

BANGLADESH HOUSE BUILDING FINANCE CORPORATION

Balance Sheet
AS AT 30 JUNE 2018

Unaudited

PROPERTY AND ASSETS	30 June 2018	30 June 2017
	Taka	Taka
Loans and Advances	27,486,355,929	26,605,405,795
Loans and Advances Unclassified	28,600,690,591	28,034,890,806
Less: Deferred Interest on Unclassified Loan	3,480,752,232	3,306,000,286
	25,119,938,359	24,728,890,520
Loans and Advances Classified	2,366,417,569	1,876,515,275
Fixed Asset (Capital Expenditure)	94,005,342	74,272,598
Stocks of stationery	2,033,495	1,313,047
Advances	805,189,472	694,734,546
Other Assets	4,868,241,495	8,214,149,550
Sundry Debtors	59,911,336	63,725,708
Advance Income Tax	4,643,672,416	7,959,678,786
Saleable House Property	164,657,743	190,745,056
Sundries Loan	568,356	
Fixed Deposit Receipt (FDR)	4,011,443,458	4,488,797,450
Investment in Share	37,235,000	37,235,000
Cash at Bank	2,120,384,848	644,054,420
Total Property and Assets	39,425,457,396	40,759,962,406
CAPITAL AND LIABILITIES		
Authorized Capital	1,100,000,000	1,100,000,000
Capital Fund and Reserve	20,353,181,619	19,491,249,772
Paid-up Capital	1,100,000,000	1,100,000,000
Reserve Fund	141,277,581	137,277,581
Tax Free Reserve	1,214,390,257	1,214,390,257
Debenture Redemption Fund	17,897,513,781	17,039,581,934
Reserve for Bad and Doubtful Debts	943,434,482	874,184,760
Redeemable Debentures	3,945,000,000	3,945,000,000
Advance and Deposits - made by govt.	127,132,000	127,132,000
Government Loan	7,930,000,000	6,546,250,000
Other liabilities	6,126,709,295	9,776,145,874
Sundry Creditors	86,406,734	75,720,423
Sundries Loan	-	175,675
Interest Suspense Account	595,353,339	533,292,429
Adjustment Account for Unpaid Expenses	97,351,401	84,075,261
Deferred Interest on Debentures	-	-
Compensatory Fund	39,433,370	39,433,370
Provision for Income Tax	5,289,143,688	9,024,984,773
Advance Rent Received	30,911	218,793
Provision for loss on Share Investment	18,989,850	18,245,150
Total Capital and Liabilities	39,425,457,396	40,759,962,406
Off Balance Sheet Item:		
Deferred Interest on Unclassified Loan (as per contra)	3,480,752,232	3,306,000,286


Ashrafuzzaman Khan
DGM (Accts & Fin.)


Chanu Gopal Ghosh
GM (A/C & ICT)

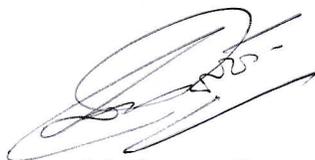
BANGLADESH HOUSE BUILDING FINANCE CORPORATION

PROFIT AND LOSS ACCOUNT (Accrual Basis)

