

MIDAS Financing PLC. and its subsidiary

Financial Statements (Un-audited)

As at and for the period ended March 31, 2026

MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Balance Sheet (Un-audited)
As at 31 March 2026



Particulars	Note	31 March 2026	31 Dec. 2025
		Taka	Taka
PROPERTY AND ASSETS			
Cash		74,881,871	75,675,662
Cash in hand (Including foreign currency)	3(a)	574,374	760,174
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3(b)	74,307,497	74,915,488
Balance with other banks and financial institutions		1,023,582,820	1,047,351,325
Inside Bangladesh	4(a)	1,023,582,820	1,047,351,325
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		128,304,673	138,570,895
Government		-	-
Others	6(a)	128,304,673	138,570,895
Lease, loans and advances	7(a)	7,901,065,241	7,900,802,476
Fixed assets including land, building, furniture and fixtures	8(a)	142,847,480	143,920,811
Investment property-Building	8.1.(a)	242,101,178	244,151,546
Other assets	9(a)	536,220,308	529,745,691
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		10,144,154,560	10,175,369,396
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	2,685,916,697	2,327,914,367
Deposits and other accounts		4,844,301,672	4,873,079,481
Term deposits	12(a)	4,830,862,503	4,858,437,621
Other deposits	12(b)	13,439,169	14,641,861
Other liabilities	13(a)	5,987,209,354	5,659,942,110
Total liabilities		13,517,427,723	12,860,935,958
Capital/Shareholders' equity		(3,373,268,239)	(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)	(4,955,284,843)	(4,267,579,200)
Non-controlling interest		(4,925)	(3,967)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		10,144,154,560	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)	(23.44)	3.31


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 31 March 2026



Particulars	Notes
Interest income	20(a)
Interest on deposits & borrowings, etc.	21(a)
Net interest income	
Income from investment	22(a)
Commission, exchange and brokerage	
Other operating income	23(a)
Total operating income	
Salary and allowances	24(a)
Rent, taxes, insurances, electricity, etc.	25(a)
Legal expenses	26(a)
Postage, stamp, telecommunication, etc.	27(a)
Stationery, printing, advertisements, etc.	28(a)
Managing Director's salary and benefits	29
Directors' fees and expenses	30(a)
Auditors' fees	
Depreciation and repair of company's assets	31(a)
Other expenses	32(a)
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)

31 March 2026	31 March 2025
Taka	Taka
127,398,871	102,951,707
501,873,834	190,165,973
(374,474,963)	(87,214,266)
(7,446,751)	3,534,219
-	-
65,057,105	14,768,366
(316,864,609)	(68,911,680)
40,092,455	41,279,749
3,189,782	3,639,677
1,941,674	1,205,517
1,079,534	1,101,024
509,252	540,267
2,040,000	2,385,500
123,200	76,900
150,000	50,000
5,756,433	7,111,927
2,247,546	2,665,996
57,129,877	60,056,556
(373,994,485)	(128,968,236)
252,468,421	(133,486,390)
61,072,108	194,187,640
(11,414,197)	4,603,988
4,413,195	4,413,195
-	-
306,539,527	69,718,432
(680,534,013)	(198,686,668)
6,786,469	6,526,978
386,120	(279,082)
7,172,589	6,247,896
(687,706,602)	(204,934,564)
(687,705,644)	(204,934,282)
(958)	(282)
(687,706,602)	(204,934,564)
-	-
-	-
(687,705,644)	(204,934,282)
(4.78)	(1.42)

Chairman

Director

Managing Director

Chief Financial Officer

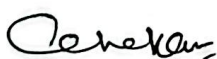
Company Secretary

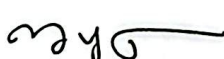


MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Cash Flows
For the year ended 31 March 2026



