

MIDAS Financing PLC. and its subsidiary

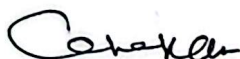
Financial Statements (Un-audited)

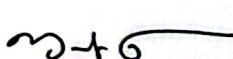
As at and for the period ended June 30, 2026

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



Particulars	Note	30 June 2026	31 Dec. 2025
		Taka	Taka
PROPERTY AND ASSETS			
Cash		74,255,437	75,675,662
Cash in hand (Including foreign currency)	3(a)	559,318	760,174
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3(b)	73,696,119	74,915,488
Balance with other banks and financial institutions		1,015,438,184	1,047,351,325
Inside Bangladesh	4(a)	1,015,438,184	1,047,351,325
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		109,917,619	138,570,895
Government		-	-
Others	6(a)	109,917,619	138,570,895
Lease, loans and advances	7(a)	7,760,198,183	7,900,802,476
Fixed assets including land, building, furniture and fixtures	8(a)	140,350,937	143,920,811
Investment property-Building	8.1 (a)	240,050,810	244,151,546
Other assets	9(a)	543,908,839	529,745,691
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		9,979,270,998	10,175,369,396
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	2,682,501,078	2,327,914,367
Deposits and other accounts		4,812,725,565	4,873,079,481
Term deposits	12(a)	4,799,815,349	4,858,437,621
Other deposits	12(b)	12,910,217	14,641,861
Other liabilities	13(a)	6,062,675,734	5,659,942,110
Total liabilities		13,557,902,377	12,860,935,958
Capital/Shareholders' equity		(3,578,626,178)	(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)	(5,160,642,783)	(4,267,579,200)
Non-controlling interest		(5,201)	(3,967)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		9,979,270,998	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)	(24.87)	1.48


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



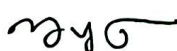
MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Profit and Loss Account (Un-audited)
For the year ended 30 June 2026



Particulars	Notes
Interest income	20(n)
Interest on deposits & borrowings, etc.	21(n)
Net interest income	
Income from investment	22(n)
Commission, exchange and brokerage	
Other operating income	23(n)
Total operating income	
Salary and allowances	24(n)
Rent, taxes, insurances, electricity, etc.	25(n)
Legal expenses	26(n)
Postage, stamp, telecommunication, etc.	27(n)
Stationery, printing, advertisements, etc.	28(n)
Managing Director's salary and benefits	29
Directors' fees and expenses	30(n)
Auditors' fees	
Depreciation and repair of company's assets	31(n)
Other expenses	32(n)
Total operating expenses	
Profit before provision	
General provisions	33(a)
Specific provisions	33(b)
Diminution in value of investments	33(c)
Other provisions	33(f)
Provision for off balance sheet exposures	
Total provision	
Total profit before tax	
Current tax	33(d)
Deferred tax	33(e)
Net profit after tax	
Attributable to	
Shareholders of the Company	
Non-controlling interest	
Appropriations to	
General reserve	15
Statutory reserve	16
Retained surplus	
Earnings per Share (EPS)	34(a)

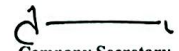
30 June 2026	30 June 2025	April to June 2026	April to June 2025
Taka	Taka	Taka	Taka
212,973,996	205,841,365	85,575,126	102,889,658
720,483,524	435,456,737	218,609,690	245,290,764
(507,509,527)	(229,615,372)	(133,034,564)	(142,401,106)
(14,228,265)	4,116,794	(6,781,514)	582,575
-	-	-	-
84,967,425	32,596,362	19,910,320	17,827,996
(436,770,367)	(192,902,216)	(119,905,758)	(123,990,536)
78,477,563	81,460,735	38,385,108	40,180,987
6,359,191	7,375,498	3,169,408	3,735,821
3,405,804	1,651,525	1,464,130	446,008
2,057,207	2,107,499	977,673	1,006,475
731,452	981,049	222,200	440,782
4,080,000	4,803,629	2,040,000	2,418,129
240,379	210,293	117,179	133,393
287,500	150,000	137,500	100,000
11,327,457	11,857,317	5,571,024	4,745,390
3,861,846	3,860,124	1,614,300	1,194,129
110,828,399	114,457,669	53,698,522	54,401,114
(547,598,766)	(307,359,885)	(173,604,280)	(178,391,649)
260,789,347	(286,457,010)	8,320,926	(152,970,620)
73,358,171	419,494,408	12,286,063	225,306,768
(9,786,065)	12,136,193	1,628,133	7,532,205
8,826,390	8,826,390	4,413,195	4,413,195
-	-	-	-
333,187,844	153,999,981	26,648,317	84,281,549
(880,786,610)	(461,359,866)	(200,252,597)	(262,673,198)
13,652,972	8,058,542	6,866,504	1,531,564
(1,374,765)	(558,164)	(1,760,885)	(279,082)
12,278,207	7,500,378	5,105,619	1,252,482
(893,064,817)	(468,860,244)	(205,358,215)	(263,925,680)
(893,063,583)	(468,859,600)	(205,357,939)	(263,925,318)
(1,234)	(644)	(276)	(362)
(893,064,817)	(468,860,244)	(205,358,215)	(263,925,680)
-	-	-	-
-	-	-	-
(893,063,583)	(468,859,600)	(205,357,939)	(263,925,318)
(6.21)	(3.26)	(1.43)	(1.83)