Unaudited

FOR THE YEAR ENDED 30 JUNE 2018

	2017-2018 Taka	2016-2017 Taka
A. INCOME:		
Interest on Loan	2,269,280,174	2,289,420,187
Building Rents	51,401,823	49,889,870
Interest on Investment	263,872,719	181,716,385
Sale of Application Forms	2,654,212	3,041,786
Loan Application Fees	18,880,776	9,168,141
Inspection Fees	12,615,294	8,721,469
Recovery of Law Charge & Saleable House Property	8,050,824	2,024,314
Transfer Fees	407,100	519,550
Interest on Advance to Employees	23,409,548	21,522,441
Sale of Assets	1,433,061	-
Miscellaneous	5,818,382	934,024
	2,657,823,914	2,566,958,167
B. EXPENDITURE		
Establishment Charges	532,278,133	531,504,403
Directors Fees & Expenses	606,000	699,200
Auditors' Fees	600,000	300,685
Technical Fees	-	2,100
Rent, Rates, Taxes, Insurance & Lighting	23,832,025	20,575,670
Legal Expenses	411,610	392,798
Postage, Telegrams & Telephone Charges	5,265,587	2,762,737
Printing & Stationery	7,620,002	4,671,303
Publicity & Advertisement	3,348,512	3,933,368
Depreciation on Fixed Assets	15,700,453	15,070,070
Repairs & Maintenance	20,378,534	12,938,837
Other Expense	40,076,485	24,504,575
Interest on Debenture	195,571,528	207,510,972
Interest on Bangladesh Govt. Deposit & Paid up Capital	223,415,125	181,621,375
Subscription	200,000	100,000
CSR Expense	200,000	1,307,900
Total Expenditure Before Bad Debt Provision	1,069,503,994	1,007,895,993
Profit for the year (A-B)	1,588,319,920	1,559,062,174
Add: Prior Year Adjustment	44,598,210	14,517,584
Net Profit Before Bad Debt Provision	1,632,918,130	1,573,579,758
Add/Less : Bad & Doubtful Debt adjustment	69,249,722	35,470,141
Add/Back : From Provision for loss on Share Investment	744,700	3,723,500
Net Profit Before Taxation	1,562,923,708	1,612,773,399
Less: Provision for Taxation	700,991,861	791,277,690
Net Profit available for Distribution	861,931,847	821,495,709
Distribution of Net Profit		
General Reserve	2,000,000	2,000,000
Building Reserve	2,000,000	2,000,000
Debenture Redemption Fund	857,931,847	817,495,709
	861,931,847	821,495,709



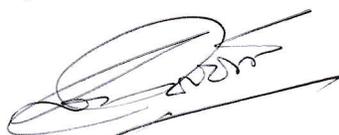
Ashrafuzzaman Khan
DGM (Accts & Fin.)



Chanu Gopal Ghosh
GM (A/C & ICT)

BANGLADESH HOUSE BUILDING FINANCE CORPORATION**PROFIT AND LOSS ACCOUNT (Cash Basis)
FOR THE YEAR ENDED 30 JUNE 2018****Unaudited**

	2017-2018 Taka	2016-2017 Taka
A. INCOME:		
Interest on Loan	2,368,470,777	2,612,644,036
Building Rents	63,445,026	33,060,121
Interest on Investment	256,396,974	154,311,079
Sale of Application Forms	2,654,212	3,041,786
Loan Application Fees	18,880,776	9,168,141
Inspection Fees	12,771,994	8,721,469
Recovery of Law Charge	50,750	2,024,314
Transfer Fees	407,100	519,550
Interest on Advance to Employees	22,369,584	30,231,261
Income on Saleable H.P.	7,999,974	-
Sale of Assets	1,433,061	-
Miscellaneous	5,655,987	934,024
	2,760,536,215	2,854,655,781
B. EXPENDITURE		
Establishment Charges	491,570,743	531,504,403
Directors Fees	606,000	699,200
Auditors' Fees	250,000	300,685
Technical Fees		2,100
Rent, Rates, Taxes, Insurance & Lighting	23,432,957	20,575,670
Law Charges	411,610	392,798
Postage, Telegrams, & Telephone Charges	5,148,187	2,762,737
Printing & Stationery	7,682,163	4,671,303
Publicity & Advertisement	3,348,512	3,933,368
Repairs & Maintenance	20,377,887	12,938,837
Other Expense	35,841,851	24,504,575
Interest on Debenture	195,571,528	207,510,972
Interest on Bangladesh Govt. Deposit & Paid up Capital	223,415,125	181,621,375
Subscription	200,000	100,000
CSR Expense	200,000	1,307,900
Total Expenditure	1,008,056,563	992,825,923
Profit for the year (A-B)	1,752,479,652	1,861,829,858
Tax on Profit (40%)	700,991,861	791,277,690



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