

MIDAS Financing PLC. and its subsidiary

Financial Statements (Un-audited)

As at and for the period ended June 30, 2025

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



Particulars	Note	30 June 2025	31 Dec. 2024
		Taka	Taka
PROPERTY AND ASSETS			
Cash		77,367,920	78,769,813
Cash in hand (Including foreign currency)	3(a)	378,309	428,732
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3(b)	76,989,611	78,341,081
Balance with other banks and financial institutions		1,115,306,773	1,142,345,124
Inside Bangladesh	4(a)	1,115,306,773	1,142,345,124
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		151,776,198	154,513,815
Government		-	-
Others	6(a)	151,776,198	154,513,815
Lease, loans and advances	7(a)	8,639,379,376	8,931,099,216
Fixed assets including land, building, furniture and fixtures	8(a)	145,458,060	147,596,118
Investment property-Building	8.1.(a)	248,292,769	252,433,992
Other assets	9(a)	503,357,093	497,171,033
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		10,976,089,177	11,299,080,102
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	2,306,928,179	2,430,181,304
Deposits and other accounts		4,945,485,909	5,013,144,600
Term deposits	12(a)	4,929,705,455	4,995,978,832
Other deposits	12(b)	15,780,454	17,165,769
Other liabilities	13(a)	3,511,374,171	3,174,593,035
Total liabilities		10,763,788,258	10,617,918,939
Capital/Shareholders' equity		212,300,870	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)	(1,369,715,735)	(900,856,135)
Non-controlling interest		49	693
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		10,976,089,177	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 (Restated)	35(a)	1.48	4.17

Chairman
Chairman

Ranisa Maisha
Director

Managing Director
Managing Director

Chief Financial Officer
Chief Financial Officer

Company Secretary
Company Secretary



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



Particulars

Interest income
Interest on deposits & borrowings, etc.
Net interest income
Income from investment
Commission, exchange and brokerage
Other operating income
Total operating income

Salary and allowances
Rent, taxes, insurances, electricity, etc.
Legal expenses
Postage, stamp, telecommunication, etc.
Stationery, printing, advertisements, etc.
Managing Director's salary and benefits
Directors' fees and expenses
Auditors' fees
Depreciation and repair of company's assets
Other expenses
Total operating expenses
Profit before provision

General provisions
Specific provisions
Diminution in value of investments
Other provisions
Provision for off balance sheet exposures
Total provision
Total profit before tax

Current tax
Deferred tax

Net profit after tax

Attributable to
Shareholders of the Company
Non-controlling interest

Appropriations to
General reserve
Statutory reserve

Retained surplus

Earnings per Share (EPS) (Restated)

30 June 2025	30 June 2024	Apr to Jun 2025	Apr to Jun 2024
Taka	Taka	Taka	Taka
205,841,365	320,601,071	102,889,658	133,184,851
435,456,737	383,608,624	245,290,764	178,414,874
(229,615,372)	(63,007,553)	(142,401,106)	(45,230,023)
4,116,794	(3,020,387)	582,575	(8,421,375)
-	-	-	-
32,596,362	33,955,974	17,827,996	13,362,477
(192,902,216)	(32,071,966)	(123,990,536)	(40,288,920)
81,460,735	85,873,643	40,180,986	41,101,885
7,375,498	6,190,087	3,735,821	3,299,687
1,651,525	3,446,340	446,008	72,778
2,107,499	2,219,952	1,006,475	1,139,050
981,049	1,437,871	440,782	(182,021)
4,803,629	4,011,000	2,418,129	2,005,500
210,293	600,020	133,393	353,620
150,000	100,000	100,000	52,562
11,857,317	16,208,075	4,745,390	4,945,215
3,860,124	4,336,984	1,194,128	(9,599)
114,457,669	124,423,972	54,401,113	52,778,677
(307,359,885)	(156,495,938)	(178,391,649)	(93,067,597)
(286,457,010)	143,664,603	(152,970,620)	308,819,742
419,494,408	33,194,865	225,306,768	(190,025,842)
12,136,193	26,847,470	7,532,205	13,483,816
8,826,390	7,913,100	4,413,195	2,456,550
-	-	-	-
153,999,981	211,620,038	84,281,549	134,734,266
(461,359,866)	(368,115,976)	(262,673,198)	(227,801,863)
8,058,542	8,464,227	1,531,564	1,620,040
(558,164)	(372,846)	(279,082)	(563,297)
7,500,378	8,091,381	1,252,482	1,056,744
(468,860,244)	(376,207,356)	(263,925,680)	(228,858,605)
-	-	-	-
(468,859,600)	(376,206,848)	(263,925,318)	(228,858,297)
(644)	(508)	(362)	(308)
(468,860,244)	(376,207,356)	(263,925,680)	(228,858,605)
-	-	-	-
-	-	-	-
-	-	-	-
(468,859,600)	(376,206,848)	(263,925,318)	(228,858,297)
-	-	-	-
(3.26)	(2.61)	(1.84)	(1.59)