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 2026



Particulars	Notes	30 June 2026	30 June 2025
		Taka	Taka
A) Cash flow from operating activities			
Interest received		204,227,963	196,407,808
Interest paid		(775,429,494)	(408,895,956)
Dividend received		5,413,784	3,872,876
Fees & commission received		-	-
Recoveries of loans previously written off		(6,503,785)	(6,582,138)
Cash payments to employees		(82,557,563)	(86,264,364)
Cash payments to suppliers		(731,452)	(981,049)
Income tax paid		(7,064,304)	(3,533,032)
Received from other operating activities		49,897,256	28,394,219
Payments for other operating activities		(20,391,945)	(19,051,011)
Operating profit before changes in operating assets & liabilities		(633,139,540)	(296,632,648)
Changes in operating assets and liabilities			
Loans and lease finance to customers		140,604,293	291,719,841
Other assets		(9,003,985)	4,147,733
Deposits from banks & individuals		(60,353,916)	(67,658,692)
Other liabilities		75,573,389	569,318,373
Sub Total		146,819,781	797,527,255
Net cash from operating activities		(486,319,760)	500,894,606
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	110,000
Purchases/sale of trading securities		28,653,276	2,737,618
Purchases of fixed assets		(11,300)	(159,977)
Net cash from investing activities		28,751,976	2,687,641
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		354,586,711	(123,253,125)
Dividend paid		-	-
Net cash from financing activities		354,586,711	(123,253,125)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		(102,981,072)	380,329,122
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		1,192,674,693	812,345,571
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,089,693,621	1,192,674,693
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3(a)	559,318	378,309
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3(b)	73,696,119	76,989,611
Balance with other banks and financial institutions	4(a)	1,015,438,184	1,115,306,773
Total		1,089,693,621	1,192,674,693
Net operating cash flow per share (NOCFPS)	36(a)	(3.18)	3.50


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



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

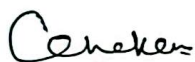


Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at January 1, 2026	1,438,925,070	143,091,535	(4,267,579,200)	(2,685,562,595)	(3,967)	(2,685,566,562)
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	-	-	(893,063,583)	(893,063,583)	(1,234)	(893,064,817)
Transfer to statutory reserve	-	-	-	-	-	-
Balance as at June 30, 2026	1,438,925,070	143,091,535	(5,160,642,784)	(3,578,626,178)	(5,201)	(3,578,631,379)

MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Changes in Equity
For the year ended 31 December 2025



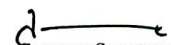
Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at January 1, 2025	1,438,925,070	143,091,535	(900,856,134)	681,160,471	693	681,161,164
Prior year adjustments			-	-		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


Chief Financial Officer

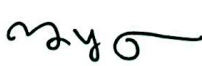

Company Secretary





Particulars	Notes	30 June 2026	31 Dec. 2025
		Taka	Taka
PROPERTY AND ASSETS			
Cash		74,254,973	75,672,894
Cash in hand (Including foreign currency)	3.1	558,854	757,406
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	73,696,119	74,915,488
Balance with other banks and financial institutions		1,012,225,333	1,043,168,199
Inside Bangladesh	4.1	1,012,225,333	1,043,168,199
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		27,067,531	41,490,954
Government		-	-
Others	6	27,067,531	41,490,954
Lease, loans and advances	7	7,741,451,843	7,888,238,003
Fixed assets including land, building, furniture and fixtures	8	106,080,558	109,389,474
Investment property-Building		115,310,462	117,832,207
Other assets	9	649,627,923	638,567,707
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		9,821,169,614	10,009,510,430
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	2,682,501,078	2,327,914,367
Deposits and other accounts		4,812,725,565	4,873,079,481
Term deposits	12.1	4,799,815,349	4,858,437,621
Other deposits		12,910,217	14,641,861
Other liabilities	13	5,873,177,786	5,468,644,360
Total liabilities		13,368,404,429	12,669,638,208
Capital/Shareholders' equity		(3,547,234,814)	(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	(5,129,251,419)	(4,242,144,382)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		9,821,169,614	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	(24.65)	1.60


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 2026



Particulars	Notes	30 June 2026	30 June 2025	April to June 2026	April to June 2025
		Taka	Taka	Taka	Taka
Interest income	20	213,522,549	207,217,752	85,747,293	103,498,969
Interest on deposits & borrowings, etc	21	720,449,653	435,429,472	218,580,419	245,263,498
Net interest income		(506,927,104)	(228,211,721)	(132,833,126)	(141,764,530)
Income from investment	22	(4,334,118)	2,695,000	(6,003,910)	-
Commission, exchange and brokerage		-	-	-	-
Other operating income	23	71,653,657	19,735,960	13,082,685	11,393,460
Total operating income		(439,607,565)	(205,780,761)	(125,754,351)	(130,371,069)
Salary and allowances	24	74,131,868	77,191,551	36,329,543	38,160,744
Rent, taxes, insurances, electricity, etc.	25	5,925,067	6,722,189	3,036,384	3,491,820
Legal expenses	26	3,399,554	1,651,525	1,464,130	446,008
Postage, stamp, telecommunication, etc.	27	1,978,249	2,010,597	938,777	958,232
Stationery, printing, advertisements, etc.	28	708,963	954,788	213,132	429,762
Managing Director's salary and benefits	29	4,080,000	4,803,629	2,040,000	2,418,129
Directors' fees and expenses	30	220,000	176,000	96,800	114,400
Auditors' fees		287,500	150,000	137,500	100,000
Depreciation and repair of company's assets	31	9,486,437	9,760,482	4,651,358	3,787,827
Other expenses	32	3,737,009	3,754,203	1,547,507	1,139,796
Total operating expenses		103,954,647	107,174,963	50,455,131	51,046,719
Profit before provision		(543,562,212)	(312,955,724)	(176,209,482)	(181,417,788)
General provisions	33	260,789,347	(286,457,010)	8,320,926	(152,970,620)
Specific provisions	33	73,358,171	419,494,408	12,286,063	225,306,768
Diminution in value of investments	33	(5,952,624)	6,000,000	(5,952,624)	3,000,000
Other provisions	33	6,000,000	6,000,000	3,000,000	3,000,000
Provision for off balance sheet exposures		-	-	-	-
Total provision		334,194,895	145,037,398	17,654,365	78,336,149
Profit before tax		(877,757,106)	(457,993,122)	(193,863,847)	(259,753,937)
Current tax		10,000,000	5,000,000	5,000,000	-
Deferred tax		(650,069)	-	(1,311,441)	-
		9,349,931	5,000,000	3,688,559	-
Net profit after taxation		(887,107,037)	(462,993,122)	(197,552,406)	(259,753,937)
Appropriations to					
General reserve	15	-	-	-	-
Statutory reserve	16	-	-	-	-
Retained surplus		(887,107,037)	(462,993,122)	(197,552,406)	(259,753,937)
Earnings per Share (EPS)	34	(6.17)	(3.22)	(1.37)	(1.81)

