MIDAS Financing PLC. and its subsidiary

Unaudited
Financial Statements
For the 3rd Quarter ended 30 September 2026

MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 September 2026

Particulars	Note	30 Sept. 2026	31 Dec. 2025
		Taka	Taka
PROPERTY AND ASSETS			
Cash		73,645,015	75,675,662
Cash in hand (Including foreign currency)	3(a)	548,441	760,174
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3(b)	73,096,574	74,915,488
Balance with other banks and financial institutions		899,150,824	1,047,351,325
Inside Bangladesh	4(a)	899,150,824	1,047,351,325
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		100,937,000	138,570,895
Government		-	-
Others	6(a)	100,937,000	138,570,895
Lease, loans and advances	7(a)	7,933,468,630	7,900,802,476
Fixed assets including land, building, furniture and fixtures	8(a)	137,946,334	143,920,811
Investment property-Building	8.1.(a)	238,000,442	244,151,546
Other assets	9(a)	553,967,059	529,745,691
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		10,032,266,293	10,175,369,396
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	2,524,279,755	2,327,914,367
Deposits and other accounts		4,662,334,401	4,873,079,481
Term deposits	12(a)	4,649,240,899	4,858,437,621
Other deposits	12(b)	13,093,503	14,641,861
Other liabilities	13(a)	6,433,558,946	5,659,942,110
Total liabilities		13,620,173,102	12,860,935,958
Capital/Shareholders' equity		(3,587,901,599)	(2,685,562,595)
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)	(5,169,918,204)	(4,267,579,200)
Non-controlling interest		(5,211)	(3,967)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		10,032,266,293	10,175,369,396
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)	(24.93)	(18.66)

Chairman | Director | Managing Director (Acting) | Chief Financial Officer | Company Secretary (Acting)

MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Profit and Loss Account (Un-audited)
For the year ended 30 September 2026

Particulars	Notes	Jan to Sept 2026	Jan to Sept 2025	July to Sept 2026	July to Sept 2025
		Taka	Taka	Taka	Taka
Interest income	20(a)	240,483,431	233,797,172	27,509,435	27,955,807
Interest on deposits & borrowings, etc	21(a)	743,049,762	644,359,786	22,566,239	208,903,049
Net interest income		**(502,566,331)**	**(410,562,614)**	**4,943,196**	**(180,947,242)**
Income from investment	22(a)	(13,041,622)	4,019,583	1,186,643	(97,211)
Commission, exchange and brokerage		-	-	-	-
Other operating income	23(a)	49,448,203	51,902,423	(35,519,222)	19,306,961
Total operating income		**(466,159,750)**	**(354,640,607)**	**(29,389,382)**	**(161,738,391)**
Salary and allowances	24(a)	111,696,236	115,648,893	33,218,673	34,188,158
Rent, taxes, insurances, electricity, etc	25(a)	12,329,456	13,061,257	5,970,265	5,685,759
Legal expenses	26(a)	6,312,547	2,972,510	2,906,743	1,320,985
Postage, stamp, telecommunication, etc	27(a)	3,198,377	3,259,331	1,141,169	1,151,832
Stationery, printing, advertisements, etc	28(a)	1,440,598	1,427,701	709,146	446,652
Managing Director's salary and benefits	29	5,308,387	7,233,629	1,228,387	2,430,000
Directors' fees and expenses	30(a)	392,379	337,661	152,000	127,368
Auditors' fees		350,000	150,000	62,500	-
Depreciation and repair of company's assets	31(a)	17,823,366	17,139,910	6,495,908	5,282,593
Other expenses	32(a)	5,955,854	6,231,559	2,094,008	2,371,435
Total operating expenses		**164,807,199**	**167,462,452**	**53,978,800**	**53,004,782**
Profit before provision		**(630,966,948)**	**(522,103,059)**	**(83,368,183)**	**(214,743,174)**
General provisions	33(a)	(149,268,557)	(181,613,684)	(410,057,904)	104,843,326
Specific provisions	33(b)	412,040,640	298,570,447	338,682,469	(120,923,961)
Diminution in value of investments	33(c)	(20,000,904)	12,544,423	(10,214,840)	408,230
Other provisions	33(f)	13,239,585	13,239,585	4,413,195	4,413,195
Provision for off balance sheet exposures		-	-	-	-
Total provision		**256,010,763**	**142,740,770**	**(77,177,081)**	**(11,259,211)**
Total profit before tax		**(886,977,712)**	**(664,843,829)**	**(6,191,102)**	**(203,483,963)**
Current tax	33(d)	18,759,091	14,977,121	5,106,118	6,918,578
Deferred tax	33(e)	(3,396,555)	(837,247)	(2,021,790)	(279,082)
		15,362,536	**14,139,874**	**3,084,328**	**6,639,496**
Net profit after tax		**(902,340,248)**	**(678,983,703)**	**(9,275,430)**	**(210,123,459)**
Attributable to					
Shareholders of the Company		(902,339,004)	(678,983,059)	(9,275,420)	(210,123,459)
Non-controlling interest		(1,244)	(644)	(10)	-
		(902,340,248)	**(678,983,703)**	**(9,275,430)**	**(210,123,459)**
Appropriations to					
General reserve	15	-	-	-	-
Statutory reserve	16	-	-	-	-
		-	-	-	-
Retained surplus		**(902,339,004)**	**(678,983,059)**	**(9,275,420)**	**(210,123,459)**
Earnings per Share (EPS)	34(a)	**(6.27)**	**(4.72)**	**(0.06)**	**(1.46)**

Chairman **Director** **Managing Director (Acting)** **Chief Financial Officer** **Company Secretary (Acting)**

MIDAS FINANCING PLC. DHAKA

MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Cash Flows
For the year ended 30 September 2026