Chairman

Director

Managing Director

Chief Financial Officer

Company Secretary



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



Particulars	Notes	30 June 2025	30 June 2024
		Taka	Taka
A) Cash flow from operating activities			
Interest received		196,407,808	311,542,243
Interest paid		(408,895,956)	(422,267,910)
Dividend received		3,872,876	5,597,917
Fees & commission received		-	-
Recoveries of loans previously written off		(6,582,138)	(6,888,837)
Cash payments to employees		(86,264,364)	(89,884,643)
Cash payments to suppliers		(981,049)	(1,437,871)
Income tax paid		(3,533,032)	(8,212,748)
Received from other operating activities		28,394,219	20,928,415
Payments for other operating activities		(19,051,011)	(20,599,118)
Operating profit before changes in operating assets & liabilities		(296,632,648)	(211,222,552)
Changes in operating assets and liabilities			
Loans and lease finance to customers		291,719,841	78,936,970
Other assets		4,147,733	2,403,149
Deposits from banks & individuals		(67,658,692)	(279,699,484)
Other liabilities		569,318,373	483,998,093
Sub Total		797,527,255	285,638,728
Net cash from operating activities		500,894,606	74,416,176
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	-
Purchases/sale of trading securities		2,737,618	18,393,582
Purchases of fixed assets		(159,977)	(2,633,871)
Net cash from investing activities		2,687,641	15,759,711
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		(123,253,125)	160,903,515
Dividend paid		-	-
Net cash from financing activities		(123,253,125)	160,903,515
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		380,329,122	251,079,402
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		812,345,571	561,266,169
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,192,674,693	812,345,571
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3(a)	378,309	237,051
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3(b)	76,989,611	79,776,579
Balance with other banks and financial institutions	4(a)	1,115,306,773	732,331,941
Total		1,192,674,693	812,345,571
Net operating cash flow per share (NOCFPS) (Restated)	36(a)	3.50	0.64

Chokean
Chairman

Ranisa Marisha
Director

Rufan
Managing Director

[Signature]
Chief Financial Officer

[Signature]
Company Secretary



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



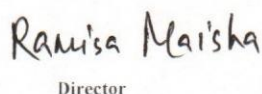
Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at January 1, 2025	1,438,925,070	143,091,535	(900,856,134)	681,160,471	693	681,161,162
Stock dividend for 2023	-	-	-	-	-	-
Cash dividend for 2023	-	-	-	-	-	-
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	-	-	(468,859,600)	(468,859,600)	(644)	(468,860,244)
Transfer to statutory reserve	-	-	-	-	-	-
Balance as at June 30, 2025	1,438,925,070	143,091,535	(1,369,715,735)	212,300,871	49	212,300,920

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



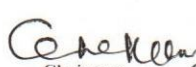
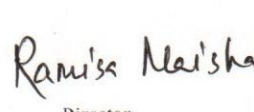

MIDAS Financing PLC.

* Condensed Balance Sheet (Un-audited)


As at 30 June 2025



Particulars	Notes	30 June 2025	31 Dec. 2024
		Taka	Taka
PROPERTY AND ASSETS			
Cash		77,364,423	78,759,938
Cash in hand (Including foreign currency)	3.1	374,812	418,857
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	76,989,611	78,341,081
Balance with other banks and financial institutions		1,108,556,363	1,132,895,567
Inside Bangladesh	4.1	1,108,556,363	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	8,631,463,104	8,926,857,095
Fixed assets including land, building, furniture and fixtures	8	110,645,495	112,502,327
Investment property-Building		120,353,951	122,875,696
Other assets	9	618,914,786	612,679,712
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		10,803,940,068	11,123,212,280
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	2,306,928,179	2,430,181,304
Deposits and other accounts		4,945,485,909	5,013,144,600
Term deposits	12.1	4,929,705,455	4,995,978,832
Other deposits		15,780,454	17,165,769
Other liabilities	13	3,321,745,941	2,987,113,215
Total liabilities		10,574,160,029	10,430,439,119
Capital/Shareholders' equity		229,780,040	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	(1,352,236,565)	(889,243,443)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		10,803,940,068	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 (Restated)	35	1.60	4.16

 Chairman
 Director
 Managing Director


 Chief Financial Officer


 Company Secretary



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



Particulars	30 June 2025	30 June 2024	Apr to Jun 2025	Apr to Jun 2024
	Taka	Taka	Taka	Taka
Interest income	207,217,752	320,646,028	103,498,970	133,695,006
Interest on deposits & borrowings, etc.	435,429,472	383,532,825	245,263,499	178,351,074
Net interest income	(228,211,721)	(62,886,797)	(141,764,530)	(44,656,068)
Income from investment	2,695,000	(4,198,726)	(0)	(8,822,475)
Commission, exchange and brokerage	-	-	-	-
Other operating income	19,735,960	18,269,884	11,393,461	5,425,377
Total operating income	(205,780,761)	(48,815,639)	(130,371,069)	(48,053,166)
Salary and allowances	77,191,551	81,418,909	38,160,744	39,007,519
Rent, taxes, insurances, electricity, etc.	6,722,189	5,560,676	3,491,820	3,032,429
Legal expenses	1,651,525	3,379,740	446,008	14,178
Postage, stamp, telecommunication, etc.	2,010,597	2,112,467	958,232	1,089,804
Stationery, printing, advertisements, etc.	954,788	1,406,988	429,762	(194,990)
Managing Director's salary and benefits	4,803,629	4,011,000	2,418,129	2,005,500
Directors' fees and expenses	176,000	564,800	114,400	318,400
Auditors' fees	150,000	100,000	100,000	52,562
Depreciation and repair of company's assets	9,760,482	14,205,475	3,787,828	3,940,895
Other expenses	3,754,203	4,221,270	1,139,796	(67,633)
Total operating expenses	107,174,963	116,981,325	51,046,719	49,198,664
Profit before provision	(312,955,724)	(165,796,964)	(181,417,788)	(97,251,831)
General provisions	(286,457,010)	143,664,603	(152,970,620)	308,819,742
Specific provisions	419,494,408	33,194,865	225,306,768	(190,025,842)
Diminution in value of investments	6,000,000	15,000,000	3,000,000	7,500,000
Other provisions	6,000,000	5,298,000	3,000,000	1,149,000
Provision for off balance sheet exposures	-	-	-	-
Total provision	145,037,398	197,157,468	78,336,149	127,442,900
Profit before tax	(457,993,122)	(362,954,432)	(259,753,937)	(224,694,731)
Current tax	5,000,000	5,000,000	-	-
Deferred tax	-	-	-	-
	5,000,000	5,000,000	-	-
Net profit after taxation	(462,993,122)	(367,954,432)	(259,753,937)	(224,694,731)
Appropriations to	-	-	-	-
General reserve	-	-	-	-
Statutory reserve	-	-	-	-
Retained surplus	(462,993,122)	(367,954,432)	(259,753,937)	(224,694,731)
Earnings per Share (EPS) (Restated)	(3.22)	(2.56)	(1.81)	(1.56)