Chairman

Director

Managing Director

Chief Financial Officer

Company Secretary



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



Particulars	Notes	30 June 2026	30 June 2025
		Taka	Taka
A) Cash flow from operating activities			
Interest received		204,776,517	197,784,196
Interest paid		(766,103,852)	(399,576,919)
Dividend received		4,569,792	2,695,000
Fees & commission received		-	-
Recoveries of loans previously written off		(6,503,785)	(6,582,138)
Cash payments to employees		(78,211,868)	(81,995,180)
Cash payments to suppliers		(708,963)	(954,788)
Income tax paid		(5,471,205)	(2,534,014)
Received from other operating activities		62,749,747	19,735,960
Payments for other operating activities		(16,937,662)	(15,596,728)
Operating profit before changes in operating assets & liabilities		(601,841,279)	(287,024,612)
Changes in operating assets and liabilities			
Loans and lease finance to customers		146,786,160	295,393,991
Other assets		(8,230,949)	4,069,535
Deposits from banks & individuals		(60,353,916)	(67,658,692)
Other liabilities		55,090,668	578,814,238
Sub total		147,715,386	810,619,072
Net cash from operating activities		(454,125,893)	523,594,460
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	110,000
Purchases/sale of trading securities		14,423,423	-
Purchases of fixed assets		(11,300)	(159,977)
Net cash from investing activities		98,700	(49,977)
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		354,586,711	(123,253,125)
Dividend paid		-	-
Net cash from financing activities		354,586,711	(123,253,125)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		(99,440,481)	400,291,360
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		1,185,920,787	785,629,427
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,086,480,306	1,185,920,787
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3.1	558,854	374,812
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3.2	73,696,119	76,989,611
Balance with other banks and financial institutions	4	1,012,225,333	1,108,556,363
Total		1,086,480,306	1,185,920,787
Net operating cash flow per share (NOCFPS)	36	(3.16)	3.64


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



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

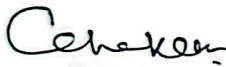


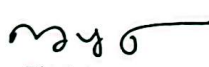
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2026	1,438,925,070	143,091,535	(4,242,144,382)	(2,660,127,777)
Stock dividend for 2025	-	-	-	-
Cash dividend for 2025	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(4,242,144,383)	(2,660,127,778)
Items involves in changes in equity	-	-	-	-
Profit/(loss) for the period	-	-	(887,107,037)	(887,107,037)
Transfer to statutory reserve	-	-	-	-
Balance as at June 30, 2026	1,438,925,070	143,091,535	(5,129,251,419)	(3,547,234,814)

MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 31 December 2025



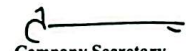
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2025	1,438,925,070	143,091,535	(889,243,443)	692,773,162
Prior year adjustments	-	-	-	-
Stock dividend for 2024	-	-	-	-
Cash dividend for 2024	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(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


Chief Financial Officer


Company Secretary



MIDAS Financing Limited and its Subsidiary

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

As at and for the period ended June 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)
- 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, 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 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, 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 August 10, 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.





Note	Particulars	Ref. Note	30 June 2026	31 Dec. 2025
			Taka	Taka
3	Cash			
	Cash in hand (including foreign currency)	3.1	558,854	757,406
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	73,696,119	74,915,488
			<u>74,254,973</u>	<u>75,672,894</u>
3.1	Cash in hand (including foreign currency)			
	In local currency		558,854	757,406
	In foreign currency		-	-
			<u>558,854</u>	<u>757,406</u>
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local currency		73,696,119	74,915,488
	In foreign currency		-	-
			<u>73,696,119</u>	<u>74,915,488</u>
3(a)	Consolidated cash			
	Consolidated cash in hand (including foreign currency)			
	MIDAS Financing Ltd.	3.1	558,854	757,406
	MIDAS Investment Ltd.		464	2,768
			<u>559,318</u>	<u>760,174</u>
3(b)	Consolidated Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	MIDAS Financing Ltd.	3.2	73,696,119	74,915,488
	MIDAS Investment Ltd.		-	-
			<u>73,696,119</u>	<u>74,915,488</u>
4	Balance with other banks and financial institutions			
	Inside Bangladesh	4.1	1,012,225,333	1,043,168,199
	Outside Bangladesh		-	-
			<u>1,012,225,333</u>	<u>1,043,168,199</u>
4.1	Inside Bangladesh			
	STD accounts			
	Standard Bank Ltd.		641,549,870	681,122,467
	United Commercial Bank Ltd.		16,318,477	10,419,593
	IFIC Bank Ltd.		175,312	116,158
	Mercantile Bank Ltd.		7,737,725	9,630,274
	Uttara Bank Ltd.		10,000	10,000
	Agrani Bank Ltd.		64,954	52,588
	AB Bank Ltd.		19,570	(41,481)
	Dutch Bangla Bank Ltd.		(551,415)	(533,952)
	One Bank Ltd.		202,633	75,125
	The Premier Bank Ltd.		747,063	1,773,149
	Pubali Bank Ltd.		1,166,171	1,100,752
	Bangladesh Development Bank Ltd.		5,192	5,192
	The City Bank		25,232	-
	Jamuna Bank Ltd.		18,639,038	12,836,793
	Mutual Trust Bank Ltd.		6,029	384,422
	Bangladesh Krishi Bank		3,750	5,914
	Total A		<u>686,143,582</u>	<u>717,595,457</u>
	Current accounts			
	United Commercial Bank Ltd.		148,906	142,256
	Agrani Bank Ltd.		74,734	81,776
	Total B		<u>733,042</u>	<u>224,032</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.		50,000,000	50,000,000
	Total C		<u>325,348,709</u>	<u>325,348,709</u>
	Total (A+B+C)		<u>1,012,225,333</u>	<u>1,043,168,199</u>
4(a)	Consolidated balance with other banks and financial institutions			
	Inside Bangladesh	4.1	1,012,225,333	1,043,168,199
	MIDAS Financing Ltd.		3,212,851	4,183,126
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		<u>1,015,438,184</u>	<u>1,047,351,325</u>
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			<u>-</u>	<u>-</u>
	Total		<u>1,015,438,184</u>	<u>1,047,351,325</u>