Particulars	Notes	Jan to Sept 2026	Jan to Sept 2025
		Taka	Taka
A) Cash flow from operating activities			
Interest received		103,858,871	218,419,225
Interest paid		(395,349,187)	(591,344,601)
Dividend received		6,413,784	3,970,922
Fees & commission received		-	-
Recoveries of loans previously written off		(131,397,592)	(9,017,627)
Cash payments to employees		(117,004,623)	(122,882,522)
Cash payments to suppliers		(1,440,598)	(1,427,701)
Income tax paid		(15,137,420)	(14,064,345)
Received from other operating activities		12,975,330	47,199,157
Payments for other operating activities		(33,161,019)	(29,322,344)
Operating profit before changes in operating assets & liabilities		**(570,242,453)**	**(498,469,837)**
Changes in operating assets and liabilities			
Loans and lease finance to customers		(32,666,154)	408,358,341
Other assets		(6,065,981)	2,828,702
Deposits from banks & individuals		(210,745,080)	(131,701,970)
Other liabilities		404,307,853	697,483,784
Sub Total		**154,830,639**	**976,968,857**
Net cash from operating activities		**(415,411,814)**	**478,499,020**
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	110,000
Purchases/sale of trading securities		37,633,895	7,281,474
Purchases of fixed assets		(302,929)	(247,307)
Net cash from investing activities		**37,440,966**	**7,144,167**
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		196,365,388	(105,669,156)
Dividend paid		-	-
Net cash from financing activities		**196,365,388**	**(105,669,156)**
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		**(181,605,460)**	**379,974,032**
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		**1,154,401,298**	**774,427,267**
G) Cash and cash equivalents at the end of the period (D+E+F)*		**972,795,839**	**1,154,401,298**
* **Cash and cash equivalents at the end of the period**			
Cash in hand (including foreign currency)	3(a)	548,441	706,872
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3(b)	73,096,574	75,437,222
Balance with other banks and financial institutions	4(a)	899,150,824	1,078,257,205
Total		**972,795,839**	**1,154,401,298**
Net operating cash flow per share (NOCFPS)	36(a)	**(2.63)**	**3.38**

Chairman **Director** **Managing Director (Acting)** **Chief Financial Officer** **Company Secretary (Acting)**

MIDAS FINANCING PLC. DHAKA

MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Changes in Equity
For the year ended 30 September 2026

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, 2026	1,438,925,070	143,091,535	(4,267,579,200)	(2,685,562,595)	(3,967)	(2,685,566,562)
Stock dividend for 2025	-	-	-	-	-	-
Cash dividend for 2025	-	-	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(4,267,579,200)	(2,685,562,595)	(3,967)	(2,685,566,562)
Items involves in changes in equity						
Profit/(loss) for the period	-	-	(902,339,004)	(902,339,004)	(1,244)	(902,340,248)
Transfer to statutory reserve	-	-	-	-	-	-
Balance as at September 30, 2026	1,438,925,070	143,091,535	(5,169,918,204)	(3,587,901,599)	(5,211)	(3,587,906,810)

MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Changes in Equity
For the year ended 31 December 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	681,161,164
Prior year adjustments			-	-		0
Stock dividend for 2024						
Cash dividend for 2024	0	-	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(900,856,134)	681,160,471	693	681,161,164
Items involves in changes in equity						
Profit/(loss) for the period	-	-	(3,366,723,066)	(3,366,723,066)	(4,660)	(3,366,727,726)
Transfer to statutory reserve	-	-	-	-	-	-
Balance as at December 31, 2025	1,438,925,070	143,091,535	(4,267,579,200)	(2,685,562,595)	(3,967)	(2,685,566,562)

Chairman **Director** **Managing Director (Acting)** **Chief Financial Officer** **Company Secretary (Acting)**

MIDAS FINANCING PLC. DHAKA

MIDAS Financing PLC.

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

Particulars	Notes	30 Sept. 2026	31 Dec. 2025
		Taka	Taka
PROPERTY AND ASSETS			
Cash		73,643,062	75,672,894
Cash in hand (Including foreign currency)	3.1	546,488	757,406
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	73,096,574	74,915,488
Balance with other banks and financial institutions		895,838,173	1,043,168,199
Inside Bangladesh	4.1	895,838,173	1,043,168,199
Outside Bangladesh			
Money at call and short notice	5	-	-
Investments		24,067,532	41,490,954
Government		-	-
Others	6	24,067,532	41,490,954
Lease, loans and advances	7	7,913,654,337	7,888,238,003
Fixed assets including land, building, furniture and fixtures	8	103,805,055	109,389,474
Investment property-Building		114,049,589	117,832,207
Other assets	9	656,465,039	638,567,707
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		9,876,673,778	10,009,510,430
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	2,524,279,755	2,327,914,367
Deposits and other accounts		4,662,334,401	4,873,079,481
Term deposits	12.1	4,649,240,899	4,858,437,621
Other deposits		13,093,503	14,641,861
Other liabilities	13	6,245,623,754	5,468,644,360
Total liabilities		13,432,237,911	12,669,638,208
Capital/Shareholders' equity		(3,555,564,132)	(2,660,127,777)
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	(5,137,580,736)	(4,242,144,382)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		9,876,673,778	10,009,510,430
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	(24.71)	(18.49)

Chairman | Director | Managing Director (Acting) | Chief Financial Officer | Company Secretary (Acting)

MIDAS Financing PLC.
Condensed Profit and Loss Account (Un-audited)
For the year ended 30 September 2026

Particulars	Notes	Jan to Sept 2026	Jan to Sept 2025	July to Sept 2026	July to Sept 2025
		Taka	Taka	Taka	Taka
Interest income	20	240,996,091	235,673,145	27,473,542	28,455,393
Interest on deposits & borrowings, etc	21	743,005,392	644,324,721	22,555,739	208,895,249
Net interest income		**(502,009,300)**	**(408,651,576)**	**4,917,803**	**(180,439,855)**
Income from investment	22	(1,558,128)	2,805,610	2,775,990	110,610
Commission, exchange and brokerage		-	-	-	-
Other operating income	23	29,415,723	32,532,915	(42,237,934)	12,796,956
Total operating income		**(474,151,706)**	**(373,313,051)**	**(34,544,140)**	**(167,532,290)**
Salary and allowances	24	105,565,814	109,384,578	31,433,946	32,193,027
Rent, taxes, insurances, electricity, etc	25	10,772,829	11,203,836	4,847,762	4,481,647
Legal expenses	26	6,306,297	2,972,510	2,906,743	1,320,985
Postage, stamp, telecommunication, etc.	27	3,080,550	3,113,037	1,102,300	1,102,440
Stationery, printing, advertisements, etc	28	1,407,623	1,390,954	698,660	436,166
Managing Director's salary and benefits	29	5,308,387	7,233,629	1,228,387	2,430,000
Directors' fees and expenses	30	372,000	281,600	152,000	105,600
Auditors' fees		350,000	260,000	62,500	110,000
Depreciation and repair of company's assets	31	15,040,545	14,046,572	5,554,108	4,286,091
Other expenses	32	5,771,172	6,074,089	2,034,164	2,319,886
Total operating expenses		**153,975,217**	**155,960,805**	**50,020,570**	**48,785,842**
Profit before provision		**(628,126,922)**	**(529,273,856)**	**(84,564,711)**	**(216,318,132)**
General provisions	33	(149,268,557)	(181,613,684)	(410,057,904)	104,843,326
Specific provisions	33	412,040,640	298,570,447	338,682,469	(120,923,961)
Diminution in value of investments	33	(17,423,422)	8,470,798	(11,470,798)	2,470,798
Other provisions	33	9,000,000	9,000,000	3,000,000	3,000,000
Provision for off balance sheet exposures		-	-	-	-
Total provision		**254,348,661**	**134,427,560**	**(79,846,234)**	**(10,609,838)**
Profit before tax		**(882,475,583)**	**(663,701,416)**	**(4,718,477)**	**(205,708,294)**
Current tax		15,000,000	10,000,000	5,000,000	5,000,000
Deferred tax		(2,039,229)	-	(1,389,159)	-
		12,960,771	**10,000,000**	**3,610,841**	**5,000,000**
Net profit after taxation		**(895,436,354)**	**(673,701,416)**	**(8,329,317)**	**(210,708,294)**
Appropriations to					
General reserve	15	-	-	-	-
Statutory reserve	16	-	-	-	-
		-	-	-	-
Retained surplus		**(895,436,354)**	**(673,701,416)**	**(8,329,317)**	**(210,708,294)**
Earnings per Share (EPS)	34	**(6.22)**	**(4.68)**	**(0.06)**	**(1.46)**