Chen Keen
Chairman

Ranisa Nariha
Director

Ran
Managing Director

[Signature]
Chief Financial Officer

[Signature]
Company Secretary



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



Particulars	Notes	30 June 2025	30 June 2024
		Taka	Taka
A) Cash flow from operating activities			
Interest received		197,784,196	311,587,201
Interest paid		(399,576,919)	(412,900,339)
Dividend received		2,695,000	4,700,303
Fees & commission received		-	-
Recoveries of loans previously written off		(6,582,138)	(6,888,837)
Cash payments to employees		(81,995,180)	(85,429,909)
Cash payments to suppliers		(954,788)	(1,406,988)
Income tax paid		(2,534,014)	(7,418,543)
Received from other operating activities		19,735,960	9,370,855
Payments for other operating activities		(15,596,728)	(17,144,835)
Operating profit before changes in operating assets & liabilities		(287,024,612)	(205,531,091)
Changes in operating assets and liabilities			
Loans and lease finance to customers		295,393,991	63,666,281
Other assets		4,069,535	315,431
Deposits from banks & individuals		(67,658,692)	(279,699,484)
Other liabilities		578,814,238	471,495,053
Sub total		810,619,072	280,034,212
Net cash from operating activities		523,594,460	74,503,121
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	-
Purchases/sale of trading securities		-	24,256,931
Purchases of fixed assets		(159,977)	(2,480,856)
Net cash from investing activities		(49,977)	(2,480,856)
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		(123,253,125)	160,903,515
Dividend paid		-	-
Net cash from financing activities		(123,253,125)	160,903,515
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		400,291,360	232,925,781
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		785,629,427	552,703,646
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,185,920,787	785,629,427
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3.1	374,812	227,176
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3.2	76,989,611	79,776,579
Balance with other banks and financial institutions	4	1,108,556,363	705,625,671
Total		1,185,920,787	785,629,427
Net operating cash flow per share (NOCFPS) (Restated)	36	3.64	1.61

Chehekeem Chairman
Ranisa Maisha Director
Ran Managing Director

[Signature] Chief Financial Officer

[Signature] Company Secretary



MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 30 June 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	-	-	(462,993,122)	(462,993,122)
Transfer to statutory reserve	-	-	-	-
Balance as at June 30, 2025	1,438,925,070	143,091,535	(1,352,236,564)	229,780,040

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

Cheheke
Chairman

Ramisa Mar'sha
Director

M. Khan
Managing Director

[Signature]
Chief Financial Officer

[Signature]
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 June 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) | • Term Finance | • Loan against Lien of Securities |
| • Lease Finance | • Consumers Finance | • Term Deposit Collection |
| • Auto Finance | • Housing Finance | • Treasury Operation |
| • Micro Industries Finance | • Work Order Finance | |

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 June 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 July 27, 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 June 2025	31 Dec. 2024
			Taka	Taka
3	Cash			
	Cash in hand (including foreign currency)	3.1	374,812	418,857
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	76,989,611	78,341,081
			<u>77,364,423</u>	<u>78,759,938</u>
3.1	Cash in hand (including foreign currency)			
	In local currency		374,812	418,857
	In foreign currency		-	-
			<u>374,812</u>	<u>418,857</u>
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local currency		76,989,611	78,341,081
	In foreign currency		-	-
			<u>76,989,611</u>	<u>78,341,081</u>
3(a)	Consolidated cash			
	Consolidated cash in hand (including foreign currency)			
	MIDAS Financing Ltd.	3.1	374,812	418,857
	MIDAS Investment Ltd.		3,497	9,875
			<u>378,309</u>	<u>428,732</u>
3(b)	Consolidated Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	MIDAS Financing Ltd.	3.2	76,989,611	78,341,081
	MIDAS Investment Ltd.		-	-
			<u>76,989,611</u>	<u>78,341,081</u>
4	Balance with other banks and financial institutions			
	Inside Bangladesh	4.1	1,108,556,363	1,132,895,567
	Outside Bangladesh		-	-
			<u>1,108,556,363</u>	<u>1,132,895,567</u>
4.1	Inside Bangladesh			
	STD accounts			
	Standard Bank Ltd.		738,099,873	762,887,138
	United Commercial Bank Ltd.		18,850,877	11,415,003
	IFIC Bank Ltd.		112,705	9,197,040
	Janata Bank Ltd.		-	-
	Mercantile Bank Ltd.		8,920,321	8,533,119
	Uttara Bank Ltd.		10,182	182
	Agrani Bank Ltd.		111,930	198,895
	AB Bank Ltd.		122,843	24,752
	Dutch Bangla Bank Ltd.		91,202	(276,837)
	One Bank Ltd.		123,977	122,966
	The Premier Bank Ltd.		701,509	1,259,858
	Pubali Bank Ltd.		820,652	1,387,083
	Bangladesh Development Bank Ltd.		5,192	5,192
	The City Bank		69,436	-
	Jamuna Bank Ltd.		13,834,509	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		<u>782,288,302</u>	<u>807,423,934</u>
	Current accounts			
	United Commercial Bank Ltd.		220,666	41,147
	Agrani Bank Ltd.		81,776	81,776
	Total B		<u>1,349,629</u>	<u>122,923</u>
	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.		49,569,723	50,000,000
	Total C		<u>324,918,432</u>	<u>325,348,709</u>
	Total (A+B+C)		<u>1,108,556,363</u>	<u>1,132,895,567</u>
4(a)	Consolidated balance with other banks and financial institutions			
	Inside Bangladesh			
	MIDAS Financing Ltd.	4.1	1,108,556,363	1,132,895,567
	MIDAS Investment Ltd.		6,750,410	9,449,558
	Adjustment for consolidation		-	-
			<u>1,115,306,773</u>	<u>1,142,345,124</u>
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			<u>-</u>	<u>-</u>
	Total		<u>1,115,306,773</u>	<u>1,142,345,124</u>