Note	Particulars	Ref. Note	30 June 2026	31 Dec. 2025
			Taka	Taka
5	Money at call and short notice		-	-
6	Investment		-	-
	a) Government securities		-	-
	b) Other investments		-	-
	Investment in listed securities	6.1	9,498,081	23,921,504
	Investment in unlisted securities	6.2	17,569,450	17,569,450
	Total		27,067,531	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	9,498,081	9,498,082
Textile	-	-	-	14,423,423
Pharmaceutical and Chemicals	-	-	-	-
Engineering	-	-	-	-
Information Technology	-	-	-	-
Miscellaneous	-	-	-	-
Total		4,770,000	9,498,081	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
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	9,498,081
Investment in unlisted securities	6.2	17,569,450
		27,067,531

MIDAS Investment Ltd.

Investment in listed securities	72,850,088	87,079,940
Investment in unlisted securities	10,000,000	10,000,000
	82,850,088	97,079,940
Total	109,917,619	138,570,895

7 Lease, loans and advances

a) Inside Bangladesh

Lease receivable	7.a.i	572,705,021	611,071,925
Term finance	7.a.ii	6,504,167,824	6,576,582,569
Housing finance	7.a.iii	611,000,990	639,046,732
Staff loan	7.a.iv	22,688,951	24,943,617
Consumer credit	7.a.v	-	-
Interest receivable	7.a.vi	30,889,058	36,593,160
		7,741,451,843	7,888,238,003

b) Outside Bangladesh

		-	-
Total (a+b)		7,741,451,843	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	38,366,904	66,493,435
Less: Write off	-	128,664,790
Closing balance	572,705,021	611,071,925





Note	Particulars	Ref. Note	30 June 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		19,215,000	82,533,904
			<u>6,595,797,570</u>	<u>7,306,578,655</u>
	Less: Realization during the year		91,629,746	384,623,469
	Less: Write off		-	345,372,617
	Closing balance		<u>6,504,167,824</u>	<u>6,576,582,569</u>
7.a.iii	Housing finance			
	Opening balance		639,046,732	949,551,077
	Add: Addition during the year		-	-
			<u>639,046,732</u>	<u>949,551,077</u>
	Less: Realization during the year		28,045,742	227,943,881
	Closing balance		<u>611,000,990</u>	<u>639,046,732</u>
7.a.iv	Staff loan			
	Opening balance		24,943,617	36,061,840
	Add: Addition during the year		750,000	1,870,000
			<u>25,693,617</u>	<u>37,931,840</u>
	Less: Realization during the year		3,004,666	12,988,223
	Closing balance		<u>22,688,951</u>	<u>24,943,617</u>
7.a.v	Consumer credit			
	Opening balance		-	18,059
	Add: Addition during the year		-	-
			<u>-</u>	<u>18,059</u>
	Less: Realization during the year		-	-
	Closing balance		<u>-</u>	<u>-</u>
7.a.vi	Interest receivable			
	Lease finance		281,457	809,348
	Term finance		29,169,847	34,074,906
	Housing finance		1,418,158	1,685,925
	Consumer credit		-	-
	Staff loan		19,595	22,981
			<u>30,889,058</u>	<u>36,593,160</u>
7(a)	Consolidated lease, loans and advances			
	MIDAS Financing Ltd.		7,741,451,843	7,888,238,003
	MIDAS Investment Ltd.		26,371,784	25,354,402
	Adjustment for consolidation		(7,625,444)	(12,789,929)
			<u>7,760,198,183</u>	<u>7,900,802,476</u>
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			<u>-</u>	<u>-</u>
	Total		<u>7,760,198,183</u>	<u>7,900,802,476</u>
8	Fixed assets including land, building, furniture and fixtures			
	Free hold assets		102,882,017	105,626,485
	Intangible assets		3,198,541	3,762,989
	Total		<u>106,080,558</u>	<u>109,389,474</u>
	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.		106,080,558	109,389,474
	MIDAS Investment Ltd.		34,270,379	34,531,338
	Total		<u>140,350,937</u>	<u>143,920,811</u>
	A schedule of consolidated fixed assets including land, building, furniture and fixtures is given in Annexure-B			
8.1	Investment property-Building Annexure-C		115,310,462	117,832,207
8.1(a)	Consolidated Investment Property - Building Annexure-D		240,050,810	244,151,546





