

MIDAS Financing PLC. and its subsidiary

Financial Statements (Un-audited)

As at and for the period ended September 30, 2025

MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 September 2025



Particulars	Note	30 Sept. 2025	31 Dec. 2024
		Taka	Taka
PROPERTY AND ASSETS			
Cash		76,144,093	78,769,813
Cash in hand (Including foreign currency)	3(a)	706,872	428,732
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3(b)	75,437,222	78,341,081
Balance with other banks and financial institutions		1,078,257,205	1,142,345,124
Inside Bangladesh	4(a)	1,078,257,205	1,142,345,124
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		147,232,341	154,513,815
Government		-	-
Others	6(a)	147,232,341	154,513,815
Lease, loans and advances	7(a)	8,522,740,875	8,931,099,216
Fixed assets including land, building, furniture and fixtures	8(a)	146,957,387	147,596,118
Investment property-Building	8.1.(a)	246,222,157	252,433,992
Other assets	9(a)	520,438,085	497,171,033
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		10,833,143,134	11,299,080,102
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	2,324,512,148	2,430,181,304
Deposits and other accounts		4,881,442,630	5,013,144,600
Term deposits	12(a)	4,865,551,292	4,995,978,832
Other deposits	12(b)	15,891,339	17,165,769
Other liabilities	13(a)	3,625,120,895	3,174,593,035
Total liabilities		10,831,075,674	10,617,918,939
Capital/Shareholders' equity		2,067,703	681,160,471
Paid-up capital	14.2	1,438,925,070	1,438,925,070
General reserve	15	-	-
Statutory reserve	16	143,091,535	143,091,535
Retained earnings	17(a)	(1,579,948,902)	(900,856,135)
Non-controlling interest		(243)	693
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		10,833,143,134	11,299,080,102
CONSOLIDATED OFF - BALANCE SHEET ITEMS			
Contingent liabilities	18.1		
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other commitments	18.2		
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Claims against the bank not acknowledged as debts		-	-
Total		-	-
TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES		-	-
Net assets value (NAV) per share	35(a)	0.01	3.74


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Profit and Loss Account (Un-audited)
For the year ended 30 September 2025



Particulars	30 Sept. 2025	30 Sept. 2024	July to Sept. 2025	July to Sept. 2024
	Taka	Taka	Taka	Taka
Interest income	233,797,172	451,622,973	27,955,807	131,021,902
Interest on deposits & borrowings, etc.	644,359,786	572,989,127	208,903,049	189,380,503
Net interest income	(410,562,614)	(121,366,153)	(180,947,242)	(58,358,600)
Income from investment	4,019,583	(3,607,365)	(97,211)	(586,978)
Commission, exchange and brokerage	-	-	-	-
Other operating income	51,902,423	51,612,486	19,306,061	17,656,512
Total operating income	(354,640,607)	(73,361,032)	(161,738,391)	(41,289,066)
Salary and allowances	115,648,893	119,333,533	34,188,158	33,459,890
Rent, taxes, insurances, electricity, etc.	13,061,257	11,649,639	5,685,759	5,459,552
Legal expenses	2,972,510	5,385,138	1,320,985	1,938,798
Postage, stamp, telecommunication, etc.	3,259,331	3,295,080	1,151,832	1,075,128
Stationery, printing, advertisements, etc.	1,427,701	1,887,807	446,652	449,936
Managing Director's salary and benefits	7,233,629	6,016,500	2,430,000	2,005,500
Directors' fees and expenses	337,661	793,300	127,368	193,280
Auditors' fees	260,000	150,000	110,000	50,000
Depreciation and repair of company's assets	17,139,910	23,749,220	5,282,593	7,541,145
Other expenses	6,231,559	5,019,880	2,371,435	682,896
Total operating expenses	167,572,452	177,280,097	53,114,783	52,856,125
Profit before provision	(522,213,059)	(250,641,129)	(214,853,174)	(94,145,191)
General provisions	(181,613,684)	(8,366,707)	104,843,326	(152,031,310)
Specific provisions	298,570,447	120,102,776	(120,923,961)	86,907,911
Diminution in value of investments	12,544,423	61,671,896	408,230	34,824,426
Other provisions	13,239,585	6,986,650	4,413,195	(926,450)
Provision for off balance sheet exposures	-	-	-	-
Total provision	142,740,770	180,394,614	(11,259,211)	(31,225,424)
Total profit before tax	(664,953,829)	(431,035,743)	(203,593,963)	(62,919,767)
Current tax	14,977,121	10,187,509	6,918,579	1,723,282
Deferred tax	(837,247)	(3,427,422)	(279,083)	(3,054,576)
	14,139,874	6,760,087	6,639,496	(1,331,294)
Net profit after tax	(679,093,703)	(437,795,830)	(210,233,459)	(61,588,474)
Attributable to				
Shareholders of the Company	(679,092,767)	(437,794,944)	(210,233,167)	(61,588,096)
Non-controlling interest	(936)	(886)	(292)	(378)
	(679,093,703)	(437,795,830)	(210,233,459)	(61,588,474)
Appropriations to				
General reserve	-	-	-	-
Statutory reserve	-	-	-	-
	(679,092,767)	(437,794,944)	(1,147,952,367)	(61,588,096)
Retained surplus				
	(4.72)	(3.04)	(1.46)	(0.43)
Earnings per Share (EPS)				

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Chairman

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Director

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Managing Director

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Chief Financial Officer

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Company Secretary

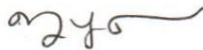


MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Cash Flows
For the year ended 30 Sept. 2025



Particulars	Notes	30 Sept. 2025	30 Sept. 2024
		Taka	Taka
A) Cash flow from operating activities			
Interest received		218,419,225	437,430,454
Interest paid		(591,344,601)	(600,720,205)
Dividend received		3,970,922	5,618,013
Fees & commission received		-	-
Recoveries of loans previously written off		(9,017,627)	(9,444,397)
Cash payments to employees		(122,882,522)	(125,350,033)
Cash payments to suppliers		(1,427,701)	(1,887,807)
Income tax paid		(14,064,345)	(14,122,684)
Received from other operating activities		47,199,157	38,026,326
Payments for other operating activities		(29,322,344)	(30,515,668)
Operating profit before changes in operating assets & liabilities		(498,469,837)	(300,966,001)
Changes in operating assets and liabilities			
Loans and lease finance to customers		408,358,341	74,991,920
Other assets		2,828,702	(374,181)
Deposits from banks & individuals		(131,701,970)	(279,535,073)
Other liabilities		697,483,784	580,408,610
Sub Total		976,968,857	375,491,276
Net cash from operating activities		478,499,020	74,525,275
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	-
Purchases/sale of trading securities		7,281,474	5,613,210
Purchases of fixed assets		(247,307)	(2,669,871)
Net cash from investing activities		7,144,167	2,943,339
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		(105,669,156)	163,994,987
Dividend paid		-	-
Net cash from financing activities		(105,669,156)	163,994,987
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		379,974,032	241,463,601
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		774,427,267	532,963,666
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,154,401,298	774,427,267
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3(a)	706,872	373,566
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3(b)	75,437,222	79,056,623
Balance with other banks and financial institutions	4(a)	1,078,257,205	694,997,078
Total		1,154,401,298	774,427,267
Net operating cash flow per share (NOCFPS)	36(a)	3.38	0.56