Note	Particulars	Ref. Note	30 June 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			
		No. of Share		
	Central Depository Bangladesh Ltd.	571,181	4,569,450	4,569,450
	Financial Excellence Ltd.	300,000	3,000,000	3,000,000
	Lankabangla Securities Ltd.	-	-	-
	Bangladesh Ventures Ltd.	1,100,000	10,000,000	10,000,000
	Total		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
	Total		41,490,954	41,490,954
	MIDAS Investment Ltd.			
	Investment in listed securities		100,285,243	103,022,861
	Investment in unlisted securities		10,000,000	10,000,000
	Total		110,285,243	113,022,861
	Total		151,776,198	154,513,815
7	Lease, loans and advances			
	a) Inside Bangladesh			
	Lease receivable	7.a.i	782,635,310	806,230,150
	Term finance	7.a.ii	7,009,224,752	7,224,044,751
	Housing finance	7.a.iii	768,361,919	803,787,259
	Staff loan	7.a.iv	33,477,745	36,061,840
	Consumer credit	7.a.v	18,059	18,059
	Interest receivable	7.a.vi	37,745,319	56,715,037
	Total		8,631,463,104	8,926,857,095
	b) Outside Bangladesh		-	-
	Total (a+b)		8,631,463,104	8,926,857,095
7.a.i	Lease receivable			
	Opening balance		806,230,150	879,874,018
	Add: Addition during the year		-	-
	Total		806,230,150	879,874,018
	Less: Realization during the year		23,594,840	73,643,869
	Less: Write off		-	-
	Closing balance		782,635,310	806,230,150
7.a.ii	Term finance			
	Opening balance		7,224,044,751	7,649,934,267
	Add: Addition during the year		33,735,000	306,291,652
	Total		7,257,779,751	7,956,225,919
	Less: Realization during the year		248,555,000	732,181,169
	Less: Write off		-	-
	Closing balance		7,009,224,751	7,224,044,751





Note	Particulars	Ref. Note	30 June 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		35,425,340	145,763,817
	Closing balance		768,361,919	803,787,259
7.a.iv	Staff loan			
	Opening balance		36,061,840	39,591,065
	Add: Addition during the year		1,520,000	4,750,000
			37,581,840	44,341,065
	Less: Realization during the year		4,104,095	8,279,225
	Closing balance		33,477,745	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		1,143,650	1,694,398
	Term finance		34,782,745	52,816,885
	Housing finance		1,792,809	2,169,254
	Consumer credit		-	-
	Staff loan		26,115	34,499
			37,745,319	56,715,037
7(a)	Consolidated lease, loans and advances			
	Inside Bangladesh			
	MIDAS Financing Ltd.		8,631,463,104	8,926,857,095
	MIDAS Investment Ltd.		25,493,834	26,257,960
	Adjustment for consolidation		(17,577,562)	(22,015,839)
			8,639,379,376	8,931,099,216
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		8,639,379,376	8,931,099,216
8	Fixed assets including land, building, furniture and fixtures			
	Free hold assets		106,078,109	107,241,094
	Intangible assets		4,567,387	5,261,233
	Total		110,645,495	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.		110,645,495	112,502,327
	MIDAS Investment Ltd.		34,812,564	35,093,791
	Total		145,458,060	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		120,353,951	122,875,696
8.1.(a)	Consolidated Investment Property - Building Annexure-D		248,292,769	252,433,992
9	Others assets			
	Interest receivable on FDR		13,070,521	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	191,534,282	189,000,268
	Advance against expenditure		3,334,738	2,227,793
	Advance office rent		1,450,900	1,757,140
	Security deposit	9.2	637,500	637,500
	Stamp, stationery etc, in hand		938,002	937,329
	Asset held for sale		8,522,976	8,522,976
	Receivable from rental income & others		83,906,459	83,858,196
	Dividend receivable		-	-
	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		618,914,786	612,679,712