Note	Particulars	Ref. Note	30 June 2026	31 Dec. 2025
			Taka	Taka
9	Others assets			
	Interest receivable on FDR		14,472,713	12,230,465
	Investment in MIDAS Investment Ltd		249,998,000	249,998,000
	Advance against purchase of shares		2,465,722	1,209
	Advance income tax	9.1	206,416,539	200,945,334
	Advance against expenditure		2,312,828	2,050,778
	Advance office rent		1,502,900	1,502,900
	Security deposit	9.2	637,500	637,500
	Stamp, stationery etc, in hand		927,156	929,714
	Asset held for sale		8,522,976	8,522,976
	Receivable from rental income & others		94,198,336	94,750,647
	Advance Against Purchase of Software		1,485,000	960,000
	Over due interest receivable		62,197,317	62,197,317
	Deferred Tax Asset		3,872,521	3,222,451
	Receivable Against BB Refinance		618,416	618,416
	Total		649,627,923	638,567,707
9.1	Advance income tax			
	Opening balance		200,945,334	189,000,268
	Add: Addition during the year		5,471,205	11,945,066
			206,416,539	200,945,334
	Less: Adjustment during the year		-	-
			206,416,539	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	649,627,923	638,567,707
	MIDAS Investment Ltd.		144,278,915	141,175,984
	Adjustment for consolidation		(249,998,000)	(249,998,000)
	Total		543,908,839	529,745,691
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		2,035,318,428	1,696,921,876
	Unsecured		647,182,650	630,992,491
			2,682,501,078	2,327,914,367
	Inside Bangladesh	11.1	2,682,501,078	2,327,914,367
	Outside Bangladesh		-	-
	Total		2,682,501,078	2,327,914,367
11.1	Inside Bangladesh			
	Term loan from other Banks & FIs	11.2	1,882,785,654	1,557,440,828
	Refinance against SME loan from Bangladesh Bank		3,096,389	3,929,722
	Refinance against Housing loan from Bangladesh Bank		1,896,350	2,177,858
	Refinance against SMEPD loan from Bangladesh Bank		-	-
	Loan from SME foundation		-	-
	Short term loan from Banks & FIs	11.3	794,722,685	764,365,959
	Call loan	11.4	-	-
	Total		2,682,501,078	2,327,914,367
11.2	Term loan from other Banks & FIs			
	Agrani Bank Ltd.		1,346,086,299	1,283,321,210
	One Bank Ltd.		-	-
	Midland Bank Ltd.		-	-
	Jamuna Bank Ltd.		18,100,625	22,611,430
	Modhumoti Bank Ltd.		-	-
	National Housing Finance & Investment Ltd.		-	-
	Shahjalal Islami Bank Ltd.		-	-
	Bangladesh Krishi Bank		518,598,730	251,508,188
	Total		1,882,785,654	1,557,440,828





Note	Particulars	Ref. Note	30 June 2026	31 Dec. 2025
			Taka	Taka
11.3	Short term loan from Banks & FIs			
	Standard Bank Ltd		47,000,000	47,000,000
	Pubali Bank Ltd		61,963,494	61,674,303
	United Commercial Bank Ltd		21,721,449	22,339,038
	Jamuna Bank Ltd		40,050,399	28,910,194
	The City Bank Ltd		45,026,321	43,162,037
	Agrani Bank Ltd		533,226,417	516,210,608
	Uttara Bank Ltd		45,742,834	45,078,008
	Total		794,722,685	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	2,682,501,078	2,327,914,367
	MIDAS Investment Ltd		7,625,444	12,789,929
	Adjustment for consolidation		(7,625,444)	(12,789,929)
	Total		2,682,501,078	2,327,914,367
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Total		-	-
12	Deposits and other accounts			
	Term deposits	12.1	4,799,815,349	4,858,437,621
	Other Deposits			
	Security deposits		4,348,713	4,560,813
	Advance lease rental		8,561,504	10,081,048
	Total		12,910,217	14,641,861
	Total		4,812,725,565	4,873,079,481
12.1	Term deposits			
	General deposits		4,699,815,349	4,758,437,621
	Deposit from other Banks and Financial institutions	12.2	100,000,000	100,000,000
	Total		4,799,815,349	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	4,799,815,349	4,858,437,621
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
	Total		4,799,815,349	4,858,437,621
12(b)	Other deposits			
	MIDAS Financing Ltd.		12,910,217	14,641,861
	MIDAS Investment Ltd.		-	-
	Total		12,910,217	14,641,861
	Total		4,812,725,565	4,873,079,481
13	Other liabilities			
	Provision for lease, loans & advances	13.1	3,868,665,008	3,534,517,490
	Provision for investment in securities	13.2	25,968,880	31,921,504
	Provision for tax	13.3	363,840,453	353,840,453
	Deferred tax liability	13.4	-	-
	Interest payable on borrowings		63,076,758	96,057,014
	Interest payable on deposits		189,518,807	202,192,751
	Advance against installment		268,255,273	215,118,122
	Advance rent from MIDAS Centre & NGS		4,759,289	5,726,853
	Payable & provision against expenditure	13.5	33,944,322	1,786,623
	Interest suspense	13.6	753,594,698	687,780,969
	Provision for rental income & others		289,926,595	328,068,780
	Lease liabilities		10,666,888	10,672,987
	Unclaimed Dividend		960,815	960,815
	Total		5,873,177,786	5,468,644,360
13(a)	Consolidated other liabilities			
	MIDAS Financing Ltd.	13	5,873,177,786	5,468,644,360
	MIDAS Investment Ltd.		189,497,948	191,297,750
	Adjustment for consolidation		-	-
	Total		6,062,675,734	5,659,942,110