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Changes in Equity
For the year ended 30 September 2025



Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at January 1, 2025	1,438,925,070	143,091,535	(900,856,134)	681,160,471	693	681,161,162
Stock dividend for 2024	-	-	-	-	-	-
Cash dividend for 2024	-	-	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(900,856,134)	681,160,471	693	681,161,162
Items involves in changes in equity						
Profit/(loss) for the period	-	-	(679,092,767)	(679,092,767)	(936)	(679,093,703)
Transfer to statutory reserve	-	-	-	-	-	-
Balance as at Sept. 30, 2025	1,438,925,070	143,091,535	(1,579,948,902)	2,067,704	(243)	2,067,461

MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Changes in Equity
For the year ended 31 December 2024



Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at January 1, 2024	1,438,925,070	143,091,535	(605,704,855)	976,311,751	1,111	976,312,862
Prior year adjustments			26,800,000	26,800,000		26,800,000
Stock dividend for 2023			-	-	-	-
Cash dividend for 2023	0	-	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(578,904,855)	1,003,111,751	1,111	1,003,112,862
Items involves in changes in equity						
Profit/(loss) for the period	-	-	(321,951,279)	(321,951,279)	(418)	(321,951,697)
Transfer to statutory reserve	-	0	0	-	-	-
Balance as at December 31, 2024	1,438,925,070	143,091,535	(900,856,134)	681,160,471	693	681,161,164


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary





Particulars	Notes	30 Sept. 2025	31 Dec. 2024
		Taka	Taka
PROPERTY AND ASSETS			
Cash		76,134,219	78,759,938
Cash in hand (Including foreign currency)	3.1	696,997	418,857
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	75,437,222	78,341,081
Balance with other banks and financial institutions		1,076,810,230	1,132,895,567
Inside Bangladesh	4.1	1,076,810,230	1,132,895,567
Outside Bangladesh			
Money at call and short notice	5	-	-
Investments		41,490,954	41,490,954
Government		-	-
Others	6	41,490,954	41,490,954
Lease, loans and advances	7	8,511,900,051	8,926,857,095
Fixed assets including land, building, furniture and fixtures	8	112,285,437	112,502,327
Investment property-Building		119,093,079	122,875,696
Other assets	9	628,650,744	612,679,712
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		10,661,515,704	11,123,212,280
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	2,324,512,148	2,430,181,304
Deposits and other accounts		4,881,442,630	5,013,144,600
Term deposits	12.1	4,865,551,292	4,995,978,832
Other deposits		15,891,339	17,165,769
Other liabilities	13	3,436,489,181	2,987,113,215
Total liabilities		10,642,443,960	10,430,439,119
Capital/Shareholders' equity		19,071,746	692,773,162
Paid-up capital	14.2	1,438,925,070	1,438,925,070
General reserve	15		
Statutory reserve	16	143,091,535	143,091,535
Retained earnings	17	(1,562,944,859)	(889,243,443)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		10,661,515,704	11,123,212,280
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	18.1		
Acceptances and endorsements		-	-
Letters of guarantee			
Irrevocable letters of credit			
Bills for collection			
Other commitments	18.2		
Documentary credits and short term trade related transactions			
Forward assets purchased and forward deposits placed			
Undrawn note issuance and revolving underwriting facilities			
Undrawn formal standby facilities, credit lines and other commitments		-	-
Claims against the Bank not acknowledged as debts			
TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES		-	-
Net assets value (NAV) per share	35	0.13	3.80


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC.
Condensed Profit and Loss Account (Un-audited)
For the year ended 30 September 2025



Particulars	30 Sept. 2025	30 Sept. 2024	July to Sept. 2025	July to Sept. 2024
	Taka	Taka	Taka	Taka
Interest income	235,673,145	452,508,571	28,455,393	131,862,543
Interest on deposits & borrowings, etc.	644,324,721	572,901,980	208,895,249	189,369,155
Net interest income	(408,651,576)	(120,393,409)	(180,439,855)	(57,506,612)
Income from investment	2,805,610	(4,854,271)	110,610	(655,545)
Commission, exchange and brokerage	-	-	-	-
Other operating income	32,532,915	28,334,610	12,796,955	10,064,726
Total operating income	(373,313,051)	(96,913,071)	(167,532,290)	(48,097,432)
Salary and allowances	109,384,578	112,944,352	32,193,027	31,525,443
Rent, taxes, insurances, electricity, etc.	11,203,836	9,812,369	4,481,647	4,251,693
Legal expenses	2,972,510	5,318,538	1,320,985	1,938,798
Postage, stamp, telecommunication, etc.	3,113,037	3,139,803	1,102,440	1,027,336
Stationery, printing, advertisements, etc.	1,390,954	1,844,564	436,166	437,576
Managing Director's salary and benefits	7,233,629	6,016,500	2,430,000	2,005,500
Directors' fees and expenses	281,600	723,200	105,600	158,400
Auditors' fees	260,000	150,000	110,000	50,000
Depreciation and repair of company's assets	14,046,572	20,735,059	4,286,090	6,529,584
Other expenses	6,074,089	4,835,796	2,319,886	614,526
Total operating expenses	155,960,805	165,520,181	48,785,842	48,538,856
Profit before provision	(529,273,856)	(262,433,252)	(216,318,132)	(96,636,288)
General provisions	(181,613,684)	(8,366,707)	104,843,326	(152,031,310)
Specific provisions	298,570,447	120,102,776	(120,923,961)	86,907,911
Diminution in value of investments	8,470,798	40,004,257	2,470,798	25,004,257
Other provisions	9,000,000	3,064,000	3,000,000	(2,234,000)
Provision for off balance sheet exposures	-	-	-	-
Total provision	134,427,560	154,804,325	(10,609,838)	(42,353,143)
Profit before tax	(663,701,416)	(417,237,578)	(205,708,294)	(54,283,146)
Current tax	10,000,000	5,000,000	5,000,000	-
Deferred tax	-	(2,768,098)	-	(2,768,098)
	10,000,000	2,231,902	5,000,000	(2,768,098)
Net profit after taxation	(673,701,416)	(419,469,480)	(210,708,294)	(51,515,048)
Appropriations to	-	-	-	-
General reserve	-	-	-	-
Statutory reserve	-	-	-	-
Retained surplus	(673,701,416)	(419,469,480)	(210,708,294)	(51,515,048)
Earnings per Share (EPS)	(4.68)	(2.92)	(1.46)	(0.36)

Cebekken
Chairman

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Director

Ram
Managing Director

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Chief Financial Officer

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Company Secretary

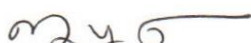


MIDAS Financing PLC.
Statement of Cash Flows
For the year ended 30 September 2025



