1,937,286
	Intangible Assets	-	630,000
	Right-of-Use Asset for Lease Rent	644,517	886,749
	Motor vehicle	173,639	244,182
		6,893,950	**9,271,592**
	Repair and maintenance	863,936	594,659
		7,757,886	**9,866,251**

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

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30.00	**Other expenses**		
	Traveling expenses	242,358	293,553
	Conveyance bill	2,512,899	3,301,343
	Training	41,184	61,556
	Bank charges and excise duty	1,402,751	1,112,157
	Books, periodicals and others	-	-
	Office refreshments	1,476,486	1,392,976
	Motor car	5,593,831	5,674,260
	Office general expenses	1,283,127	992,108
	AGM Expenses	131,120	122,616
	Software Maintenance Charge	-	-
	Trade License Fees	171,817	158,636
	Computer Software Expenses	-	-
	Investment expenses share	730	577
		12,856,303	**13,109,782**
31.00	**Provisions for loan and advances**		
	For classified loans, advances and leases	24,275,225	14,835,072
	For unclassified loans, advances and leases	(61,572,563)	1,892,087
		(37,297,338)	**16,727,159**
31.01	**Provision for investments**		
	Made during the year	-	-
	Recovery during the year	(20,399,400)	(12,353,437)
		(20,399,400)	**(12,353,437)**
31.02	**Others**		
	Provisions for legal charges	3,154,423	3,008,432
	Provisions for other (salary) charges	4,000,000	-
	Provisions for cheque dishonored & clearing charges	13,766	14,334
		7,168,189	**3,022,766**
32.00	**Earnings per share**		
	a) Earnings attributable to the ordinary shareholders(Taka)	121,189,031	119,861,676
	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)	**0.94**	**1.02**
	d) Basic earnings per share (a/c) (restated)*	**0.94**	**0.93**

*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 September 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	1,280,948,108	1,866,351,789
	(Increase)/decrease in interest receivable on loans, advances and leases	-	-
	(Increase)/decrease in other receivable	(18,726,690)	5,397,306
		1,262,221,418	**1,871,749,094**
34.00	**Interest payments**		
	Total interest expenses (note: 20.00)	1,090,021,678	1,562,235,882
	Add: Opening balance of interest payable	587,998,242	525,156,109
	Less: Closing balance of interest payable	(453,502,511)	(587,998,242)
		1,224,517,409	**1,499,393,748**
35.00	**Fees and commissions receipts in cash**		
	Fees, commission and brokerage (note: 22.00)	1,000	1,500
	Add: Opening balance of fees, commission and brokerage	-	-
	Less: Closing balance of fees, commission and brokerage	-	-
		1,000	**1,500**

National Housing Finance PLC Corporate Head Office Dhaka

36.00	**Cash payments to employees**		
	Staff salaries and allowances (note: 24.02)	112,529,662	151,167,162
	Managing Director's salaries and allowances (note: 27.00)	5,353,082	6,915,500
	Add: Opening balance of staff dues	78,258,954	50,411,573
	Less: Closing balance of staff dues	(69,453,608)	(78,258,954)
		126,688,090	**130,235,281**
37.00	**Cash payments to suppliers**		
	Printing, stationary and advertisement etc. (note: 26.00)	3,668,387	7,614,917
	Postage, stamps, telecommunication etc. (note: 25.00)	1,538,758	2,186,012
	Repair & maintenance (note: 29.00)	863,936	752,756
	Add: Opening balance of suppliers dues	-	-
	Less: Closing balance of suppliers dues	-	-
		6,071,081	**10,553,685**
38.00	**Receipts from other operating activities**		
	Other operating income (note: 23.00)	7,441,386	11,638,479
	Profit on sale of share (note: 21.01)	8,222,991	1,409,520
	Loss on sale of share (note: 21.01)	-	(6,639,200)
		15,664,377	**6,408,798**
39.00	**Payments for other operating activities**		
	Directors' fees	540,500	736,000
	Legal expenses	-	-
	Auditor's fees	-	373,750
	Office occupancy cost	9,402,278	11,327,530
	City Corporation Taxes	240,697	159,851
	Electricity	2,372,268	3,615,343
	Utilities	213,692	304,491
	Insurance	863,778	727,630
	Other expenses (note: 30.00)	12,856,303	18,412,548
	Add: Opening balance of outstanding payable	373,750	345,000
	Less: Closing balance of outstanding payable	-	(373,750)
		26,863,266	**35,628,393**
40.00	**Increase/(Decrease) of other deposits**		
	Closing balance:		
	Term deposits	15,082,205,947	11,579,865,054
	Other deposits	5,452,938	5,452,938
		15,087,658,885	**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**
		3,502,340,893	**(296,008,630)**
41.00	**Sanction and disbursement**		
	Sanction	1,182,798,000	1,868,408,697
	Disbursement	606,429,805	1,257,881,027
	Undisbursed	**576,368,195**	**610,527,670**
41.01			
	Contingent liabilities (Other Commitments)		
	Government	-	-
	Directors	-	-
	Bank and other Financial Institution	-	-
	Other	**576,368,195**	**610,527,670**