Note	Particulars	Ref. Note	30 June 2026	31 Dec. 2025
			Taka	Taka
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		624,474	640,694
	Companies & institutions		37,763,971	37,954,550
	General public		50,307,649	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	1494	0.14%	204,535	202,908
	501 to 5,000 shares	1876	2.57%	3,697,480	3,832,342
	5,001 to 10,000 shares	489	2.41%	3,463,225	3,500,389
	10,001 to 20,000 shares	329	3.18%	4,581,972	4,662,163
	20,001 to 30,000 shares	131	2.23%	3,205,064	3,053,850
	30,001 to 40,000 shares	64	1.51%	2,169,571	2,800,553
	40,001 to 50,000 shares	41	1.33%	1,911,591	1,672,298
	50,001 to 1,00,000 shares	91	4.40%	6,332,841	6,932,252
	1,00,001 & above shares	108	82.23%	118,326,228	117,235,752
	Total	4,623	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

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	(4,242,144,382)	(889,243,443)
	Add: Profit after tax	(887,107,037)	(3,352,900,939)
	Less: Transfer to statutory reserve	-	-
	Less: Issuance of stock dividend	-	-
	Less: Issuance of cash dividend	-	-
	Closing balance	(5,129,251,419)	(4,242,144,382)





Note	Particulars	Ref. Note	30 June 2026	31 Dec. 2025
			Taka	Taka
17(n) Consolidated retained earnings				
	Opening balance		(4,267,579,200)	(900,856,134)
	Add Profit after tax		(893,063,583)	(3,366,723,066)
	Less Transfer to statutory reserve		-	-
	Less Issuance of stock dividend		-	-
	Less Issuance of cash dividend		-	-
	Closing balance		<u>(5,160,642,783)</u>	<u>(4,267,579,200)</u>
18 Business commitments and contingencies				
18.1 Contingent liabilities				
	Acceptances and endorsements		-	-
	Letters of guarantee		-	-
	Irrevocable letters of credit		-	-
	Bills for collection		-	-
	Total		<u>-</u>	<u>-</u>
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		<u>-</u>	<u>-</u>





Note	Particulars	Ref. Note	30 June 2026	30 June 2025
			Taka	Taka
19 Profit and loss account				
Income				
Interest income	20		213,522,549	207,217,752
Dividend income	22		4,569,792	2,695,000
Commission, exchange and brokerage			-	-
Gains less losses arising from investment securities	22		(8,903,910)	-
Other operating income	23		71,653,657	19,735,960
			280,842,088	229,648,711
Expenses				
Interest on deposits & borrowings, etc.	21		720,449,653	435,429,472
Administrative expenses			92,419,187	94,942,492
Other operating expenses	32		3,737,009	3,754,203
Depreciation on fixed assets	31(a)		7,798,451	8,478,268
			824,404,299	542,604,435
			(543,562,212)	(312,955,724)
Profit before provision				
20 Interest income				
Interest on lease, loans & advances	20.1		202,577,869	197,667,720
Interest on placement with other Banks & FIs	20.2		10,944,681	9,550,032
Total			213,522,549	207,217,752
20.1 Interest on lease, loans & advances				
Interest income on lease finance			4,315,657	8,552,695
Interest income on term finance			173,917,525	156,242,135
Interest on housing finance			17,045,892	25,249,687
Interest on consumer credit			-	-
Interest on staff loan			795,010	1,041,065
			6,503,785	6,582,138
Total			202,577,869	197,667,720
20.2 Interest on placement with other Banks & FIs				
Interest on FDR			10,640,049	9,270,879
Interest on STD accounts			304,632	279,153
Total			10,944,681	9,550,032
20(a) Consolidated interest income				
Interest on lease, loans & advances	20.1		202,577,869	197,667,720
MIDAS Financing Ltd.			435,279	409,282
MIDAS Investment Ltd.			(983,833)	(1,785,669)
Adjustment for consolidation			202,029,315	196,291,333
Interest on placement with other Banks & FIs	20.2		10,944,681	9,550,032
MIDAS Financing Ltd.			-	-
MIDAS Investment Ltd.			-	-
Adjustment for consolidation			10,944,681	9,550,032
Total			212,973,996	205,841,365
21 Interest on deposits & borrowings, etc.				
Interest paid on deposits	21.1		292,078,351	298,374,592
Interest paid on borrowings			428,371,301	137,054,880
Total			720,449,653	435,429,472
21.1 Interest paid on borrowings				
Interest expenses on bank loan			406,326,574	116,606,618
Interest expenses on call loan			-	-
Interest expenses on re-financing loan			81,705	(120,455)
Interest expenses- BD Bank SMEDP			-	-
Interest expenses on lease liabilities			575,716	571,126
Other financing cost			21,387,307	19,997,592
Total			428,371,301	137,054,880
21(a) Consolidated interest on deposits and borrowings, etc.				
Interest paid on deposits			292,078,351	298,374,592
MIDAS Financing Ltd.			33,871	27,265
MIDAS Investment Ltd.			-	-
Adjustment for consolidation			292,112,222	298,401,857
Interest paid on borrowings			428,371,301	137,054,880
MIDAS Financing Ltd.			983,833	1,785,669
MIDAS Investment Ltd.			(983,833)	(1,785,669)
Adjustment for consolidation			428,371,301	137,054,880
Total			720,483,524	435,456,737
22 Income from investment				
Income from investment in shares			(8,903,910)	-
Dividend income			4,569,792	2,695,000
Total			(4,334,118)	2,695,000