Note	Particulars	Ref. Note	30 June 2025	31 Dec. 2024
			Taka	Taka
9.1	Advance income tax			
	Opening balance		189,000,268	176,231,957
	Add: Addition during the year		2,534,014	12,768,311
			191,534,282	189,000,268
	Less: Adjustment during the year		-	-
			191,534,282	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			
	MIDAS Financing Ltd.	9	618,914,786	612,679,712
	MIDAS Investment Ltd.		134,440,307	134,489,322
	Adjustment for consolidation		(249,998,000)	(249,998,000)
	Total		503,357,093	497,171,033
10	Non-banking assets			
	Habib Vegetable Product Ltd.		67,085,523	67,085,523
	Biswas Febrics 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		1,676,938,519	1,797,856,623
	Unsecured		629,989,661	632,324,681
			2,306,928,179	2,430,181,304
	Inside Bangladesh	11.1	2,306,928,179	2,430,181,304
	Outside Bangladesh		-	-
	Total		2,306,928,179	2,430,181,304
11.1	Inside Bangladesh			
	Term loan from other Banks & FIs	11.2	1,562,487,330	1,637,542,186
	Refinance against SME loan from Bangladesh Bank		4,763,055	6,041,664
	Refinance against Housing loan from Bangladesh Bank		2,471,866	2,860,514
	Refinance against SMEPD loan from Bangladesh Bank		-	-
	Loan from SME foundation		-	-
	Short term loan from Banks & FIs	11.3	737,205,928	783,736,940
	Call loan	11.4	-	-
	Total		2,306,928,179	2,430,181,304
11.2	Term loan from other Banks & FIs			
	Agrani Bank Ltd.		1,095,229,190	1,136,622,252
	One Bank Ltd.		-	-
	Midland Bank Ltd.		-	-
	Jamuna Bank Ltd.		28,501,174	33,257,788
	Modhumoti Bank Ltd.		-	-
	National Housing Finance & Investment Ltd.		-	-
	Shahjalal Islami Bank Ltd.		-	-
	Bangladesh Krishi Bank		438,756,966	467,662,147
	Total		1,562,487,330	1,637,542,186
11.3	Short term loan from Banks & FIs			
	Standard Bank Ltd.		47,000,000	47,000,000
	Pubali Bank Ltd.		59,392,482	60,150,204
	United Commercial Bank Ltd.		45,262,145	47,023,739
	Jamuna Bank Ltd.		(25,279,334)	21,823,657
	The City Bank Ltd.		45,846,772	43,398,138
	Agrani Bank Ltd.		516,362,257	516,272,299
	Uttara Bank Ltd.		48,621,606	48,068,903
	Total		737,205,928	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			
	MIDAS Financing Ltd.	11	2,306,928,179	2,430,181,304
	MIDAS Investment Ltd.		17,577,562	22,015,839
	Adjustment for consolidation		(17,577,562)	(22,015,839)
	Total		2,306,928,179	2,430,181,304





Note	Particulars	Ref. Note	30 June 2025	31 Dec. 2024
			Taka	Taka
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Total		2,306,928,179	2,430,181,304
12	Deposits and other accounts			
	Term deposits	12.1	4,929,705,455	4,995,978,832
	Other Deposits			
	Security deposits		4,366,788	4,366,788
	Advance lease rental		11,413,666	12,798,981
	Total		15,780,454	17,165,769
	4,945,485,909		5,013,144,600	
12.1	Term deposits			
	General deposits		4,829,705,455	4,895,978,832
	Deposit from other Banks and Financial institutions	12.2	100,000,000	100,000,000
	4,929,705,455		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	4,929,705,455	4,995,978,832
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
	4,929,705,455		4,995,978,832	
12(b)	Other deposits			
	MIDAS Financing Ltd.		15,780,454	17,165,769
	MIDAS Investment Ltd.		-	-
	15,780,454		17,165,769	
	4,945,485,909		5,013,144,600	
13	Other liabilities			
	Provision for lease, loans & advances	13.1	1,489,566,916	1,356,529,518
	Provision for investment in securities	13.2	29,450,706	23,450,706
	Provision for tax	13.3	338,840,453	333,840,453
	Deferred tax liability	13.4	-	-
	Interest payable on borrowings		62,601,561	3,793,737
	Interest payable on deposits		189,461,527	212,416,797
	Advance against installment		291,151,795	294,850,542
	Advance rent from MIDAS Centre & NGS		3,481,420	5,991,920
	Payable & provision against expenditure	13.5	32,202,228	1,865,157
	Interest suspense	13.6	629,529,598	506,197,310
	Provision for rental income & others		244,926,595	238,926,595
	Lease liabilities		9,339,656	8,056,994
	Unclaimed Dividend		1,193,487	1,193,487
	3,321,745,941		2,987,113,215	
13(a)	Consolidated other liabilities			
	MIDAS Financing Ltd.	13	3,321,745,941	2,987,113,215
	MIDAS Investment Ltd.		189,628,229	187,479,820
	Adjustment for consolidation		-	-
	3,511,374,171		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		55,200,847	52,644,190
	General shareholders group		88,691,660	91,248,317
	143,892,507		143,892,507	
14.3.1	General shareholders group			
	Non resident		644,194	634,694
	Companies & institutions		37,738,857	40,541,259
	General public		50,308,609	50,072,364
	88,691,660		91,248,317	