Particulars	Notes	30 Sept. 2025	30 Sept. 2024
		Taka	Taka
A) Cash flow from operating activities			
Interest received		220,295,199	438,316,053
Interest paid		(582,017,764)	(591,341,286)
Dividend received		2,695,000	4,700,303
Fees & commission received		-	-
Recoveries of loans previously written off		(9,017,627)	(9,444,397)
Cash payments to employees		(116,618,207)	(118,960,852)
Cash payments to suppliers		(1,390,954)	(1,844,564)
Income tax paid		(7,657,276)	(8,731,466)
Received from other operating activities		32,643,525	18,780,036
Payments for other operating activities		(25,868,061)	(27,061,385)
Operating profit before changes in operating assets & liabilities		(486,936,165)	(295,587,559)
Changes in operating assets and liabilities			
Loans and lease finance to customers		414,957,044	79,703,861
Other assets		2,868,305	(2,242,335)
Deposits from banks & individuals		(131,701,970)	(279,535,073)
Other liabilities		693,578,773	551,521,209
Sub total		979,702,152	375,605,393
Net cash from operating activities		492,765,987	80,017,834
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	-
Purchases/sale of trading securities		-	26,157,731
Purchases of fixed assets		(247,307)	(2,516,856)
Net cash from investing activities		(137,307)	(2,516,856)
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		(105,669,156)	163,994,987
Dividend paid		-	-
Net cash from financing activities		(105,669,156)	163,994,987
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		386,959,525	241,495,966
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		765,984,924	524,488,958
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,152,944,449	765,984,924
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3.1	696,997	372,829
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3.2	75,437,222	79,056,623
Balance with other banks and financial institutions	4	1,076,810,230	686,555,472
Total		1,152,944,449	765,984,924
Net operating cash flow per share (NOCFPS)	36	3.42	0.56


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 30 September 2025



Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2025	1,438,925,070	143,091,535	(889,243,443)	692,773,162
Stock dividend for 2024	-	-	-	-
Cash dividend for 2024	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(889,243,443)	692,773,161
Items involves in changes in equity				
Profit/(loss) for the period	-	-	(673,701,416)	(673,701,416)
Transfer to statutory reserve	-	-	-	-
Balance as at Sept. 30, 2025	1,438,925,070	143,091,535	(1,562,944,858)	19,071,746

MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 31 December 2024



Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2024	1,438,925,070	143,091,535	(615,821,136)	966,195,468
Prior year adjustments			26,800,000	26,800,000
Stock dividend for 2023	-	-	-	-
Cash dividend for 2023	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(589,021,136)	992,995,468
Items involves in changes in equity				
Profit/(loss) for the period	-	-	(300,222,307)	(300,222,307)
Transfer to statutory reserve	-	-	-	-
Balance as at December 31, 2024	1,438,925,070	143,091,535	(889,243,443)	692,773,162


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing Limited and its Subsidiary

Selected explanatory notes to the consolidated and separate financial statements (Un-Audited)

As at and for the period ended September 30, 2025



1. Legal status and nature of the company

1.1 Domicile, legal form and country of incorporation

MIDAS Financing PLC. (MFPLC.) is a Public Company Limited by shares incorporated on May 16, 1995 under the Companies Act, 1994 and authorized to commence its business operation in Bangladesh as per certificate of commencement of business. The Company obtained license from Bangladesh Bank on October 11, 1999 to operate as a Non Bank Financial Institution under the Finance Company Act, 2023. The Company has been listed with Dhaka Stock Exchange Ltd. since October 26, 2002 and Chittagong Stock Exchange Ltd. since July 27, 2004. The registered office of the Company is situated at its own premises at MIDAS CENTRE, House # 05, Road # 16 (new)/ 27 (old), Dhanmondi R/A, Dhaka-1209. MIDAS Financing PLC. has a subsidiary company named MIDAS Investment Limited (MIL) and MFPLC. holds 99.9992% shares of MIL. MIL was incorporated on 9th April 2012 under the companies Act, 1994 bearing registration number C-100772/12 and operating Merchant Banking Business.

1.2 Principal activities and nature of operation

- Small and Medium Enterprise (SME)
- Lease Finance
- Auto Finance
- Micro Industries Finance
- Term Finance
- Consumers Finance
- Housing Finance
- Work Order Finance
- Loan against Lien of Securities
- Term Deposit Collection
- Treasury Operation

1.3 Subsidiary Company

MIDAS Investment Limited (MIL)

MIDAS Financing PLC. is the owner of 99.9992% of shares (2,49,99,800 nos. of shares of Tk. 10 each) of MIDAS Investment Limited (MIL). MIDAS Investment Limited is a Private Limited Company and incorporated under the Companies Act, 1994 on 09 April, 2012 bearing Registration No C-100772/12 with the Registrar of Joint Stock Companies and Firms. The registered office of the Company is MIDAS Centre (6th floor), House # 05, Road # 16 (new)/27 (old), Dhanmondi R/A, Dhaka-1209. The core business of the Company is Merchant Banking. The paid up capital of the Company is Tk. 25 crore.

2 Reporting:

This first quarterly (1st quarterly) financial statements have been prepared based on International Accounting Standards (IAS) – 34: "Interim Financial Reporting".

These interim financial statements should be read in conjunction with the published financial statement for the year ended December 31, 2024, as they provide an update to previously reported information.

Accounting policies and method of computations:

Accounting policies and methods 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, 2024.

Consolidation of operation of subsidiary

The consolidation of the financial statements have been made after eliminating all material intra group transactions. The total profits of the Company and its subsidiary are shown in the consolidated profit and loss account with the proportion of profit after taxation pertaining to minority shareholders being deducted as 'non-controlling interest'.

Earnings per Share (EPS):

Earnings per share has been calculated based on number of shares outstanding for the period ended September 30, 2025 and profit for the same period. The number of shares outstanding for the period was 143,892,507. Earnings per share for the preceding period of 2024 has also been calculated based on the same number of shares.

Subsequent events:

No material events occurred after the reporting date, non-disclosure of which could affect the ability of the users of these financial statements to make proper evaluation and decision.

Date of authorisation:

The Board of directors has authorised this financial statements for public issue on October 28, 2025

Reclassifications:

To facilitate comparison, certain relevant balances pertaining to the previous period have been rearranged/restated/reclassified, whenever considered necessary, to conform to current period's presentation.





Note	Particulars	Ref. Note	30 Sept. 2025	31 Dec. 2024
			Taka	Taka
3	Cash			
	Cash in hand (including foreign currency)	3.1	696,997	418,857
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	75,437,222	78,341,081
			76,134,219	78,759,938
3.1	Cash in hand (including foreign currency)			
	In local currency		696,997	418,857
	In foreign currency		-	-
			696,997	418,857
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local currency		75,437,222	78,341,081
	In foreign currency		-	-
			75,437,222	78,341,081
3(a)	Consolidated cash			
	Consolidated cash in hand (including foreign currency)			
	MIDAS Financing Ltd.	3.1	696,997	418,857
	MIDAS Investment Ltd.		9,875	9,875
			706,872	428,732
3(b)	Consolidated Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	MIDAS Financing Ltd.	3.2	75,437,222	78,341,081
	MIDAS Investment Ltd.		-	-
			75,437,222	78,341,081
4	Balance with other banks and financial institutions			
	Inside Bangladesh	4.1	1,076,810,230	1,132,895,567
	Outside Bangladesh		-	-
			1,076,810,230	1,132,895,567
4.1	Inside Bangladesh			
	STD accounts			
	Standard Bank Ltd.		730,683,504	762,887,138
	United Commercial Bank Ltd.		6,928,654	11,415,003
	IFIC Bank Ltd.		33,592	9,197,040
	Janata Bank Ltd.		-	-
	Mercantile Bank Ltd.		7,275,381	8,533,119
	Uttara Bank Ltd.		10,182	182
	Agrani Bank Ltd.		69,465	198,895
	AB Bank Ltd.		(14,953)	24,752
	Dutch Bangla Bank Ltd.		(4,798,364)	(276,837)
	One Bank Ltd.		293,332	122,966
	The Premier Bank Ltd.		810,786	1,259,858
	Pubali Bank Ltd.		(238,582)	1,387,083
	Bangladesh Development Bank Ltd.		5,192	5,192
	The City Bank		69,436	-
	Jamuna Bank Ltd.		9,292,766	10,744,636
	Mutual Trust Bank Ltd.		384,422	384,422
	Modhumoti Bank Ltd.		(1,221)	(1,221)
	Bangladesh Krishi Bank		5,914	5,914
	Total A		750,833,485	807,423,934
	Current accounts			
	United Commercial Bank Ltd.		208,808	41,147
	Agrani Bank Ltd.		81,776	81,776
	Total B		1,035,536	122,923
	Term deposits			
	United Commercial Bank Ltd.		55,000,000	55,000,000
	Jamuna Bank Ltd.		50,000,000	50,000,000
	The City Bank Ltd.		50,000,000	-
	Bangladesh Industrial Finance and Investment Company Ltd.		22,348,709	22,348,709
	Uttara Bank Ltd.		49,592,500	50,000,000
	Total C		324,941,209	325,348,709
	Total (A+B+C)		1,076,810,230	1,132,895,567
4(a)	Consolidated balance with other banks and financial institutions			
	Inside Bangladesh			
	MIDAS Financing Ltd.	4.1	1,076,810,230	1,132,895,567
	MIDAS Investment Ltd.		1,446,975	9,449,558
	Adjustment for consolidation		-	-
			1,078,257,205	1,142,345,124
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		1,078,257,205	1,142,345,124