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. 576,368,195/- as off balance sheet item under the head of other commitment.

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42.00	**Net Asset Value (NAV) per Share**		
	Net Asset (Total assets less total liabilities) (A)	2,188,534,337	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)	**17.00**	**17.06**
	Net Asset Value (NAV) per share (A ÷ B) (restated)	**17.00**	**17.06**
42.01	**Net Operating Cash Flow Per Share (NOCFPS)**		
	Net cash flow from operating activities (A)	4,311,202,058	1,183,468,841
	Total number of ordinary shares outstanding (B)	128,734,320	117,031,200
	Net operating cash flow from operating activities per share (A ÷ B)	**33.49**	**10.11**
	Net operating cash flow from operating activities per share (A ÷ B) (restated)	**33.49**	**9.19**

*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 September, 2026 increased compare to the period ended 2025.

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

Profit after tax		121,189,031	119,861,676
Provision for income tax	Non cash item	44,205,082	60,612,391
Depreciation	Non cash item	6,893,950	9,271,592
Provision for Loans and advances	Non cash item	(37,297,338)	16,727,159
Provision for Diminution in Value of Investment	Non cash item	(20,399,400)	(12,353,437)
Provision for others	Non cash item	7,168,189	3,022,766
Interest Suspense	Non cash item	122,538,881	(35,980,993)
Accrual for dividend, LAD and interest receivable	Changes in accrual	122,721,982	128,215,736
Accrual for expenses	Changes in accrual	(4,515,603)	(1,820,206)
Purchase & sale of trading securities	(inc)/dec of assets	(59,518,891)	5,116,200
Loans and advances	(inc)/dec of assets	268,986,344	515,285,043
Other assets	(inc)/dec of assets	125,979,844	135,319,991
Loan and deposit from banks and customer	Inc/(dec) of liabilities	3,502,340,893	273,142,494
Other liabilities	Inc/(dec) of liabilities	174,318,134	(3,288,438)
Income tax paid		(63,409,040)	(29,663,133)
Net cash flows from operating activities		**4,311,202,058**	**1,183,468,841**

National Housing Finance PLC Corporate Head Office Dhaka

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 September 30, 2026.

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 PLC 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.

Particulars	Cost				Rate	Depreciation				Written down value as on 30.09.26	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 30.09.26		Balance as on 01.01.26	Adjust-ments for disposal	Charged during this period	Balance as on 30.09.26		
Land	65,219,993	-	-	65,219,993	-	-	-	-	-	65,219,993	65,219,993
Existing Building	39,289,100			39,289,100	10.00%	34,219,549		337,974	34,557,523	4,731,577	5,069,551
Newly acquired Building	212,288,114	-	-	212,288,114	3.00%	50,692,832	-	3,231,904	53,924,736	158,363,378	161,595,282
Furniture	44,169,263	-	-	44,169,263	10.00%	27,304,653	-	1,124,320	28,428,973	15,740,290	16,864,610
Office equipment	49,545,230	-	215,067	49,760,297	20.00%	39,169,709	-	1,381,596	40,551,305	9,208,992	10,375,521
Intangible Assets	10,500,000	-	-	10,500,000	20.00%	10,500,000	-	-	10,500,000	-	-
Right-use of lease Assets	3,973,101	-	-	3,973,101		2,934,337	-	644,517	3,578,854	394,247	1,038,764
Motor vehicle	9,425,165	-	-	9,425,165	20.00%	8,122,874	-	173,639	8,296,513	1,128,652	1,302,291
Total:	**434,409,966**	**-**	**215,067**	**434,625,033**		**172,943,954**	**-**	**6,893,950**	**179,837,904**	**254,787,129**	**261,466,012**

National Housing Finance PLC. Corporate Head Office Dhaka

National Housing Finance PLC.