Note	Particulars	Ref. Note	30 June 2026	30 June 2025
			Taka	Taka
22(a)	Consolidated income from investment			
	Income from investment in shares			
	MIDAS Financing Ltd.	22	(8,903,910)	-
	MIDAS Investment Ltd.		(10,738,140)	243,918
			(19,642,050)	243,918
	Dividend income			
	MIDAS Financing Ltd.	22	4,569,792	2,695,000
	MIDAS Investment Ltd.		843,993	1,177,876
			5,413,784	3,872,876
	Less: Dividend from subsidiary		-	-
	Total		(14,228,265)	4,116,794
23	Other operating income			
	Transfer price for leased asset		-	-
	Processing and other fees		70,722	489,344
	Sale of application form		-	1,200
	Rental income-MIDAS Centre & Nahar green		71,161,812	17,937,124
	Other income		421,123	336,726
	Total		71,653,657	19,735,960
23(a)	Consolidated other operating income			
	MIDAS Financing Ltd.	23	71,653,657	19,735,960
	MIDAS Investment Ltd.		13,313,768	12,860,402
	Total		84,967,425	32,596,362
24	Salary and allowances		74,131,868	77,191,551
24(a)	Consolidated salary & allowances			
	MIDAS Financing Ltd.	24	74,131,868	77,191,551
	MIDAS Investment Ltd.		4,345,695	4,269,185
	Total		78,477,563	81,460,735
25	Rent, taxes, insurances, electricity, etc.			
	Rates & taxes		137,182	90,802
	Office rent		133,576	-
	Insurance		-	-
	Utilities		5,654,309	6,631,387
	Total		5,925,067	6,722,189
25(a)	Consolidated rent, taxes, insurance, electricity, etc.			
	MIDAS Financing Ltd.	25	5,925,067	6,722,189
	MIDAS Investment Ltd.		434,124	653,309
	Total		6,359,191	7,375,498
26	Legal expenses			
	Legal/professional fees		2,199,200	1,131,507
	Other legal expenses/Non judicial stamp		1,200,354	520,018
	Total		3,399,554	1,651,525
26(a)	Consolidated legal expenses			
	MIDAS Financing Ltd.	26	3,399,554	1,651,525
	MIDAS Investment Ltd.		6,250	-
	Total		3,405,804	1,651,525
27	Postage, stamp, telecommunication, etc.			
	Postage & courier expenses		83,420	94,380
	Telephone, mobile, fax and internet		1,894,829	1,916,217
	Total		1,978,249	2,010,597
27(a)	Consolidated postage, stamps, telecommunication, etc.			
	MIDAS Financing Ltd.	27	1,978,249	2,010,597
	MIDAS Investment Ltd.		78,958	96,902
	Total		2,057,207	2,107,499
28	Stationery, printing, advertisements, etc.			
	Stationery		250,049	283,587
	Printing		225,694	128,560
	Advertisement and publicity		219,525	491,142
	Signboard and banner		13,695	51,499
	Total		708,963	954,788
28(a)	Consolidated stationery, printing, advertisements, etc.			
	MIDAS Financing Ltd.	28	708,963	954,788
	MIDAS Investment Ltd.		22,489	26,261
	Total		731,452	981,049
29	Managing Director's salary and benefits		4,080,000	4,803,629





Note	Particulars	Ref. Note	30 June 2026	30 June 2025
			Taka	Taka
30	Directors' fees and expenses			
	Honorarium for attending meeting (including VAT)		220,000	176,000
	Incidental expenses for meeting		-	-
	Total		220,000	176,000
30(a)	Consolidated directors' fees and expenses			
	MIDAS Financing Ltd.		220,000	176,000
	MIDAS Investment Ltd.		20,379	34,293
	Total		240,379	210,293
31	Depreciation and repair of company's assets			
	i) Depreciation of company's assets (Annexure A)			
	Building		1,340,118	1,340,120
	Right of use of assets		2,464,771	2,774,359
	Office equipment		160,308	191,308
	Office furniture		456,534	509,312
	Motor vehicle		43,994	60,668
	Intangible asset		564,448	793,071
	Computer equipment		246,533	287,685
			5,276,707	5,956,523
	iii) Repair of company's assets			
	Office repair and maintenance		582,286	767,210
	Car maintenance		1,105,700	515,004
			1,687,986	1,282,214
			9,486,437	9,760,482
31(a)	Consolidated depreciation and repair of company's assets			
	a) Depreciation of company's assets (Annexure B)			
	MIDAS Financing Ltd.	31(i)	5,276,707	5,956,523
	MIDAS Investment Ltd.		260,958	281,226
			5,537,665	6,237,749
	c) Repair of company's assets:			
	MIDAS Financing Ltd.	31(ii)	1,687,986	1,282,214
	MIDAS Investment Ltd.		1,070	196,130
			1,689,056	1,478,344
			11,327,457	11,857,317
32	Other expenses			
	Fuel		133,570	128,271
	Traveling and conveyance		1,072,261	807,617
	Public relation and AGM expenses		-	253,000
	News paper & periodicals		7,264	9,317
	Business promotion & development		-	25,000
	Entertainment		617,035	512,401
	Training, seminar & workshop		3,000	5,000
	Membership fees & subscription		1,446,571	1,425,571
	Bank charge		285,157	471,481
	Share management expenses		161,949	116,545
	Miscellaneous expenses		-	-
	Loss on sale of fixed assets		10,202	-
			3,737,009	3,754,203
32(a)	Consolidated other expenses			
	MIDAS Financing Ltd.	32	3,737,009	3,754,203
	MIDAS Investment Ltd.		124,837	105,921
			3,861,846	3,860,124
33	Provision against loans, lease finance & others			
	General provisions	13.1 (a)	260,789,347	(286,457,010)
	Specific provisions	13.1 (b)	73,358,171	419,494,408
	Provisions for diminution in value of investments	13.2	(5,952,624)	6,000,000
	Other provisions		6,000,000	6,000,000
			334,194,894	145,037,397
33(a)	Consolidated provision against loans, lease finance & others			
	General provisions		260,789,347	(286,457,010)
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		260,789,347	(286,457,010)
33(b)	Specific provisions			
	MIDAS Financing Ltd.		73,358,171	419,494,408
	MIDAS Investment Ltd.		-	-
			73,358,171	419,494,408
33(c)	Provisions for diminution in value of investments			
	MIDAS Financing Ltd.		(5,952,624)	6,000,000
	MIDAS Investment Ltd.		(3,833,441)	6,136,193