Note	Particulars	Ref. Note	30 Sept. 2025	31 Dec. 2024
			Taka	Taka
5	Money at call and short notice		-	-
6	Investment			
	a) Government securities		-	-
	b) Other investments			
	Investment in listed securities	6.1	23,921,504	23,921,504
	Investment in unlisted securities	6.2	17,569,450	17,569,450
	Total		41,490,954	41,490,954
6.1	Investment in listed securities			
	Details of listed securities (sector wise) are given below			
		No. of Share	Market Price	Cost Price
	Bank	0	-	9,498,082
	Mutual Fund	300000	4,770,000	9,498,082
	Textile	226387	4,278,714	14,423,423
	Total		9,048,714	23,921,504
6.2	Investment in unlisted securities			
	Central Depository Bangladesh Ltd.	No. of Share		
	Financial Excellence Ltd.	571,181	4,569,450	4,569,450
	Lankabangla Securities Ltd.	300,000	3,000,000	3,000,000
	Bangladesh Ventures Ltd.	-	-	-
	Total	1,100,000	10,000,000	10,000,000
			17,569,450	17,569,450
6(a)	Consolidated investment			
	a) Government securities			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	b) Other investment			
	MIDAS Financing Ltd.			
	Investment in listed securities	6.1	23,921,504	23,921,504
	Investment in unlisted securities	6.2	17,569,450	17,569,450
			41,490,954	41,490,954
	MIDAS Investment Ltd.			
	Investment in listed securities		95,741,387	103,022,861
	Investment in unlisted securities		10,000,000	10,000,000
			105,741,387	113,022,861
	Total		147,232,341	154,513,815
7	Lease, loans and advances			
	a) Inside Bangladesh			
	Lease receivable	7.a.i	761,949,152	806,230,150
	Term finance	7.a.ii	6,944,097,158	7,224,044,751
	Housing finance	7.a.iii	743,138,475	803,787,259
	Staff loan	7.a.iv	27,902,638	36,061,840
	Consumer credit	7.a.v	18,059	18,059
	Interest receivable	7.a.vi	34,794,570	56,715,037
			8,511,900,051	8,926,857,095
	b) Outside Bangladesh		-	-
	Total (a+b)		8,511,900,051	8,926,857,095
7.a.i	Lease receivable			
	Opening balance		806,230,150	879,874,018
	Add: Addition during the year		-	-
			806,230,150	879,874,018
	Less: Realization during the year		44,280,997	73,643,869
	Less: Write off		-	-
	Closing balance		761,949,152	806,230,150
7.a.ii	Term finance			
	Opening balance		7,224,044,751	7,649,934,267
	Add: Addition during the year		55,443,104	306,291,652
			7,279,487,855	7,956,225,919
	Less: Realization during the year		335,390,698	732,181,169
	Less: Write off		-	-
	Closing balance		6,944,097,158	7,224,044,751





Note	Particulars	Ref. Note	30 Sept. 2025	31 Dec. 2024
			Taka	Taka
7.a.iii	Housing finance			
	Opening balance		803,787,259	949,551,077
	Add: Addition during the year		-	-
			803,787,259	949,551,077
	Less: Realization during the year		60,648,785	145,763,817
	Closing balance		743,138,475	803,787,259
7.a.iv	Staff loan			
	Opening balance		36,061,840	39,591,065
	Add: Addition during the year		1,870,000	4,750,000
			37,931,840	44,341,065
	Less: Realization during the year		10,029,202	8,279,225
	Closing balance		27,902,638	36,061,840
7.a.v	Consumer credit			
	Opening balance		18,059	22,327
	Add: Addition during the year		-	-
			18,059	22,327
	Less: Realization during the year		-	4,268
	Closing balance		18,059	18,059
7.a.vi	Interest receivable			
	Lease finance		946,564	1,694,398
	Term finance		32,144,188	52,816,885
	Housing finance		1,683,003	2,169,254
	Consumer credit		-	-
	Staff loan		20,814	34,499
			34,794,570	56,715,037
7(a)	Consolidated lease, loans and advances			
	Inside Bangladesh			
	MIDAS Financing Ltd.		8,511,900,051	8,926,857,095
	MIDAS Investment Ltd.		26,069,909	26,257,960
	Adjustment for consolidation		(15,229,085)	(22,015,839)
			8,522,740,875	8,931,099,216
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		8,522,740,875	8,931,099,216
8	Fixed assets including land, building, furniture and fixtures			
	Free hold assets		108,120,249	107,241,094
	Intangible assets		4,165,188	5,261,233
	Total		112,285,437	112,502,327
	A schedule of fixed assets including land, building, furniture and fixtures is given in Annexure-A			
8(a)	Consolidated fixed assets including land, building, furniture and fixtures	8		
	MIDAS Financing Ltd.		112,285,437	112,502,327
	MIDAS Investment Ltd.		34,671,951	35,093,791
	Total		146,957,387	147,596,118
	A schedule of consolidated fixed assets including land, building, furniture and fixtures is given in Annexure-B			
8.1	Investment property-Building Annexure-C		119,093,079	122,875,696
8.1.(a)	Consolidated Investment Property - Building Annexure-D		246,222,157	252,433,992
9	Others assets			
	Interest receivable on FDR		16,579,422	10,219,102
	Investment in MIDAS Investment Ltd.		249,998,000	249,998,000
	Advance against purchase of shares		1,358	1,358
	Advance income tax	9.1	196,657,544	189,000,268
	Advance against expenditure		2,460,618	2,227,793
	Advance office rent		1,502,900	1,757,140
	Security deposit	9.2	637,500	637,500
	Stamp, stationery etc, in hand		956,249	937,329
	Asset held for sale		8,522,976	8,522,976
	Receivable from rental income & others		85,814,127	83,858,196
	Advance Against Purchase of Software		960,000	960,000
	Over due interest receivable		62,197,317	62,197,317
	Deferred Tax Asset		1,744,317	1,744,317
	Receivable Against BB Refinance		618,416	618,416
	Total		628,650,744	612,679,712