Note	Particulars	Ref. Note	30 June 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	1563	0.15%	213,757	218,175
	501 to 5,000 shares	2074	2.83%	4,065,998	4,138,207
	5,001 to 10,000 shares	537	2.65%	3,816,045	3,782,346
	10,001 to 20,000 shares	349	3.41%	4,912,188	4,971,353
	20,001 to 30,000 shares	128	2.14%	3,081,849	3,164,289
	30,001 to 40,000 shares	76	1.82%	2,621,086	2,693,107
	40,001 to 50,000 shares	29	0.92%	1,316,841	1,578,565
	50,001 to 1,00,000 shares	86	4.28%	6,161,417	6,612,878
	1,00,001 & above shares	102	81.80%	117,703,326	116,733,587
	Total	4,944	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	(462,993,122)	(300,222,307)
	Less: Transfer to statutory reserve	-	-
	Less: Issuance of stock dividend	-	-
	Less: Issuance of cash dividend	-	-
	Closing balance	(1,352,236,565)	(889,243,443)
17(a)	Consolidated retained earnings		
	Opening balance	(900,856,135)	(605,704,855)
	Add: Profit after tax	(468,859,600)	(321,951,279)
	Less: Transfer to statutory reserve	-	-
	Less: Issuance of stock dividend	-	-
	Less: Issuance of cash dividend	-	-
	Closing balance	(1,369,715,735)	(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 June 2025	30 June 2024
			Taka	Taka
19	Profit and loss account			
	Income			
	Interest income	20	207,217,752	320,646,028
	Dividend income	22	2,695,000	4,700,303
	Commission, exchange and brokerage		-	-
	Gains less losses arising from investment securities	22	-	(8,899,028)
	Other operating income	23	19,735,960	18,269,884
			229,648,711	334,717,187
	Expenses			
	Interest on deposits & borrowings, etc.	21	435,429,472	383,532,825
	Administrative expenses		94,942,492	99,860,461
	Other operating expenses	32	3,754,203	4,221,270
	Depreciation on fixed assets	31(a)	8,478,268	12,899,594
			542,604,435	500,514,150
	Profit before provision		(312,955,724)	(165,796,963)
20	Interest income			
	Interest on lease, loans & advances	20.1	197,667,720	306,763,694
	Interest on placement with other Banks & FIs	20.2	9,550,032	13,882,335
	Total		207,217,752	320,646,028
20.1	Interest on lease, loans & advances			
	Interest income on lease finance		8,552,695	27,775,939
	Interest income on term finance		156,242,135	242,037,086
	Interest on housing finance		25,249,687	28,647,894
	Interest on consumer credit		-	2,782
	Interest on staff loan		1,041,065	1,411,155
			6,582,138	6,888,837
	Total		197,667,720	306,763,694
20.2	Interest on placement with other Banks & FIs			
	Interest on FDR		9,270,879	13,605,554
	Interest on STD accounts		279,153	276,781
	Total		9,550,032	13,882,335
20(a)	Consolidated interest income			
	Interest on lease, loans & advances			
	MIDAS Financing Ltd.	20.1	197,667,720	306,763,694
	MIDAS Investment Ltd.		409,282	1,736,283
	Adjustment for consolidation		(1,785,669)	(1,781,241)
			196,291,333	306,718,735
	Interest on placement with other Banks & FIs			
	MIDAS Financing Ltd.	20.2	9,550,032	13,882,335
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
			9,550,032	13,882,335
	Total		205,841,365	320,601,071
21	Interest on deposits & borrowings, etc.			
	Interest paid on deposits		298,374,592	254,348,346
	Interest paid on borrowings	21.1	137,054,880	129,184,478
	Total		435,429,472	383,532,825
21.1	Interest paid on borrowings			
	Interest expenses on bank loan		116,606,618	93,394,244
	Interest expenses on call loan		-	-
	Interest expenses on re-financing loan		(120,455)	428,620
	Interest expenses- BD Bank SMEDP		-	-
	Interest expenses on lease liabilities		571,126	370,920
	Other financing cost		19,997,592	34,990,693
	Total		137,054,880	129,184,478
21(a)	Consolidated interest on deposits and borrowings, etc.			
	Interest paid on deposits			
	MIDAS Financing Ltd.		298,374,592	254,348,346
	MIDAS Investment Ltd.		27,265	75,800
	Adjustment for consolidation		-	-
			298,401,857	254,424,146
	Interest paid on borrowings			
	MIDAS Financing Ltd.		137,054,880	129,184,478
	MIDAS Investment Ltd.		1,785,669	1,781,241
	Adjustment for consolidation		(1,785,669)	(1,781,241)
			137,054,880	129,184,478
	Total		435,456,737	383,608,624