Chairman **Director** **Managing Director (Acting)** **Chief Financial Officer** **Company Secretary (Acting)**

MIDAS FINANCING PLC. DHAKA

MIDAS Financing PLC.
Statement of Cash Flows
For the year ended 30 September 2026

Particulars	Notes	Jan to Sept 2026	Jan to Sept 2025
		Taka	Taka
A) Cash flow from operating activities			
Interest received		104,371,532	220,295,199
Interest paid		(386,013,044)	(582,017,764)
Dividend received		5,569,792	2,695,000
Fees & commission received		-	-
Recoveries of loans previously written off		(131,397,592)	(9,017,627)
Cash payments to employees		(110,874,201)	(116,618,207)
Cash payments to suppliers		(1,407,623)	(1,390,954)
Income tax paid		(10,323,195)	(7,657,276)
Received from other operating activities		22,287,803	32,643,525
Payments for other operating activities		(29,706,736)	(25,868,061)
Operating profit before changes in operating assets & liabilities		**(537,493,264)**	**(486,936,165)**
Changes in operating assets and liabilities			
Loans and lease finance to customers		(25,416,334)	414,957,044
Other assets		(5,842,196)	2,868,305
Deposits from banks & individuals		(210,745,080)	(131,701,970)
Other liabilities		382,437,776	693,578,773
Sub total		**157,857,589**	**979,702,152**
Net cash from operating activities		**(379,635,675)**	**492,765,987**
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	110,000
Purchases/sale of trading securities		17,423,423	-
Purchases of fixed assets		(302,929)	(247,307)
Net cash from investing activities		**(192,929)**	**(137,307)**
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		196,365,388	(105,669,156)
Dividend paid		-	-
Net cash from financing activities		**196,365,388**	**(105,669,156)**
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		**(183,463,215)**	**386,959,525**
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		**1,152,944,449**	**765,984,924**
G) Cash and cash equivalents at the end of the period (D+E+F)*		**969,481,234**	**1,152,944,449**
*** Cash and cash equivalents at the end of the period**			
Cash in hand (including foreign currency)	3.1	546,488	696,997
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3.2	73,096,574	75,437,222
Balance with other banks and financial institutions	4	895,838,173	1,076,810,230
Total		**969,481,235**	**1,152,944,449**
Net operating cash flow per share (NOCFPS)	36	**(2.64)**	**3.42**

Chairman **Director** **Managing Director (Acting)** **Chief Financial Officer** **Company Secretary (Acting)**

MIDAS FINANCING PLC. * DHAKA *

MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 30 September 2026

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2026	1,438,925,070	143,091,535	(4,242,144,382)	(2,660,127,777)
Stock dividend for 2025	-	-	-	-
Cash dividend for 2025	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(4,242,144,383)	(2,660,127,778)
Items involves in changes in equity				
Profit/(loss) for the period	-	-	(895,436,354)	(895,436,354)
Transfer to statutory reserve	-	-	-	-
Balance as at September 30, 2026	1,438,925,070	143,091,535	(5,137,580,736)	(3,555,564,132)

MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 31 December 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
Prior year adjustments			-	-
Stock dividend for 2024				
Cash dividend for 2024	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(889,243,443)	692,773,162
Items involves in changes in equity	-	-	-	-
Profit/(loss) for the period	-	-	(3,352,900,939)	(3,352,900,939)
Transfer to statutory reserve		-	-	
Balance as at December 31, 2025	1,438,925,070	143,091,535	(4,242,144,382)	(2,660,127,777)

Chairman | Director | Managing Director (Acting) | Chief Financial Officer | Company Secretary (Acting)

MIDAS FINANCING PLC. DHAKA

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, 2026

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, 2025, 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, 2025.

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

Earnings per Share (EPS):

Earnings per share has been calculated based on number of shares outstanding for the period ended June 30, 2026 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 2025 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 25, 2026

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.

Clarification on Deviation:

Earnings per Share (EPS):

Earnings per Share (EPS) Being a financial institution MIDAS Fmancing PLC. is required to make provision against its loans and investments. During Q3 of 2026 the company charged Tk` 25.43 Crore in profit and loss account (jn separate financial statements) as provision for loans and investments against 13.44 Crore of 2025 (Q3). Therefore, EPS of the company (both consolidated and separate) for the 3rd quarter of 2026 (Q3, CY) was deviated from the EPS of 3rd quarter of 2025 (Q3, LY).

Net operating cash flow per share (NOCFPS):

Net operating cash flow per share (NOCFPS) higher deposit repayment in Q3, (CY) compare to Q3, (LY) was the main reason for deviation of NOCFPS both for consolidated and separate financial statements.

Net assets value (NAV) per share:

The significant deviation in Net assets value (NAV) per share in Q3, (CY) compare to Q3, (LY) was mainly attributable to the reduction in shareholders' equity resulting from the loss incurred during the reporting period, together with the impact of increased provision requirements.