Note	Particulars	Ref. Note	30 Sept. 2025	31 Dec. 2024
			Taka	Taka
9.1	Advance income tax			
	Opening balance		189,000,268	176,231,957
	Add: Addition during the year		7,657,276	12,768,311
			196,657,544	189,000,268
	Less: Adjustment during the year		-	-
			196,657,544	189,000,268
9.2	Security deposit			
	Deposits with BTCL		9,000	9,000
	Deposits with Grameen Phone		11,000	11,000
	PUNARBHABA Security Service		45,000	45,000
	DPDC-Security Deposit-MIDAS Centre		558,000	558,000
	Solar Panel-Hathajari		5,000	5,000
	Electricity Meter-Feni		5,500	5,500
	Total		637,500	637,500
9(a)	Consolidated others assets	9		
	MIDAS Financing Ltd.		628,650,744	612,679,712
	MIDAS Investment Ltd.		141,785,341	134,489,322
	Adjustment for consolidation		(249,998,000)	(249,998,000)
	Total		520,438,085	497,171,033
10	Non-banking assets			
	Habib Vegetable Product Ltd.		67,085,523	67,085,523
	Biswas Febries Ltd.		28,065,467	28,065,467
	Total		95,150,990	95,150,990
	MIDAS Financing limited was awarded absolute ownership of the mortgaged properties of the above mentioned clients, by the competent court against default loans.			
11	Borrowings from other banks, financial institutions and agents			
	Secured		1,694,363,905	1,797,856,623
	Unsecured		630,148,243	632,324,681
			2,324,512,148	2,430,181,304
	Inside Bangladesh	11.1	2,324,512,148	2,430,181,304
	Outside Bangladesh		-	-
	Total		2,324,512,148	2,430,181,304
11.1	Inside Bangladesh			
	Term loan from other Banks & FIs	11.2	1,560,001,394	1,637,542,186
	Refinance against SME loan from Bangladesh Bank		4,346,389	6,041,664
	Refinance against Housing loan from Bangladesh Bank		2,324,862	2,860,514
	Refinance against SMEPD loan from Bangladesh Bank		-	-
	Loan from SME foundation		-	-
	Short term loan from Banks & FIs	11.3	757,839,504	783,736,940
	Call loan	11.4	-	-
	Total		2,324,512,148	2,430,181,304
11.2	Term loan from other Banks & FIs			
	Agrani Bank Ltd.		1,112,616,921	1,136,622,252
	One Bank Ltd.		-	-
	Midland Bank Ltd.		-	-
	Jamuna Bank Ltd.		26,015,238	33,257,788
	Modhumoti Bank Ltd.		-	-
	National Housing Finance & Investment Ltd.		-	-
	Shahjalal Islami Bank Ltd.		-	-
	Bangladesh Krishi Bank		421,369,235	467,662,147
	Total		1,560,001,394	1,637,542,186
11.3	Short term loan from Banks & FIs			
	Standard Bank Ltd.		47,000,000	47,000,000
	Pubali Bank Ltd.		60,004,606	60,150,204
	United Commercial Bank Ltd.		24,804,193	47,023,739
	Jamuna Bank Ltd.		15,096,613	21,823,657
	The City Bank Ltd.		45,834,404	43,398,138
	Agrani Bank Ltd.		516,472,386	516,272,299
	Uttara Bank Ltd.		48,627,302	48,068,903
	Total		757,839,504	783,736,940
11.4	Call loan			
	Sonali Bank Ltd.		-	-
	National Credit & Commerce Bank Ltd.		-	-
	Total		-	-
11(a)	Consolidated borrowings from other banks, financial institutions and agents			
	Inside Bangladesh	11		
	MIDAS Financing Ltd.		2,324,512,148	2,430,181,304
	MIDAS Investment Ltd.		15,229,085	22,015,839
	Adjustment for consolidation		(15,229,085)	(22,015,839)
			2,324,512,148	2,430,181,304





Note	Particulars	Ref. Note	30 Sept. 2025	31 Dec. 2024
			Taka	Taka
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Total		2,324,512,148	2,430,181,304
12	Deposits and other accounts			
	Term deposits	12.1	4,865,551,292	4,995,978,832
	Other Deposits			
	Security deposits		4,727,313	4,366,788
	Advance lease rental		11,164,026	12,798,981
	Total		15,891,339	17,165,769
	4,881,442,630		5,013,144,600	
12.1	Term deposits			
	General deposits		4,765,551,292	4,895,978,832
	Deposit from other Banks and Financial institutions	12.2	100,000,000	100,000,000
	4,865,551,292		4,995,978,832	
12.2	Deposits from other banks and financial institutions			
	Agrani Bank Ltd.		100,000,000	100,000,000
	National Credit and Commerce Bank Ltd.		-	-
	Total		100,000,000	100,000,000
12(a)	Consolidated deposits and other accounts			
	Term deposits			
	MIDAS Financing Ltd.	12.1	4,865,551,292	4,995,978,832
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
	4,865,551,292		4,995,978,832	
12(b)	Other deposits			
	MIDAS Financing Ltd.		15,891,339	17,165,769
	MIDAS Investment Ltd.		-	-
	15,891,339		17,165,769	
	4,881,442,630		5,013,144,600	
13	Other liabilities			
	Provision for lease, loans & advances	13.1	1,473,486,280	1,356,529,518
	Provision for investment in securities	13.2	31,921,504	23,450,706
	Provision for tax	13.3	343,840,453	333,840,453
	Interest payable on borrowings		90,750,659	3,793,737
	Interest payable on deposits		187,766,832	212,416,797
	Advance against installment		261,466,119	294,850,542
	Advance rent from MIDAS Centre & NGS		2,761,525	5,991,920
	Payable & provision against expenditure	13.5	45,356,789	1,865,157
	Interest suspense	13.6	738,445,231	506,197,310
	Provision for rental income & others		247,926,595	238,926,595
	Lease liabilities		11,806,379	8,056,994
	Unclaimed Dividend		960,815	1,193,487
	3,436,489,181		2,987,113,215	
13(a)	Consolidated other liabilities			
	MIDAS Financing Ltd.	13	3,436,489,181	2,987,113,215
	MIDAS Investment Ltd.		188,631,714	187,479,820
	Adjustment for consolidation		-	-
	3,625,120,895		3,174,593,035	
14	Share Capital			
14.1	Authorized Capital			
	200,000,000 ordinary shares of Tk. 10 each		2,000,000,000	2,000,000,000
14.2	Issued, Subscribed and Paid up Capital			
	At the beginning of the year		1,438,925,070	1,438,925,070
	Add: Bonus share issued		-	-
	1,438,925,070		1,438,925,070	
14.3	Shareholding position			
	Sponsor shareholders group		55,196,413	52,644,190
	General shareholders group		88,696,094	91,248,317
	143,892,507		143,892,507	
14.3.1	General shareholders group			
	Non resident		640,694	634,694
	Companies & institutions		37,931,671	40,541,259
	General public		50,123,729	50,072,364
	88,696,094		91,248,317	