Note	Particulars	Ref. Note	30 June 2025	30 June 2024
			Taka	Taka
22	Income from investment			
	Income from investment in shares		-	(8,899,028)
	Dividend income		2,695,000	4,700,303
	Total		2,695,000	(4,198,726)
22(a)	Consolidated income from investment			
	Income from investment in shares			
	MIDAS Financing Ltd.	22	-	(8,899,028)
	MIDAS Investment Ltd.		243,918	280,725
			243,918	(8,618,304)
	Dividend income			
	MIDAS Financing Ltd.	22	2,695,000	4,700,303
	MIDAS Investment Ltd.		1,177,876	897,614
			3,872,876	5,597,917
	Less: Dividend from subsidiary		-	-
	Total		4,116,794	(3,020,387)
23	Other operating income			
	Transfer price for leased asset		-	-
	Processing and other fees		489,344	205,853
	Sale of application form		1,200	400
	Rental income-MIDAS Centre & Nahar green		17,937,124	17,687,886
	Other income		336,726	375,745
	Total		19,735,960	18,269,884
23(a)	Consolidated other operating income			
	MIDAS Financing Ltd.	23	19,735,960	18,269,884
	MIDAS Investment Ltd.		12,860,402	15,686,090
	Total		32,596,362	33,955,974
24	Salary and allowances		77,191,551	81,418,909
24(a)	Consolidated salary & allowances			
	MIDAS Financing Ltd.	24	77,191,551	81,418,909
	MIDAS Investment Ltd.		4,269,185	4,454,733
	Total		81,460,735	85,873,643
25	Rent, taxes, insurances, electricity, etc.			
	Rates & taxes		90,802	193,884
	Office rent		-	12,018
	Insurance		-	116,250
	Utilities		6,631,387	5,238,524
	Total		6,722,189	5,560,676
25(a)	Consolidated rent, taxes, insurance, electricity, etc.			
	MIDAS Financing Ltd.	25	6,722,189	5,560,676
	MIDAS Investment Ltd.		653,309	629,411
	Total		7,375,498	6,190,087
26	Legal expenses			
	Legal/professional fees		1,131,507	1,874,564
	Other legal expenses/Non judicial stamp		520,018	1,505,176
	Total		1,651,525	3,379,740
26(a)	Consolidated legal expenses			
	MIDAS Financing Ltd.	26	1,651,525	3,379,740
	MIDAS Investment Ltd.		-	66,600
	Total		1,651,525	3,446,340
27	Postage, stamp, telecommunication, etc.			
	Postage & courier expenses		94,380	71,651
	Telephone, mobile, fax and internet		1,916,217	2,040,816
	Total		2,010,597	2,112,467
27(a)	Consolidated postage, stamps, telecommunication, etc.			
	MIDAS Financing Ltd.	27	2,010,597	2,112,467
	MIDAS Investment Ltd.		96,902	107,485
	Total		2,107,499	2,219,952
28	Stationery, printing, advertisements, etc.			
	Stationery		283,587	132,824
	Printing		128,560	447,395
	Advertisement and publicity		491,142	822,919
	Signboard and banner		51,499	3,850
	Total		954,788	1,406,988





Note	Particulars	Ref. Note	30 June 2025	30 June 2024
			Taka	Taka
28(a)	Consolidated stationery, printing, advertisements, etc.			
	MIDAS Financing Ltd.	28	954,788	1,406,988
	MIDAS Investment Ltd.		26,261	30,883
	Total		981,049	1,437,871
29	Managing Director's salary and benefits		4,803,629	4,011,000
30	Directors' fees and expenses			
	Honorarium for attending meeting (including VAT)		176,000	564,800
	Incidental expenses for meeting		-	-
	Total		176,000	564,800
30(a)	Consolidated directors' fees and expenses			
	MIDAS Financing Ltd.		176,000	564,800
	MIDAS Investment Ltd.		34,293	35,220
	Total		210,293	600,020
31	Depreciation and repair of company's assets			
	i) Depreciation of company's assets (Annexure A)			
	Building		1,340,120	1,340,122
	Right of use of assets		2,774,359	2,256,341
	Office equipment		191,308	305,195
	Office furniture		509,312	613,865
	Motor vehicle		60,668	80,058
	Intangible asset		793,071	5,207,779
	Computer equipment		287,685	574,490
			5,956,523	10,377,849
	iii) Repair of company's assets			
	Office repair and maintenance		767,210	597,569
	Car maintenance		515,004	708,312
			1,282,214	1,305,881
			9,760,482	14,205,475
31(a)	Consolidated depreciation and repair of company's assets			
	a) Depreciation of company's assets (Annexure B)			
	MIDAS Financing Ltd.	31(i)	5,956,523	10,377,849
	MIDAS Investment Ltd.		281,226	315,101
			6,237,749	10,692,950
	c) Repair of company's assets:			
	MIDAS Financing Ltd.	31(ii)	1,282,214	1,305,881
	MIDAS Investment Ltd.		196,130	26,495
			1,478,344	1,332,376
			11,857,317	16,208,075
32	Other expenses			
	Fuel		128,271	123,033
	Traveling and conveyance		807,617	1,425,967
	Public relation and AGM expenses		253,000	-
	News paper & periodicals		9,317	11,308
	Business promotion & development		25,000	-
	Entertainment		512,401	585,872
	Training, seminar & workshop		5,000	15,000
	Membership fees & subscription		1,425,571	1,530,570
	Bank charge		471,481	420,520
	Share management expenses		116,545	109,000
	Miscellaneous expenses		-	-
	Loss on sale of fixed assets		-	-
			3,754,203	4,221,270
32(a)	Consolidated other expenses			
	MIDAS Financing Ltd.	32	3,754,203	4,221,270
	MIDAS Investment Ltd.		105,921	115,714
			3,860,124	4,336,984
33	Provision against loans, lease finance & others			
	General provisions	13.1 (a)	(286,457,010)	143,664,603
	Specific provisions	13.1 (b)	419,494,408	33,194,865
	Provisions for diminution in value of investments	13.2	6,000,000	15,000,000
	Other provisions		6,000,000	5,298,000
			145,037,397	197,157,467
33(a)	Consolidated provision against loans, lease finance & others			
	General provisions		(286,457,010)	143,664,603
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		(286,457,010)	143,664,603