(Q3, CY=Quarter three, Current Year) ; (Q3, LY=Quarter three, Last Year)

Note	Particulars	Ref. Note	30 Sept. 2026	31 Dec. 2025
			Taka	Taka
3	**Cash**			
	Cash in hand (including foreign currency)	3.1	546,488	757,406
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	73,096,574	74,915,488
			73,643,062	75,672,894
3.1	**Cash in hand (including foreign currency)**			
	In local currency		546,488	757,406
	In foreign currency		-	-
			546,488	757,406
3.2	**Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)**			
	In local currency		73,096,574	74,915,488
	In foreign currency		-	-
			73,096,574	74,915,488
3(a)	**Consolidated cash**			
	Consolidated cash in hand (including foreign currency)			
	MIDAS Financing Ltd.	3.1	546,488	757,406
	MIDAS Investment Ltd.		1,953	2,768
			548,441	760,174
3(b)	**Consolidated Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)**			
	MIDAS Financing Ltd.	3.2	73,096,574	74,915,488
	MIDAS Investment Ltd.		-	-
			73,096,574	74,915,488
4	**Balance with other banks and financial institutions**			
	Inside Bangladesh	4.1	895,838,173	1,043,168,199
	Outside Bangladesh		-	-
			895,838,173	1,043,168,199
4.1	**Inside Bangladesh**			
	STD accounts			
	Standard Bank Ltd.		625,018,402	681,122,467
	United Commercial Bank Ltd.		23,817,903	10,419,593
	IFIC Bank Ltd.		66,225	116,158
	Mercantile Bank Ltd.		8,624,075	9,630,274
	Uttara Bank Ltd.		10,000	10,000
	Agrani Bank Ltd.		-	52,588
	AB Bank Ltd.		263,316	(41,481)
	Dutch Bangla Bank Ltd.		(625,693)	(533,952)
	One Bank Ltd.		150,323	75,125
	The Premier Bank Ltd.		169,818	1,773,149
	Pubali Bank Ltd.		525,171	1,100,752
	Bangladesh Development Bank Ltd.		5,192	5,192
	The City Bank		25,232	
	Jamuna Bank Ltd		9,254,569	12,836,793
	Mutual Trust Bank Ltd.		6,029	384,422
	Bangladesh Krishi Bank		3,750	5,914
	Total A		667,338,294	717,595,457
	Current accounts			
	United Commercial Bank Ltd.		341,707	142,256
	Agrani Bank Ltd.		74,734	81,776
	Total B		1,336,258	224,032
	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.		22,163,620	22,348,709
	Uttara Bank Ltd.		50,000,000	50,000,000
	Total C		227,163,620	325,348,709
	Total (A+B+C)		895,838,172	1,043,168,199
4(a)	**Consolidated balance with other banks and financial institutions**			
	Inside Bangladesh			
	MIDAS Financing Ltd.	4.1	895,838,173	1,043,168,199
	MIDAS Investment Ltd.		3,312,651	4,183,126
	Adjustment for consolidation		-	-
			899,150,824	1,047,351,325
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		899,150,824	1,047,351,325

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Note	Particulars	Ref. Note	30 Sept. 2026 Taka	31 Dec. 2025 Taka
5	**Money at call and short notice**		-	-
6	**Investment**			
	a) Government securities		-	-
	b) Other investments			
	Investment in listed securities	6.1	9,498,082	23,921,504
	Investment in unlisted securities	6.2	14,569,450	17,569,450
	Total		24,067,532	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	Cost Price
Bank	-	-	-	-
Mutual Fund	300000	4,770,000	9,498,082	9,498,082
Textile	-	-	-	14,423,423
Pharmaceutical and Chemicals	-	-	-	-
Engineering	-	-	-	-
Information Technology	-	-	-	-
Miscellaneous		-	-	-
Total		**4,770,000**	**9,498,082**	**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.	-	-	3,000,000
Bangladesh Ventures Ltd.	1,100,000	10,000,000	10,000,000
Total		14,569,450	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	9,498,082	23,921,504
	Investment in unlisted securities	6.2	14,569,450	17,569,450
			24,067,532	41,490,954
	MIDAS Investment Ltd.			
	Investment in listed securities		66,869,468	87,079,940
	Investment in unlisted securities		10,000,000	10,000,000
			76,869,468	97,079,940
	Total		100,937,000	138,570,895

7	Lease, loans and advances			
a)	**Inside Bangladesh**			
	Lease receivable	7.a.i	580,017,145	611,071,925
	Term finance	7.a.ii	6,657,126,160	6,576,582,569
	Housing finance	7.a.iii	625,356,561	639,046,732
	Staff loan	7.a.iv	20,429,010	24,943,617
	Consumer credit	7.a.v	-	-
	Interest receivable	7.a.vi	30,730,362	36,593,160
			7,913,659,238	7,888,238,003
b)	**Outside Bangladesh**		-	-
	Total (a+b)		7,913,654,337	7,888,238,003

7.a.i	Lease receivable		
	Opening balance	611,071,925	806,230,150
	Add: Addition during the year	-	-
		611,071,925	806,230,150
	Less: Realization during the year	31,054,780	66,493,435
	Less: Write off	-	128,664,790
	Closing balance	580,017,145	611,071,925

Note	Particulars	Ref. Note	30 Sept. 2026	31 Dec. 2025
			Taka	Taka
7.a.ii	**Term finance**			
	Opening balance		6,576,582,570	7,224,044,751
	Add: Addition during the year		33,579,000	82,533,904
			6,610,161,570	7,306,578,655
	Less: Realization during the year		(46,964,590)	384,623,469
	Less: Write off		-	345,372,617
	Closing balance		**6,657,126,160**	**6,576,582,569**
7.a.iii	**Housing finance**			
	Opening balance		639,046,732	949,551,077
	Add: Addition during the year		-	-
			639,046,732	949,551,077
	Less: Realization during the year		13,690,171	227,943,881
	Closing balance		**625,356,561**	**639,046,732**
7.a.iv	**Staff loan**			
	Opening balance		24,943,617	36,061,840
	Add: Addition during the year		850,000	1,870,000
			25,793,617	37,931,840
	Less: Realization during the year		5,364,607	12,988,223
	Closing balance		**20,429,010**	**24,943,617**
7.a.v	**Consumer credit**			
	Opening balance		-	18,059
	Add: Addition during the year		-	-
			-	18,059
	Less: Realization during the year		-	-
	Closing balance		-	-
7.a.vi	**Interest receivable**			
	Lease finance		78,789	809,348
	Term finance		29,500,931	34,074,906
	Housing finance		1,134,039	1,685,925
	Consumer credit		-	-
	Staff loan		16,603	22,981
			30,730,362	**36,593,160**
7(a)	**Consolidated lease, loans and advances**			
	MIDAS Financing Ltd.		7,913,654,337	7,888,238,003
	MIDAS Investment Ltd.		24,706,992	25,354,402
	Adjustment for consolidation		(4,892,699)	(12,789,929)
			7,933,468,630	7,900,802,476
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		**7,933,468,630**	**7,900,802,476**
8	**Fixed assets including land, building, furniture and fixtures**			
	Free hold assets		100,888,740	105,626,485
	Intangible assets		2,916,316	3,762,989
	Total		**103,805,055**	**109,389,474**
	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**			
	MIDAS Financing Ltd.	8	103,805,055	109,389,474
	MIDAS Investment Ltd.		34,141,279	34,531,338
	Total		**137,946,334**	**143,920,811**
	A schedule of consolidated fixed assets including land, building, furniture and fixtures is given in Annexure-B			
8.1	**Investment property-Building Annexure-C**		**114,049,589**	**117,832,207**
8.1.(a)	**Consolidated Investment Property - Building Annexure-D**		**238,000,442**	**244,151,546**