Note	Particulars	Ref. Note	30 Sept. 2025	31 Dec. 2024	
			Taka	Taka	
14.4	Classification of shareholders by holding	No. of Shareholders	Percentage of holding shares	No. of shares	No. of shares
	Less than 500 shares	1522	0.15%	208,781	218,175
	501 to 5,000 shares	1972	2.66%	3,831,392	4,138,207
	5,001 to 10,000 shares	516	2.53%	3,640,631	3,782,346
	10,001 to 20,000 shares	342	3.34%	4,803,584	4,971,353
	20,001 to 30,000 shares	126	2.12%	3,051,411	3,164,289
	30,001 to 40,000 shares	76	1.81%	2,604,083	2,693,107
	40,001 to 50,000 shares	36	1.15%	1,660,279	1,578,565
	50,001 to 1,00,000 shares	91	4.50%	6,478,403	6,612,878
	1,00,001 & above shares	102	81.74%	117,613,943	116,733,587
	Total	4,783	100.00%	143,892,507	143,892,507
14.5	Year wise details break up of raising paid up capital				
Year	Declaration	No of shares	Value of shares	-	
16-May-95	1st Allotment share	10,000	100,000	100,000	
1996-1997	Allotment share	5,021,000	50,210,000	50,310,000	
1999-2000	Allotment share	509,000	5,090,000	55,400,000	
2002-2003	IPO	4,460,000	44,600,000	100,000,000	
2003-2004	Bonus share	689,200	6,892,000	106,892,000	
2004-2005	Bonus share	1,068,920	10,689,200	117,581,200	
2004-2005	Right share	11,758,120	117,581,200	235,162,400	
2005-2006	Bonus share	2,351,620	23,516,200	258,678,600	
2006-2007	Bonus share	2,586,790	25,867,900	284,546,500	
2007-2008	Bonus share	2,845,460	28,454,600	313,001,100	
2008-2009	Bonus share	3,912,510	39,125,100	352,126,200	
2009-2010	Bonus share	5,281,890	52,818,900	404,945,100	
2010-2011	Bonus share	14,173,070	141,730,700	546,675,800	
2011-2012	Bonus share	5,466,758	54,667,580	601,343,380	
2014-2015	Right share	60,134,338	601,343,380	1,202,686,760	
2018	Bonus share 2017	12,026,867	120,268,670	1,322,955,430	
2019	Bonus share 2018	3,307,388	33,073,880	1,356,029,310	
2020	Bonus share 2019	3,390,073	33,900,730	1,389,930,040	
2021	Bonus share 2020	3,474,825	34,748,250	1,424,678,290	
2022	Bonus share 2021	1,424,678	14,246,780	1,438,925,070	
2023	Bonus share 2022	-	-	1,438,925,070	
2024	Bonus share 2023	-	-	1,438,925,070	
15	General reserve				
	Opening balance			-	-
	Add: Addition during the year			-	-
				-	-
16	Statutory reserve				
	Opening balance			143,091,535	143,091,535
	Add: Addition during the year			-	-
	Closing balance			143,091,535	143,091,535
17	Retained earnings				
	Opening balance			(889,243,443)	(615,821,136)
	Add: Profit after tax			(673,701,416)	(300,222,307)
	Less: Transfer to statutory reserve			-	-
	Less: Issuance of stock dividend			-	-
	Less: Issuance of cash dividend			-	-
	Closing balance			(1,562,944,859)	(889,243,443)
17(a)	Consolidated retained earnings				
	Opening balance			(900,856,135)	(605,704,855)
	Add: Profit after tax			(679,092,767)	(321,951,279)
	Less: Transfer to statutory reserve			-	-
	Less: Issuance of stock dividend			-	-
	Less: Issuance of cash dividend			-	-
	Closing balance			(1,579,948,902)	(900,856,135)
18	Business commitments and contingencies				
18.1	Contingent liabilities				
	Acceptances and endorsements			-	-
	Letters of guarantee			-	-
	Irrevocable letters of credit			-	-
	Bills for collection			-	-
	Total			-	-
18.2	Other commitments				
	Documentary credits and short term trade related transactions			-	-
	Forward assets purchased and forward deposits placed			-	-
	Undrawn note issuance and revolving underwriting facilities			-	-
	Undrawn formal standby facilities, credit lines and other commitments			-	-
	Claims against the bank not acknowledged as debts			-	-
	Total			-	-





Note	Particulars	Ref. Note	30 Sept. 2025	30 Sept. 2024
			Taka	Taka
19	Profit and loss account			
	Income			
	Interest income	20	235,673,145	452,508,571
	Dividend income	22	2,695,000	4,700,303
	Commission, exchange and brokerage		-	-
	Gains less losses arising from investment securities	22	110,610	(9,554,574)
	Other operating income	23	32,532,915	28,334,610
			271,011,670	475,988,909
	Expenses			
	Interest on deposits & borrowings, etc.	21	644,324,721	572,901,980
	Administrative expenses		138,063,133	143,181,005
	Other operating expenses	32	6,074,089	4,835,796
	Depreciation on fixed assets	31(a)	11,823,583	17,503,380
			800,285,526	738,422,161
	Profit before provision		(529,273,856)	(262,433,252)
20	Interest income			
	Interest on lease, loans & advances	20.1	221,304,879	434,024,601
	Interest on placement with other Banks & FIs	20.2	14,368,266	18,483,970
	Total		235,673,145	452,508,571
20.1	Interest on lease, loans & advances			
	Interest income on lease finance		13,048,016	58,038,650
	Interest income on term finance		164,830,892	297,931,389
	Interest on housing finance		32,845,177	66,844,043
	Interest on consumer credit		-	2,782
	Interest on staff loan		1,563,167	1,763,339
			9,017,627	9,444,397
	Total		221,304,879	434,024,601
20.2	Interest on placement with other Banks & FIs			
	Interest on FDR		14,089,113	19,746,206
	Interest on STD accounts		279,153	(1,262,236)
	Total		14,368,266	18,483,970
20(a)	Consolidated interest income			
	Interest on lease, loans & advances			
	MIDAS Financing Ltd.	20.1	221,304,879	434,024,601
	MIDAS Investment Ltd.		676,870	2,115,372
	Adjustment for consolidation		(2,552,843)	(3,000,970)
			219,428,906	433,139,003
	Interest on placement with other Banks & FIs			
	MIDAS Financing Ltd.	20.2	14,368,266	18,483,970
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
			14,368,266	18,483,970
	Total		233,797,172	451,622,973
21	Interest on deposits & borrowings, etc.			
	Interest paid on deposits		446,243,564	396,146,068
	Interest paid on borrowings	21.1	198,081,157	176,755,911
	Total		644,324,721	572,901,980
21.1	Interest paid on borrowings			
	Interest expenses on bank loan		167,819,520	148,657,017
	Interest expenses on call loan		-	-
	Interest expenses on re-financing loan		(66,481)	485,500
	Interest expenses- BD Bank SMEDP		-	-
	Interest expenses on lease liabilities		856,954	642,602
	Other financing cost		29,471,165	26,970,792
	Total		198,081,157	176,755,911
21(a)	Consolidated interest on deposits and borrowings, etc.			
	Interest paid on deposits			
	MIDAS Financing Ltd.		446,243,564	396,146,068
	MIDAS Investment Ltd.		35,065	87,148
	Adjustment for consolidation		-	-
			446,278,629	396,233,216
	Interest paid on borrowings			
	MIDAS Financing Ltd.		198,081,157	176,755,911
	MIDAS Investment Ltd.		2,552,843	3,000,970
	Adjustment for consolidation		(2,552,843)	(3,000,970)
			198,081,157	176,755,911
	Total		644,359,786	572,989,127