Balance Sheet (Un-audited) (Islamic)
As at September 30, 2026

Annexure - B

	September 30, 2026	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)	4,311,111	3,211,111
	4,311,111	**3,211,111**
Balance with banks and other financial institutions:		
In Bangladesh	51,540,579	15,507,928
Outside Bangladesh	-	-
	51,540,579	**15,507,928**
Money at call and on short notice	-	-
Investments in Shares and Securities:		
Government	-	-
Others	-	-
	-	-
Investment:		
General Investment	255,423,338	242,024,618
Bills purchased and discounted	-	-
	255,423,338	**242,024,618**
Fixed assets including premises, furniture and fixtures	**60,276**	**63,448**
Other assets	**4,251,595**	**2,268,596**
Non-banking assets	-	-
Total Assets	**315,586,899**	**263,075,702**
Liabilities and capital		
Liabilities:		
Liabilities from other banks, financial institutions and agents	-	-
Deposits and other accounts:		
Mudaraba Term Deposits	276,633,477	233,207,423
Bills payable	-	-
Lease Deposits	-	-
Bearer certificate of deposits	-	-
Deposits under scheme	15,567,317	14,995,681
Other deposits	-	-
	292,200,794	**248,203,104**
Other liabilities	**22,019,711**	**14,364,226**
Total Liabilities	**314,220,505**	**262,567,330**
Capital/Shareholders' equity:		
Paid up capital	-	-
Statutory reserve	-	-
Retained earnings	1,366,394	508,372
Other reserves	-	-
Total Shareholders' equity	**1,366,394**	**508,372**
Total liabilities and Shareholders' equity	**315,586,899**	**263,075,702**

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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 commitm	-	-
	-	-
Total Off-Balance Sheet Items including contingent liabilities	-	-

Md. Abdur Rahim
SAVP

Sayed Ahmed, FCMA
Chief Financial Officer

Mohammad Shamsul Islam
Managing Director

Corporate Head Office: Concord Baksh Tower (7th Floor), Plot # 11-A, Road # 48, Block # CWN (A), Gulshan-2
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National Housing Finance PLC.

Profit and Loss Account (Islamic) **Annexure - B**

For the third quarter ended September 30, 2026

	September 30, 2026 Taka	September 30, 2025 Taka
Prifit on Investment	25,716,824	19,464,812
Profit paid on deposits, borrowings etc.	21,757,204	14,929,810
Net investment income	**3,959,620**	**4,535,002**
Income from Investment in securities	-	-
Commission, exchange and brokerage	-	-
Other operating income	130,000	1,486,000
	130,000	**1,486,000**
Total operating income	**4,089,620**	**6,021,002**
Salaries and allowances	1,117,938	-
Rent, taxes, insurance, electricity etc.	-	-
Legal expenses	-	-
Postage, stamps, telecommunication etc.	2,500	-
Stationery, printing, advertisement etc.	296,242	326,887
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	11,896
Other expenses	129,387	85,555
Total operating expenses	**1,629,739**	**470,338**
Profit/ (Loss) before provisions	**2,459,882**	**5,550,664**
Provisions for		
Investments, advances and leases	678,562	1,469,964
Diminution in value of investments	-	-
Others	(320)	20,790
Total provisions	**678,242**	**1,490,754**
Total profit/(loss) before taxation	**1,781,640**	**4,059,910**
Provisions for taxation		
Current	(923,617)	(2,081,499)
Deffered	-	-
	(923,617)	**(2,081,499)**
Net Profit/(loss) after taxation	**858,022**	**1,978,411**
Appropriations:		
Statutory reserve	-	-
General reserve	-	-
Dividend etc.	-	-
	-	-
Retained surplus	**858,022**	**1,978,411**

Md. Abdur Rahim
SAVP

Sayed Ahmed, FCMA
Chief Financial Officer

Mohammad Shamsul Islam
Managing Director

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