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Note	Particulars	Ref. Note	30 Sept. 2026	31 Dec. 2025
			Taka	Taka
9	**Others assets**			
	Interest receivable on FDR		17,457,432	12,230,465
	Investment in MIDAS Investment Ltd		249,998,000	249,998,000
	Advance against purchase of shares		227	1,209
	Advance income tax	9.1	211,268,529	200,945,334
	Advance against expenditure		3,467,065	2,050,778
	Advance office rent		1,482,000	1,502,900
	Security deposit	9.2	637,500	637,500
	Stamp, stationery etc, in hand		927,924	929,714
	Asset held for sale		8,522,976	8,522,976
	Receivable from rental income & others		93,665,973	94,750,647
	Advance Against Purchase of Software		960,000	960,000
	Over due interest receivable		62,197,317	62,197,317
	Deferred Tax Asset		5,261,680	3,222,451
	Receivable Against BB Refinance		618,416	618,416
	Total		**656,465,039**	**638,567,707**
9.1	**Advance income tax**			
	Opening balance		200,945,334	189,000,268
	Add: Addition during the year		10,323,195	11,945,066
			211,268,529	**200,945,334**
	Less: Adjustment during the year		-	-
			211,268,529	**200,945,334**
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	656,465,039	638,567,707
	MIDAS Investment Ltd.		147,500,020	141,175,984
	Adjustment for consolidation		(249,998,000)	(249,998,000)
	Total		**553,967,059**	**529,745,691**
10	**Non-banking assets**			
	Habib Vegitable 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		1,972,511,306	1,696,921,876
	Unsecured		551,768,449	630,992,491
			2,524,279,755	**2,327,914,367**
	Inside Bangladesh	11.1	2,524,279,755	2,327,914,367
	Outside Bangladesh		-	-
	Total		**2,524,279,755**	**2,327,914,367**
11.1	**Inside Bangladesh**			
	Term loan from other Banks & FIs	11.2	1,865,823,376	1,557,440,828
	Refinance against SME loan from Bangladesh Bank		2,679,722	3,929,722
	Refinance against Housing loan from Bangladesh Bank		1,757,596	2,177,858
	Refinance against SMEPD loan from Bangladesh Bank		-	-
	Loan from SME foundation		-	-
	Short term loan from Banks & FIs	11.3	654,019,060	764,365,959
	Call loan	11.4	-	-
	Total		**2,524,279,755**	**2,327,914,367**
11.2	**Term loan from other Banks & FIs**			
	Agrani Bank Ltd.		1,333,386,299	1,283,321,210
	One Bank Ltd.		-	-
	Midland Bank Ltd.		-	-
	Jamuna Bank Ltd.		15,302,459	22,611,430
	Modhumoti Bank Ltd.		-	-
	National Housing Finance & Investment Ltd		-	-
	Shahjalal Islami Bank Ltd.		-	-
	Bangladesh Krishi Bank		517,134,618	251,508,188
	Total		**1,865,823,376**	**1,557,440,828**

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Note	Particulars	Ref. Note	30 Sept. 2026 Taka	31 Dec. 2025 Taka
11.3	**Short term loan from Banks & FIs**			
	Standard Bank Ltd.		(0)	47,000,000
	Pubali Bank Ltd.		59,852,714	61,674,303
	United Commercial Bank Ltd.		3,654,029	22,339,038
	Jamuna Bank Ltd.		12,272,975	28,910,194
	The City Bank Ltd.		45,026,321	43,162,037
	Agrani Bank Ltd		487,478,417	516,210,608
	Uttara Bank Ltd.		45,742,834	45,078,008
	Total		**654,019,060**	**764,374,189**
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	2,524,279,755	2,327,914,367
	MIDAS Investment Ltd.		4,892,699	12,789,929
	Adjustment for consolidation		(4,892,699)	(12,789,929)
			2,524,279,755	**2,327,914,367**
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		**2,524,279,755**	**2,327,914,367**
12	**Deposits and other accounts**			
	Term deposits	12.1	**4,649,240,899**	**4,858,437,621**
	Other Deposits			
	Security deposits		4,888,713	4,560,813
	Advance lease rental		8,204,790	10,081,048
			13,093,503	**14,641,861**
	Total		**4,662,334,401**	**4,873,079,481**
12.1	**Term deposits**			
	General deposits		4,549,240,899	4,758,437,621
	Deposit from other Banks and Financial institutions	12.2	100,000,000	100,000,000
			4,649,240,899	**4,858,437,621**
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	4,649,240,899	4,858,437,621
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
			4,649,240,899	**4,858,437,621**
12(b)	**Other deposits**			
	MIDAS Financing Ltd.		13,093,503	14,641,861
	MIDAS Investment Ltd.		-	-
			13,093,503	**14,641,861**
	Total		**4,662,334,401**	**4,873,079,481**
13	**Other liabilities**			
	Provision for lease, loans & advances	13.1	3,797,289,572	3,534,517,490
	Provision for investment in securities	13.2	14,498,082	31,921,504
	Provision for tax	13.3	368,840,453	353,840,453
	Deferred tax liability	13.4	-	-
	Interest payable on borrowings		334,768,389	96,057,014
	Interest payable on deposits		320,473,723	202,192,751
	Advance against installment		272,056,642	215,118,122
	Advance rent from MIDAS Centre & NGS		5,017,007	5,726,853
	Payable & provision against expenditure	13.5	5,737,022	1,786,623
	Interest suspense	13.6	779,204,323	687,780,969
	Provision for rental income & others		337,068,780	328,068,780
	Lease liabilities		9,708,947	10,672,987
	Unclaimed Dividend		960,815	960,815
	Total		**6,245,623,754**	**5,468,644,360**

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Note	Particulars	Ref. Note	30 Sept. 2026 Taka	31 Dec. 2025 Taka
13(a)	**Consolidated other liabilities**			
	MIDAS Financing Ltd.	13	6,245,623,754	5,468,644,360
	MIDAS Investment Ltd.		187,935,191	191,297,750
	Adjustment for consolidation		-	-
	Total		**6,433,558,946**	**5,659,942,110**
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	55,196,413
	General shareholders group		88,696,094	88,696,094
			143,892,507	**143,892,507**
14.3.1	**General shareholders group**			
	Non resident		619,074	640,694
	Companies & institutions		37,174,126	37,954,550
	General public		50,902,894	50,100,850
			88,696,094	**88,696,094**