Note	Particulars	Ref. Note	30 June 2025	30 June 2024
			Taka	Taka
33(b)	Specific provisions			
	MIDAS Financing Ltd.		419,494,408	33,194,865
	MIDAS Investment Ltd.		-	-
			419,494,408	33,194,865
33(c)	Provisions for diminution in value of investments			
	MIDAS Financing Ltd.		6,000,000	15,000,000
	MIDAS Investment Ltd.		6,136,193	11,847,470
			12,136,193	26,847,470
33(d)	Current tax			
	MIDAS Financing Ltd.		5,000,000	5,000,000
	MIDAS Investment Ltd.		3,058,542	3,464,227
			8,058,542	8,464,227
33(e)	Deferred tax			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		(558,164)	(372,846)
			(558,164)	(372,846)
33(f)	Other provisions			
	MIDAS Financing Ltd.		6,000,000	5,298,000
	MIDAS Investment Ltd.		2,826,390	2,615,100
			8,826,390	7,913,100
34	Earnings per share (EPS)			
	Net profit after tax (A)		(462,993,122)	(367,954,432)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		(3.22)	(2.56)
34(a)	Consolidated earnings per share (EPS)			
	Consolidated net profit after tax (A)		(468,860,244)	(376,207,356)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		(3.26)	(2.61)
			30 June 2025	31 Dec. 2024
			Taka	Taka
35	Net assets value (NAV) per share			
	Net assets (A)		229,780,040	598,241,037
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net assets value (NAV) per share (A/B) (Restated)		1.60	4.16
35(a)	Consolidated net assets value (NAV) per share			
	Net assets (A)		212,300,870	600,104,902
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net assets value (NAV) per share (A/B) (Restated)		1.48	4.17
			30 June 2025	30 June 2024
			Taka	Taka
36	Net operating cash flow per share			
	Net operating cash flow (A)		523,594,460	74,503,121
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net operating cash flow per share (A/B) (Restated)		3.64	0.52
36(a)	Consolidated net operating cash flow per share			
	Net operating cash flow (A)		503,632,224	92,809,758
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net operating cash flow per share (A/B) (Restated)		3.50	0.64



Fixed assets including land, building, furniture and fixtures

For the period ended June 30, 2025

Asset category	COST			DEPRECIATION / AMORTIZATION				Written down value as on June 30, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on June 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on June 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	1,340,120	-	42,677,433
Right of use of assets	19,793,622	4,010,648	-	23,804,271	12,361,587	2,774,359	-	15,135,946
Office equipment	11,019,208	6,300	-	11,025,508	8,895,076	191,308	-	9,086,383
Furniture & fixtures	32,318,505	-	-	32,318,505	22,124,723	509,312	-	22,634,035
Motor vehicle	8,119,543	-	2,189,330	5,930,213	7,519,272	60,668	2,118,396	5,461,544
Computer equipment	16,899,278	54,452	-	16,953,730	13,886,138	287,685	-	14,173,823
Sub total	213,365,204	4,071,400	2,189,330	215,247,274	106,124,108	5,163,451	2,118,396	109,169,164
II. Intangible assets								
System & software	18,678,184	99,225	-	18,777,409	13,416,951	793,072	-	14,210,022
Total as on June 30, 2025	232,043,388	4,170,625	2,189,330	234,024,683	119,541,059	5,956,523	2,118,396	123,379,187
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

Consolidated Fixed assets including land, building, furniture and fixtures

For the period ended June 30, 2025

Asset category	COST			DEPRECIATION / AMORTIZATION				Written down value as on June 30, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on June 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on June 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	1,549,777	-	48,275,869
Right of use of assets	19,793,622	4,010,648	-	23,804,271	12,361,587	2,774,359	-	15,135,946
Office equipment	11,148,353	6,300	-	11,154,653	9,175,456	195,578	-	9,371,034
Furniture & fixtures	33,629,804	-	-	33,629,804	22,789,078	537,885	-	23,326,962
Motor vehicle	8,119,543	-	2,189,330	5,930,213	7,519,273	60,668	2,118,396	5,461,545
Computer equipment	17,883,147	54,452	-	17,937,599	14,776,671	314,973	-	15,091,644
Sub total	255,606,782	4,071,400	2,189,330	257,488,852	113,348,158	5,433,238	2,118,396	116,663,000
II. Intangible assets								
System & software	19,833,184	99,225	-	19,932,409	14,495,690	804,510	-	15,300,200
Total as on June 30, 2025	275,439,966	4,170,625	2,189,330	277,421,261	127,843,848	6,237,748	2,118,396	131,963,200
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)	147,596,118



Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on June 30, 2025
	Balance as on Jan 1, 2025	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on June 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/transfer during the period	Balance as on June 30, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Nahar Green	63,390,907	-	-	63,390,907	24,780,774	792,387	-	25,573,161	37,817,747
MIDAS Centre	138,348,874	-	-	138,348,874	54,083,312	1,729,358	-	55,812,670	82,536,205
Total as on June 30, 2025	201,739,781	-	-	201,739,781	78,864,086	2,521,745	-	81,385,830	120,353,951

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 June 30, 2025
	Balance as on Jan 1, 2025	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on June 30, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/transfer during the period	Balance as on June 30, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	78,864,085	2,521,745	-	81,385,830	120,353,952
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	46,892,411	1,619,479	-	48,511,890	127,938,817
Total as on June 30, 2025	378,190,488	-	-	378,190,488	125,756,496	4,141,223	-	129,897,720	248,292,769

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