Note	Particulars	Ref. Note	30 Sept. 2025	30 Sept. 2024
			Taka	Taka
22	Income from investment			
	Income from investment in shares		110,610	(9,554,574)
	Dividend income		2,695,000	4,700,303
	Total		2,805,610	(4,854,271)
22(a)	Consolidated income from investment			
	Income from investment in shares			
	MIDAS Financing Ltd.	22	110,610	(9,554,574)
	MIDAS Investment Ltd.		(61,948)	329,197
			48,662	(9,225,377)
	Dividend income			
	MIDAS Financing Ltd.	22	2,695,000	4,700,303
	MIDAS Investment Ltd.		1,275,922	917,710
			3,970,922	5,618,013
	Less: Dividend from subsidiary		-	-
	Total		4,019,583	(3,607,365)
23	Other operating income			
	Transfer price for leased asset		-	-
	Processing and other fees		642,482	421,732
	Sale of application form		3,500	400
	Rental income-MIDAS Centre & Nahar green		30,402,007	27,292,743
	Other income		513,360	619,735
	Total		32,532,915	28,334,610
23(a)	Consolidated other operating income			
	MIDAS Financing Ltd.	23	32,532,915	28,334,610
	MIDAS Investment Ltd.		19,369,508	23,277,876
	Total		51,902,423	51,612,486
24	Salary and allowances		109,384,578	112,944,352
24(a)	Consolidated salary & allowances			
	MIDAS Financing Ltd.	24	109,384,578	112,944,352
	MIDAS Investment Ltd.		6,264,316	6,389,181
	Total		115,648,893	119,333,533
25	Rent, taxes, insurances, electricity, etc.			
	Rates & taxes		1,791,194	1,719,118
	Office rent		148,120	12,018
	Insurance		-	116,250
	Utilities		9,264,522	7,964,983
	Total		11,203,836	9,812,369
25(a)	Consolidated rent, taxes, insurance, electricity, etc.			
	MIDAS Financing Ltd.	25	11,203,836	9,812,369
	MIDAS Investment Ltd.		1,857,421	1,837,270
	Total		13,061,257	11,649,639
26	Legal expenses			
	Legal/professional fees		1,871,469	2,196,437
	Other legal expenses/Non judicial stamp		1,101,041	3,122,101
	Total		2,972,510	5,318,538
26(a)	Consolidated legal expenses			
	MIDAS Financing Ltd.	26	2,972,510	5,318,538
	MIDAS Investment Ltd.		-	66,600
	Total		2,972,510	5,385,138
27	Postage, stamp, telecommunication, etc.			
	Postage & courier expenses		138,130	110,242
	Telephone, mobile, fax and internet		2,974,907	3,029,561
	Total		3,113,037	3,139,803
27(a)	Consolidated postage, stamps, telecommunication, etc.			
	MIDAS Financing Ltd.	27	3,113,037	3,139,803
	MIDAS Investment Ltd.		146,294	155,277
	Total		3,259,331	3,295,080
28	Stationery, printing, advertisements, etc.			
	Stationery		421,639	669,654
	Printing		268,800	164,021
	Advertisement and publicity		648,416	1,006,039
	Signboard and banner		52,099	4,850
	Total		1,390,954	1,844,564





Note	Particulars	Ref. Note	30 Sept. 2025	30 Sept. 2024
			Taka	Taka
28(a)	Consolidated stationery, printing, advertisements, etc.			
	MIDAS Financing Ltd.	28	1,390,954	1,844,564
	MIDAS Investment Ltd.		36,747	43,243
	Total		1,427,701	1,887,807
29	Managing Director's salary and benefits		7,233,629	6,016,500
30	Directors' fees and expenses			
	Honorarium for attending meeting (including VAT)		281,600	723,200
	Incidental expenses for meeting		-	-
	Total		281,600	723,200
30(a)	Consolidated directors' fees and expenses			
	MIDAS Financing Ltd.		281,600	723,200
	MIDAS Investment Ltd.		56,061	70,100
	Total		337,661	793,300
31	Depreciation and repair of company's assets			
	i) Depreciation of company's assets (Annexure A)			
	Building		2,010,180	2,010,179
	Right of use of assets		3,266,149	3,333,105
	Office equipment		287,483	428,966
	Office furniture		764,122	904,856
	Motor vehicle		90,722	120,087
	Intangible asset		1,195,270	6,157,061
	Computer equipment		427,040	766,508
			8,040,966	13,720,763
	iii) Repair of company's assets			
	Office repair and maintenance		1,048,402	2,643,523
	Car maintenance		1,174,587	588,156
			2,222,989	3,231,679
			14,046,572	20,735,059
31(a)	Consolidated depreciation and repair of company's assets			
	a) Depreciation of company's assets (Annexure B)			
	MIDAS Financing Ltd.	31(i)	8,040,966	13,720,763
	MIDAS Investment Ltd.		421,839	478,884
			8,462,806	14,199,648
	c) Repair of company's assets:			
	MIDAS Financing Ltd.	31(ii)	2,222,989	3,231,679
	MIDAS Investment Ltd.		242,280	43,770
			2,465,269	3,275,449
			17,139,910	23,749,220
32	Other expenses			
	Fuel		192,967	178,495
	Traveling and conveyance		1,456,657	1,627,028
	Public relation and AGM expenses		455,695	-
	News paper & periodicals		13,801	16,339
	Business promotion & development		54,053	-
	Entertainment		821,670	769,129
	Training, seminar & workshop		5,000	15,000
	Membership fees & subscription		1,528,571	1,630,570
	Bank charge		497,552	485,086
	Share management expenses		118,123	114,149
	Miscellaneous expenses		930,000	-
	Loss on sale of fixed assets		-	-
			6,074,089	4,835,796
32(a)	Consolidated other expenses			
	MIDAS Financing Ltd.	32	6,074,089	4,835,796
	MIDAS Investment Ltd.		157,470	184,084
			6,231,559	5,019,880
33	Provision against loans, lease finance & others			
	General provisions	13.1 (a)	(181,613,684)	(8,366,707)
	Specific provisions	13.1 (b)	298,570,447	120,102,776
	Provisions for diminution in value of investments	13.2	8,470,798	40,004,257
	Other provisions		9,000,000	3,064,000
			134,427,560	154,804,324
33(a)	Consolidated provision against loans, lease finance & others			
	General provisions		(181,613,684)	(8,366,707)
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		(181,613,684)	(8,366,707)