14.4 Classification of shareholders by holding	No. of Shareholders	Percentage of holding shares	No. of shares	No. of shares
Less than 500 shares	1472	0.14%	195,321	202,908
501 to 5,000 shares	1852	2.55%	3,670,945	3,832,342
5,001 to 10,000 shares	481	2.36%	3,398,560	3,500,389
10,001 to 20,000 shares	346	3.38%	4,868,429	4,662,163
20,001 to 30,000 shares	139	2.37%	3,413,605	3,053,850
30,001 to 40,000 shares	75	1.78%	2,566,928	2,800,553
40,001 to 50,000 shares	46	1.49%	2,138,909	1,672,298
50,001 to 1,00,000 shares	90	4.50%	6,471,443	6,932,252
1,00,001 & above shares	105	81.43%	117,168,367	117,235,752
Total	**4,606**	**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	Paid up capital (Cumulative)
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
2025	Bonus share 2024	-	-	1,438,925,070
2026	Bonus share 2025	-	-	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**

MIDAS FINANCING PLC. DHAKA

Note	Particulars	Ref. Note	30 Sept. 2026	31 Dec. 2025
			Taka	Taka
17	**Retained earnings**			
	Opening balance		(4,242,144,382)	(889,243,443)
	Add: Profit after tax		(895,436,354)	(3,352,900,939)
	Less: Transfer to statutory reserve		-	-
	Less: Issuance of stock dividend		-	-
	Less: Issuance of cash dividend		-	-
	Closing balance		**(5,137,580,736)**	**(4,242,144,382)**
17(a)	**Consolidated retained earnings**			
	Opening balance		(4,267,579,200)	(900,856,134)
	Add: Profit after tax		(902,339,004)	(3,366,723,066)
	Less: Transfer to statutory reserve		-	-
	Less: Issuance of stock dividend		-	-
	Less: Issuance of cash dividend		-	-
	Closing balance		**(5,169,918,204)**	**(4,267,579,200)**
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		-	-

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Note	Particulars	Ref. Note	Jan to Sept 2026 Taka	Jan to Sept 2025 Taka
19	**Profit and loss account**			
	Income			
	Interest income	20	240,996,091	235,673,145
	Dividend income	22	5,569,792	2,695,000
	Commission, exchange and brokerage		-	-
	Gains less losses arising from investment securities	22	(7,127,920)	110,610
	Other operating income	23	29,415,723	32,532,915
			268,853,686	**271,011,670**
	Expenses			
	Interest on deposits & borrowings, etc.	21	743,005,392	644,324,721
	Administrative expenses		136,577,589	138,063,133
	Other operating expenses	32	5,771,172	6,074,089
	Depreciation on fixed assets	31(a)	11,626,455	11,823,583
			896,980,608	**800,285,526**
	Profit before provision		**(628,126,922)**	**(529,273,856)**
20	**Interest income**			
	Interest on lease, loans & advances	20.1	225,041,759	221,304,879
	Interest on placement with other Banks & FIs	20.2	15,954,333	14,368,266
	Total		**240,996,091**	**235,673,145**
20.1	**Interest on lease, loans & advances**			
	Interest income on lease finance		(53,961,902)	13,048,016
	Interest income on term finance		164,621,627	164,830,892
	Interest on housing finance		(18,074,440)	32,845,177
	Interest on consumer credit		-	-
	Interest on staff loan		1,058,883	1,563,167
			131,397,592	9,017,627
	Total		**225,041,759**	**221,304,879**
20.2	**Interest on placement with other Banks & FIs**			
	Interest on FDR		15,648,777	14,089,113
	Interest on STD accounts		305,556	279,153
	Total		**15,954,333**	**14,368,266**
20(a)	**Consolidated interest income**			
	Interest on lease, loans & advances			
	MIDAS Financing Ltd.	20.1	225,041,759	221,304,879
	MIDAS Investment Ltd.		787,226	676,870
	Adjustment for consolidation		(1,299,887)	(2,552,843)
			224,529,099	**219,428,906**
	Interest on placement with other Banks & FIs			
	MIDAS Financing Ltd.	20.2	15,954,333	14,368,266
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
			15,954,333	**14,368,266**
	Total		**240,483,431**	**233,797,172**
21	**Interest on deposits & borrowings, etc.**			
	Interest paid on deposits		442,486,740	446,243,564
	Interest paid on borrowings	21.1	300,518,651	198,081,157
	Total		**743,005,392**	**644,324,721**
21.1	**Interest paid on borrowings**			
	Interest expenses on bank loan		271,355,473	167,819,520
	Interest expenses on call loan		-	-
	Interest expenses on re-financing loan		136,755	(66,481)
	Interest expenses- BD Bank SMEDP		-	-
	Interest expenses on lease liabilities		815,207	856,954
	Other financing cost		28,211,217	29,471,165
	Total		**300,518,651**	**198,081,157**
21(a)	**Consolidated interest on deposits and borrowings, etc.**			
	Interest paid on deposits			
	MIDAS Financing Ltd.		442,486,740	446,243,564
	MIDAS Investment Ltd.		44,371	35,065
	Adjustment for consolidation		-	-
			442,531,111	**446,278,629**
	Interest paid on borrowings			
	MIDAS Financing Ltd.		300,518,651	198,081,157
	MIDAS Investment Ltd.		1,299,887	2,552,843
	Adjustment for consolidation		(1,299,887)	(2,552,843)
			300,518,651	**198,081,157**
	Total		**743,049,762**	**644,359,786**
22	**Income from investment**			
	Income from investment in shares		(7,127,920)	110,610
	Dividend income		5,569,792	2,695,000
	Total		**(1,558,128)**	**2,805,610**