Note	Particulars	Ref. Note	30 June 2026	30 June 2025
			Taka	Taka
33(d)	Current tax			
	MIDAS Financing Ltd		10,000,000	5,000,000
	MIDAS Investment Ltd		3,652,972	3,058,542
			13,652,972	8,058,542
33(e)	Deferred tax			
	MIDAS Financing Ltd		(650,069)	-
	MIDAS Investment Ltd		(724,696)	(558,164)
			(1,374,765)	(558,164)
33(f)	Other provisions			
	MIDAS Financing Ltd		6,000,000	6,000,000
	MIDAS Investment Ltd		2,826,390	2,826,390
			8,826,390	8,826,390
34	Earnings per share (EPS)			
	Net profit after tax (A)		(887,107,037)	(462,993,122)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B)		(6.17)	(3.22)
34(a)	Consolidated earnings per share (EPS)			
	Consolidated net profit after tax (A)		(893,064,817)	(468,860,244)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B)		(6.21)	(3.26)
			30 June 2026	31 Dec. 2025
			Taka	Taka
35	Net assets value (NAV) per share			
	Net assets (A)		(3,547,234,814)	229,780,040
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net assets value (NAV) per share (A/B)		(24.65)	1.60
35(a)	Consolidated net assets value (NAV) per share			
	Net assets (A)		(3,578,626,178)	212,300,870
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net assets value (NAV) per share (A/B)		(24.87)	1.48
			30 June 2026	30 June 2025
			Taka	Taka
36	Net operating cash flow per share			
	Net operating cash flow (A)		(454,125,893)	523,594,460
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net operating cash flow per share (A/B)		(3.16)	3.64
36(a)	Consolidated net operating cash flow per share			
	Net operating cash flow (A)		(457,666,483)	503,632,224
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net operating cash flow per share (A/B)		(3.18)	3.50



Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on June 30, 2026
	Balance as on Jan 1, 2026	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on June 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/transfer during the period	Balance as on June 30, 2026	
	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	1,340,118	-	45,357,671	61,851,858
Right of use of assets	22,157,997	-	-	22,157,997	11,671,434	2,464,771	(2,062,513)	12,073,692	10,084,305
Office equipment	11,064,133	-	-	11,064,133	9,275,528	160,308	-	9,435,836	1,628,297
Furniture & fixtures	32,137,663	-	-	32,137,663	22,997,547	456,534	-	23,454,081	8,683,583
Motor vehicle	5,952,283	-	-	5,952,283	5,512,348	43,994	-	5,556,342	395,942
Computer equipment	17,028,370	11,300	198,640	16,841,030	14,454,599	246,533	198,640	14,502,492	2,338,538
Sub total	213,555,494	11,300	198,640	213,368,154	107,929,007	4,712,259	(1,863,873)	110,380,114	102,988,039
II. Intangible assets									
System & software	18,777,409	-	-	18,777,409	15,014,420	670,470	-	15,684,890	3,092,519
Total as on June 30, 2026	232,332,903	11,300	198,640	232,145,563	122,943,427	5,382,729	(1,863,873)	126,065,004	106,080,558
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

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on June 30, 2026
	Balance as on Jan 1, 2026	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on June 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/transfer during the period	Balance as on June 30, 2026	
	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	1,544,534	-	51,370,180	78,000,688
Right of use of assets	22,157,997	-	-	22,157,997	11,671,434	2,464,771	(2,062,513)	12,073,692	10,084,305
Office equipment	11,193,278	-	5,187	11,188,091	9,564,448	163,724	5,187	9,722,985	1,465,106
Furniture & fixtures	33,448,962	-	12,026	33,436,936	23,719,048	483,371	12,026	24,190,393	9,246,543
Motor vehicle	5,952,283	-	-	5,952,283	5,512,349	43,994	-	5,556,343	395,940
Computer equipment	18,012,239	11,300	203,390	17,820,149	15,399,707	264,816	203,390	15,461,133	2,359,016
Sub total	255,797,072	11,300	220,603	255,587,769	115,692,633	4,965,210	(1,841,910)	118,374,727	137,213,042
II. Intangible assets									
System & software	19,932,409	-	-	19,932,409	16,116,037	678,477	-	16,794,514	3,137,895
Total as on June 30, 2026	275,729,481	11,300	220,603	275,520,178	131,808,670	5,643,687	(1,841,910)	135,169,241	140,350,937
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 Limited
Investment Property
For the period ended June 30, 2026

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on June 30, 2026
	Balance as on Jan 1, 2026	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on June 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/transfer during the period	Balance as on June 30, 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Nahar Green	63,390,907	-	-	63,390,907	26,365,547	792,387	-	27,157,934	36,232,974
MIDAS Centre	138,348,874	-	-	138,348,874	57,542,028	1,729,358	-	59,271,386	79,077,488
Total as on June 30, 2026	201,739,781	-	-	201,739,781	83,907,575	2,521,745	-	86,429,320	115,310,462

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	
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

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

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on June 30, 2026
	Balance as on Jan 1, 2026	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on June 30, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/transfer during the period	Balance as on June 30, 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	83,907,574	2,521,745	-	86,429,319	115,310,463
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	50,131,368	1,578,992	-	51,710,360	124,740,347
Total as on June 30, 2026	378,190,488	-	-	378,190,488	134,038,942	4,100,736	-	138,139,679	240,050,810

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	
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