Note	Particulars	Ref. Note	30 Sept. 2025	30 Sept. 2024
			Taka	Taka
33(b)	Specific provisions			
	MIDAS Financing Ltd.		298,570,447	120,102,776
	MIDAS Investment Ltd.		-	-
			<u>298,570,447</u>	<u>120,102,776</u>
33(c)	Provisions for diminution in value of investments			
	MIDAS Financing Ltd.		8,470,798	40,004,257
	MIDAS Investment Ltd.		4,073,625	21,667,639
			<u>12,544,423</u>	<u>61,671,896</u>
33(d)	Current tax			
	MIDAS Financing Ltd.		10,000,000	5,000,000
	MIDAS Investment Ltd.		4,977,121	5,187,509
			<u>14,977,121</u>	<u>10,187,509</u>
33(e)	Deferred tax			
	MIDAS Financing Ltd.		-	(2,768,098)
	MIDAS Investment Ltd.		(837,247)	(659,324)
			<u>(837,247)</u>	<u>(3,427,422)</u>
33(f)	Other provisions			
	MIDAS Financing Ltd.		9,000,000	3,064,000
	MIDAS Investment Ltd.		4,239,585	3,922,650
			<u>13,239,585</u>	<u>6,986,650</u>
34	Earnings per share (EPS)			
	Net profit after tax (A)		(673,701,416)	(419,469,480)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		<u>(4.68)</u>	<u>(2.92)</u>
34(a)	Consolidated earnings per share (EPS)			
	Consolidated net profit after tax (A)		(679,093,703)	(437,795,830)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		<u>(4.72)</u>	<u>(3.04)</u>
			<u>30 Sept. 2025</u>	<u>31 Dec. 2024</u>
			Taka	Taka
35	Net assets value (NAV) per share			
	Net assets (A)		19,071,746	546,725,990
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net assets value (NAV) per share (A/B) (Restated)		<u>0.13</u>	<u>3.80</u>
35(a)	Consolidated net assets value (NAV) per share			
	Net assets (A)		2,067,703	538,516,807
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net assets value (NAV) per share (A/B) (Restated)		<u>0.01</u>	<u>3.74</u>
			<u>30 Sept. 2025</u>	<u>30 Sept. 2024</u>
			Taka	Taka
36	Net operating cash flow per share			
	Net operating cash flow (A)		492,765,987	80,017,834
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net operating cash flow per share (A/B) (Restated)		<u>3.42</u>	<u>0.56</u>
36(a)	Consolidated net operating cash flow per share			
	Net operating cash flow (A)		485,780,494	80,138,485
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net operating cash flow per share (A/B) (Restated)		<u>3.38</u>	<u>0.56</u>



Fixed assets including land, building, furniture and fixtures
For the period ended September 30, 2025

Asset category	COST				DEPRECIATION / AMORTIZATION				Written down value as on Sept. 30, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
I. Free holds assets									
Land	18,005,518	-	-	18,005,518	-	-	-	-	18,005,518
Building	107,209,530	-	-	107,209,530	41,337,313	2,010,180	-	43,347,493	63,862,037
Right of use of assets	19,793,622	7,647,703	-	27,441,326	12,361,587	3,266,149	-	15,627,737	11,813,589
Office equipment	11,019,208	18,990	-	11,038,198	8,895,076	287,483	-	9,182,558	1,855,640
Furniture & fixtures	32,318,505	-	-	32,318,505	22,124,723	764,122	-	22,888,845	9,429,660
Motor vehicle	8,119,543	-	2,189,330	5,930,213	7,519,272	90,722	2,118,396	5,491,598	438,615
Computer equipment	16,899,278	129,092	-	17,028,370	13,886,138	427,040	-	14,313,178	2,715,192
Sub total	213,365,204	7,795,785	2,189,330	218,971,659	106,124,108	6,845,696	2,118,396	110,851,409	108,120,249
II. Intangible assets									
System & software	18,678,184	99,225	-	18,777,409	13,416,951	1,195,271	-	14,612,221	4,165,188
Total as on Sept. 30, 2025	232,043,388	7,895,010	2,189,330	237,749,068	119,541,059	8,040,966	2,118,396	125,463,630	112,285,437
Total as on Dec 31, 2024	238,491,656	10,067,721	16,515,989	232,043,388	116,424,356	16,925,281	(13,808,579)	119,541,059	112,502,327

Consolidated Fixed assets including land, building, furniture and fixtures
For the period ended September 30, 2025

Asset category	COST				DEPRECIATION / AMORTIZATION				Written down value as on Sept. 30, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
I. Free holds assets									
Land	35,661,445	-	-	35,661,445	-	-	-	-	35,661,445
Building	129,370,868	-	-	129,370,868	46,726,092	2,324,665	-	49,050,757	80,320,111
Right of use of assets	19,793,622	7,647,703	-	27,441,326	12,361,587	3,266,149	-	15,627,737	11,813,589
Office equipment	11,148,353	18,990	-	11,167,343	9,175,456	293,888	-	9,469,344	1,697,999
Furniture & fixtures	33,629,804	-	-	33,629,804	22,789,078	806,981	-	23,596,059	10,033,745
Motor vehicle	8,119,543	-	2,189,330	5,930,213	7,519,273	90,722	2,118,396	5,491,599	438,614
Computer equipment	17,883,147	129,092	-	18,012,239	14,776,671	467,971	-	15,244,642	2,767,597
Sub total	255,606,782	7,795,785	2,189,330	261,213,237	113,348,158	7,250,376	2,118,396	118,480,138	142,733,097
II. Intangible assets									
System & software	19,833,184	99,225	-	19,932,409	14,495,690	1,212,429	-	15,708,119	4,224,290
Total as on Sept. 30, 2025	275,439,966	7,895,010	2,189,330	281,145,646	127,843,848	8,462,805	2,118,396	134,188,257	146,957,387
Total as on Dec 31, 2024	282,356,248	10,220,736	17,137,018	275,439,966	124,694,753	17,567,951	(13,198,300)	127,843,848	147,596,118



Asset category	COST				DEPRECIATION / AMORTIZATION				Written down value as on Sept. 30, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Nahar Green	63,390,907	-	-	63,390,907	24,780,774	1,188,580	-	25,969,354	37,421,553
MIDAS Centre	138,348,874	-	-	138,348,874	54,083,312	2,594,037	-	56,677,349	81,671,526
Total as on September 30, 2025	201,739,781	-	-	201,739,781	78,864,086	3,782,617	-	82,646,703	119,093,079

Asset category	COST				DEPRECIATION / AMORTIZATION				WDV as on December 31, 2024
	Balance as on Jan 1, 2024	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on Dec 31, 2024	Balance as on Jan 1, 2024	Charged for the period	Adjustment/ transfer during the period	Balance as on Dec 31, 2024	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Nahar Green	63,390,907	-	-	63,390,907	23,196,001	1,584,773	-	24,780,774	38,610,133
MIDAS Centre	138,348,874	-	-	138,348,874	50,624,595	3,458,716	-	54,083,312	84,265,563
Total as on Dec 31, 2024	201,739,781	-	-	201,739,781	73,820,596	5,043,489	-	78,864,086	122,875,696

Asset category	COST				DEPRECIATION / AMORTIZATION				Written down value as on Sept. 30, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	78,864,085	3,782,617	-	82,646,702	119,093,079
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	46,892,411	2,429,218	-	49,321,629	127,129,078
Total as on September 30, 2025	378,190,488	-	-	378,190,488	125,756,496	6,211,835	-	131,968,331	246,222,157

Asset category	COST				DEPRECIATION / AMORTIZATION				WDV as on December 31, 2024
	Balance as on Jan 1, 2024	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on Dec 31, 2024	Balance as on Jan 1, 2024	Charged for the period	Adjustment/ transfer during the period	Balance as on Dec 31, 2024	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	73,820,596	5,043,489	-	78,864,085	122,875,696
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	43,570,403	3,322,008	-	46,892,411	129,558,296
Total as on Dec 31, 2024	378,190,488	-	-	378,190,488	117,390,999	8,365,497	-	125,756,496	252,433,992