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Note	Particulars	Ref. Note	Jan to Sept 2026 Taka	Jan to Sept 2025 Taka
22(a)	**Consolidated income from investment**			
	Income from investment in shares			
	MIDAS Financing Ltd	22	(7,127,920)	110,610
	MIDAS Investment Ltd		(12,327,487)	(61,948)
			(19,455,406)	**48,662**
	Dividend income			
	MIDAS Financing Ltd.	22	5,569,792	2,695,000
	MIDAS Investment Ltd.		843,993	1,275,922
			6,413,784	**3,970,922**
	Less: Dividend from subsidiary		-	-
	Total		**(13,041,622)**	**4,019,583**
23	**Other operating income**			
	Transfer price for leased asset		-	-
	Processing and other fees		152,398	642,482
	Sale of application form		-	3,500
	Rental income-MIDAS Centre & Nahar green		28,623,067	30,402,007
	Other income		640,257	513,360
	Total		**29,415,723**	**32,532,915**
23(a)	**Consolidated other operating income**			
	MIDAS Financing Ltd.	23	29,415,723	32,532,915
	MIDAS Investment Ltd.		20,032,481	19,369,508
	Total		**49,448,203**	**51,902,423**
24	**Salary and allowances**		**105,565,814**	**109,384,578**
24(a)	**Consolidated salary & allowances**			
	MIDAS Financing Ltd.	24	105,565,814	109,384,578
	MIDAS Investment Ltd.		6,130,422	6,264,316
	Total		**111,696,236**	**115,648,893**
25	**Rent, taxes, insurances, electricity, etc.**			
	Rates & taxes		2,063,605	1,791,194
	Office rent		287,836	148,120
	Insurance		-	-
	Utilities		8,421,387	9,264,522
	Total		**10,772,829**	**11,203,836**
25(a)	**Consolidated rent, taxes, insurance, electricity, etc.**			
	MIDAS Financing Ltd.	25	10,772,829	11,203,836
	MIDAS Investment Ltd		1,556,627	1,857,421
	Total		**12,329,456**	**13,061,257**
26	**Legal expenses**			
	Legal/professional fees		4,247,250	1,871,469
	Other legal expenses/Non judicial stamp		2,059,047	1,101,041
	Total		**6,306,297**	**2,972,510**
26(a)	**Consolidated legal expenses**			
	MIDAS Financing Ltd.	26	6,306,297	2,972,510
	MIDAS Investment Ltd.		6,250	-
	Total		**6,312,547**	**2,972,510**
27	**Postage, stamp, telecommunication, etc.**			
	Postage & courier expenses		139,358	138,130
	Telephone, mobile, fax and internet		2,941,192	2,974,907
	Total		**3,080,550**	**3,113,037**
27(a)	**Consolidated postage, stamps, telecommunication, etc.**			
	MIDAS Financing Ltd.	27	3,080,550	3,113,037
	MIDAS Investment Ltd.		117,827	146,294
	Total		**3,198,377**	**3,259,331**
28	**Stationery, printing, advertisements, etc.**			
	Stationery		391,510	421,639
	Printing		297,878	268,800
	Advertisement and publicity		704,540	648,416
	Signboard and banner		13,695	52,099
	Total		**1,407,623**	**1,390,954**
28(a)	**Consolidated stationery, printing, advertisements, etc.**			
	MIDAS Financing Ltd.	28	1,407,623	1,390,954
	MIDAS Investment Ltd.		32,975	36,747
	Total		**1,440,598**	**1,427,701**

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Note	Particulars	Ref. Note	Jan to Sept 2026 Taka	Jan to Sept 2025 Taka
29	**Managing Director's salary and benefits**		5,308,387	7,233,629
30	**Directors' fees and expenses**			
	Honorarium for attending meeting (including VAT)		372,000	281,600
	Incidental expenses for meeting		-	-
	Total		372,000	281,600
30(a)	**Consolidated directors' fees and expenses**			
	MIDAS Financing Ltd.		372,000	281,600
	MIDAS Investment Ltd.		20,379	56,061
	Total		392,379	337,661
31	**Depreciation and repair of company's assets**			
	i) Depreciation of company's assets (Annexure A)			
	Building		2,010,178	2,010,180
	Right of use of assets		3,624,567	3,266,149
	Office equipment		241,051	287,483
	Office furniture		685,305	764,122
	Motor vehicle		65,990	90,722
	Intengible asset		846,673	1,195,270
	Computer equipment		370,074	427,040
			7,843,838	8,040,966
	iii) Repair of company's assets			
	Office repair and maintenance		819,457	1,048,402
	Car maintenance		2,594,633	1,174,587
			3,414,090	2,222,989
			15,040,545	14,046,572
31(a)	**Consolidated depreciation and repair of company's assets**			
	a) Depreciation of company's assets (Annexure B)			
	MIDAS Financing Ltd.	31(i)	7,843,838	8,040,966
	MIDAS Investment Ltd.		390,059	421,839
			8,233,897	8,462,806
	c) Repair of company's assets:			
	MIDAS Financing Ltd.	31(ii)	3,414,090	2,222,989
	MIDAS Investment Ltd.		24,275	242,280
			3,438,365	2,465,269
			17,823,366	17,139,910
32	**Other expenses**			
	Fuel		188,663	192,967
	Traveling and conveyance		1,626,188	1,456,657
	Public relation and AGM expenses		336,415	455,695
	News paper & periodicals		11,386	13,801
	Business promotion & development		-	54,053
	Entertainment		911,034	821,670
	Training, seminar & workshop		9,000	5,000
	Membership fees & subscription		1,549,571	1,528,571
	Bank charge		363,214	497,552
	Share management expenses		740,499	118,123
	Miscellaneous expenses		-	930,000
	Loss on sale of fixed assets		10,202	-
			5,771,172	6,074,089
32(a)	**Consolidated other expenses**			
	MIDAS Financing Ltd.	32	5,771,172	6,074,089
	MIDAS Investment Ltd.		184,682	157,470
			5,955,854	6,231,559
33	**Provision against loans, lease finance & others**			
	General provisions	13.1 (a)	(149,268,557)	(181,613,684)
	Specific provisions	13.1 (b)	412,040,640	298,570,447
	Provisions for diminution in value of investments	13.2	(17,423,422)	8,470,798
	Other provisions		9,000,000	9,000,000
			254,348,660	134,427,559
33(a)	**Consolidated provision against loans, lease finance & others**			
	General provisions			
	MIDAS Financing Ltd.		(149,268,557)	(181,613,684)
	MIDAS Investment Ltd.		-	-
			(149,268,557)	(181,613,684)
33(b)	**Specific provisions**			
	MIDAS Financing Ltd.		412,040,640	298,570,447
	MIDAS Investment Ltd.		-	-
			412,040,640	298,570,447

MIDAS FINANCING PLC. DHAKA

Note	Particulars	Ref. Note	Jan to Sept 2026	Jan to Sept 2025
			Taka	Taka
33(c)	**Provisions for diminution in value of investments**			
	MIDAS Financing Ltd.		(17,423,422)	8,470,798
	MIDAS Investment Ltd.		(2,577,482)	4,073,625
			(20,000,904)	**12,544,423**
33(d)	**Current tax**			
	MIDAS Financing Ltd.		15,000,000	10,000,000
	MIDAS Investment Ltd.		3,759,091	4,977,121
			18,759,091	**14,977,121**
33(e)	**Deferred tax**			
	MIDAS Financing Ltd.		(2,039,229)	-
	MIDAS Investment Ltd.		(1,357,326)	(837,247)
			(3,396,555)	**(837,247)**
33(f)	**Other provisions**			
	MIDAS Financing Ltd.		9,000,000	9,000,000
	MIDAS Investment Ltd.		4,239,585	4,239,585
			13,239,585	**13,239,585**
34	**Earnings per share (EPS)**			
	Net profit after tax (A)		(895,436,354)	(673,701,416)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		**(6.22)**	**(4.68)**
34(a)	**Consolidated earnings per share (EPS)**			
	Consolidated net profit after tax (A)		(902,340,248)	(678,983,059)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		**(6.27)**	**(4.72)**

			30 Sept. 2026	31 Dec. 2025
			Taka	Taka
35	**Net assets value (NAV) per share**			
	Net assets (A)		(3,555,564,132)	(2,660,127,777)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net assets value (NAV) per share (A/B) (Restated)		**(24.71)**	**(18.49)**
35(a)	**Consolidated net assets value (NAV) per share**			
	Net assets (A)		(3,587,901,599)	(2,685,562,595)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net assets value (NAV) per share (A/B) (Restated)		**(24.93)**	**(18.66)**

			Jan to Sept 2026	Jan to Sept 2025
			Taka	Taka
36	**Net operating cash flow per share**			
	Net operating cash flow (A)		(379,635,675)	492,765,987
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net operating cash flow per share (A/B) (Restated)		**(2.64)**	**3.42**
36(a)	**Consolidated net operating cash flow per share**			
	Net operating cash flow (A)		(377,777,919)	485,780,494
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net operating cash flow per share (A/B) (Restated)		**(2.63)**	**3.38**

MIDAS FINANCING PLC. DHAKA

MIDAS Financing Limited

ANNEXURE-A

Fixed assets including land, building, furniture and fixtures
For the period ended September 30, 2026

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on September 30, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2026	
	Taka	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	44,017,553	2,010,178	-	46,027,731	61,181,799
Right of use of assets	22,157,997	-	-	22,157,997	11,671,434	3,624,567	(2,062,513)	13,233,488	8,924,509
Office equipment	11,064,133	7,200	198,640	10,872,693	9,275,528	241,051	198,640	9,317,939	1,554,754
Furniture & fixtures	32,137,663	10,990	-	32,148,653	22,997,547	685,305	-	23,682,852	8,465,802
Motor vehicle	5,952,283	-	-	5,952,283	5,512,348	65,990	-	5,578,338	373,946
Computer equipment	17,028,370	284,739	-	17,313,109	14,454,599	370,074	-	14,824,673	2,488,436
Sub total	**213,555,494**	**302,929**	**198,640**	**213,659,783**	**107,929,007**	**6,997,165**	**(1,863,873)**	**112,665,020**	**100,994,761**
II. Intangible assets									
System & software	18,777,409	-	-	18,777,409	15,014,420	952,695	-	15,967,115	2,810,294
Total as on Sept. 30, 2026	**232,332,903**	**302,929**	**198,640**	**232,437,192**	**122,943,427**	**7,949,860**	**(1,863,873)**	**128,632,135**	**103,805,055**
Total as on Dec 31, 2025	**232,043,388**	**7,947,515**	**7,658,000**	**232,332,903**	**119,541,059**	**10,767,656**	**(2,809,245)**	**122,943,427**	**109,389,474**

MIDAS Financing Limited and its subsidiary

ANNEXURE-B

Consolidated Fixed assets including land, building, furniture and fixtures
For the period ended September 30, 2026

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on September 30, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2026	
	Taka	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	49,825,646	2,316,802	-	52,142,448	77,228,420
Right of use of assets	22,157,997	-	-	22,157,997	11,671,434	3,624,567	(2,062,513)	13,233,488	8,924,509
Office equipment	11,193,278	7,200	203,827	10,996,651	9,564,448	246,174	203,827	9,606,795	1,389,856
Furniture & fixtures	33,448,962	10,990	12,026	33,447,926	23,719,048	724,182	12,026	24,431,204	9,016,722
Motor vehicle	5,952,283	-	-	5,952,283	5,512,349	65,990	-	5,578,339	373,944
Computer equipment	18,012,239	284,739	4,750	18,292,228	15,399,707	397,498	4,750	15,792,455	2,499,773
Sub total	**255,797,072**	**302,929**	**220,603**	**255,879,398**	**115,692,633**	**7,375,213**	**(1,052,415)**	**121,574,225**	**134,305,173**
II. Intangible assets									
System & software	19,932,409	-	-	19,932,409	16,116,037	964,706	-	17,080,743	2,851,666
Total as on Sept. 30, 2026	**275,729,481**	**302,929**	**220,603**	**275,811,807**	**131,808,670**	**8,339,919**	**(1,052,415)**	**138,654,968**	**137,156,839**
Total as on Dec 31, 2025	**275,439,966**	**7,947,515**	**7,658,000**	**275,729,481**	**127,843,848**	**11,330,109**	**(2,809,245)**	**131,808,670**	**143,920,811**

MIDAS FINANCING PLC DHAKA

ANNEXURE-C

MIDAS Financing Limited
Investment Property
For the period ended September 30, 2026

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on September 30, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Nahar Green	63,390,907	-	-	63,390,907	26,365,547	1,188,580	-	27,554,127	35,836,780
MIDAS Centre	138,348,874	-	-	138,348,874	57,542,028	2,594,037	-	60,136,065	78,212,809
Total as on Sept. 30, 2026	201,739,781	-	-	201,739,781	83,907,575	3,782,617	-	87,690,192	114,049,589

MIDAS Financing Limited
Investment Property
For the period ended December 31, 2025

Asset category	COST				DEPRECIATION/AMORTIZATION				WDV as on December 31, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on Dec 31, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on Dec 31, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Nahar Green	63,390,907	-	-	63,390,907	24,780,774	1,584,773	-	26,365,547	37,025,360
MIDAS Centre	138,348,874	-	-	138,348,874	54,083,312	3,458,716	-	57,542,028	80,806,846
Total as on Dec 31, 2025	201,739,781	-	-	201,739,781	78,864,086	5,043,489	-	83,907,575	117,832,207

ANNEXURE-D

MIDAS Financing Limited and its subsidiary
Investment Property
For the period ended September 30, 2026

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on September 30, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on September 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/ transfer during the period	Balance as on September 30, 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	83,907,574	3,782,617	-	87,690,191	114,049,590
MIDAS Investment Ltd	176,450,707	-	-	176,450,707	50,131,368	2,368,487	-	52,499,855	123,950,852
Total as on Sept. 30, 2026	378,190,488	-	-	378,190,488	134,038,942	6,151,104	-	140,190,046	238,000,442

MIDAS Financing Limited and its subsidiary
Investment Property
For the period ended December 31, 2025

Asset category	COST				DEPRECIATION/AMORTIZATION				WDV as on December 31, 2025
	Balance as on Jan 1, 2025	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on Dec 31, 2025	Balance as on Jan 1, 2025	Charged for the period	Adjustment/ transfer during the period	Balance as on Dec 31, 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	78,864,085	5,043,489	-	83,907,574	117,832,207
MIDAS Investment Ltd	176,450,707	-	-	176,450,707	46,892,411	3,238,957	-	50,131,368	126,319,339
Total as on Dec 31, 2025	378,190,488	-	-	378,190,488	125,756,496	8,282,446	-	134,038,943	244,151,546

MIDAS FINANCING PLC. DHAKA