Particulars	Notes	31 March 2026	31 March 2025
		Taka	Taka
A) Cash flow from operating activities			
Interest received		122,458,014	95,124,469
Interest paid		(574,951,238)	(187,278,370)
Dividend received		2,089,085	3,290,301
Fees & commission received		-	-
Recoveries of loans previously written off		(2,746,392)	(4,762,586)
Cash payments to employees		(42,132,455)	(43,665,249)
Cash payments to suppliers		(509,252)	(540,267)
Income tax paid		(2,449,638)	(906,294)
Received from other operating activities		41,295,453	10,566,223
Payments for other operating activities		(12,286,603)	(12,508,109)
Operating profit before changes in operating assets & liabilities		(469,233,027)	(140,679,882)
Changes in operating assets and liabilities			
Loans and lease finance to customers		(262,764)	91,602,262
Other assets		(6,881,063)	856,585
Deposits from banks & individuals		(28,777,809)	19,989,629
Other liabilities		58,648,189	423,923,518
Sub Total		22,726,553	536,371,994
Net cash from operating activities		(446,506,474)	395,692,112
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	110,000
Purchases/sale of trading securities		10,266,222	2,737,618
Purchases of fixed assets		-	(6,370)
Net cash from investing activities		10,376,222	2,841,248
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		358,002,330	(80,789,754)
Dividend paid		-	-
Net cash from financing activities		358,002,330	(80,789,754)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		(78,127,922)	317,743,606
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		1,176,592,613	858,849,007
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,098,464,691	1,176,592,613
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3(a)	574,374	492,228
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3(b)	74,307,497	77,665,938
Balance with other banks and financial institutions	4(a)	1,023,582,820	1,098,434,447
Total		1,098,464,691	1,176,592,613
Net operating cash flow per share (NOCFPS)	36(a)	(3.03)	2.77


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 31 March 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	-	-	(687,705,644)	(687,705,644)	(958)	(687,706,602)
Transfer to statutory reserve	-	-	-	-	-	-
Balance as at March 31, 2026	1,438,925,070	143,091,535	(4,955,284,844)	(3,373,268,239)	(4,925)	(3,373,273,164)

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			-	-		-
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



MIDAS Financing PLC.
Condensed Balance Sheet (Un-audited)
As at 31 March 2026



Particulars	Notes	31 March 2026	31 Dec. 2025
		Taka	Taka
PROPERTY AND ASSETS			
Cash		74,878,626	75,672,894
Cash in hand (Including foreign currency)	3.1	571,129	757,406
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	74,307,497	74,915,488
Balance with other banks and financial institutions		1,020,990,981	1,043,168,199
Inside Bangladesh	4.1	1,020,990,981	1,043,168,199
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		41,490,954	41,490,954
Government		-	-
Others	6	41,490,954	41,490,954
Lease, loans and advances	7	7,886,194,939	7,888,238,003
Fixed assets including land, building, furniture and fixtures	8	108,448,000	109,389,474
Investment property-Building		116,571,334	117,832,207
Other assets	9	643,077,607	638,567,707
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		9,986,803,433	10,009,510,430
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	2,685,916,697	2,327,914,367
Deposits and other accounts		4,844,301,672	4,873,079,481
Term deposits	12.1	4,830,862,503	4,858,437,621
Other deposits		13,439,169	14,641,861
Other liabilities	13	5,806,267,473	5,468,644,360
Total liabilities		13,336,485,842	12,669,638,208
Capital/Shareholders' equity		(3,349,682,408)	(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	(4,931,699,013)	(4,242,144,382)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		9,986,803,433	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	(23.28)	3.40


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC.
Condensed Profit and Loss Account (Un-audited)
For the year ended 31 March 2026



Particulars	Notes	31 March 2026	31 March 2025
		Taka	Taka
Interest income	20	127,775,256	103,718,782
Interest on deposits & borrowings, etc.	21	501,869,234	190,165,974
Net interest income		(374,093,978)	(86,447,191)
Income from investment	22	1,669,792	2,695,000
Commission, exchange and brokerage		-	-
Other operating income	23	58,570,972	8,342,499
Total operating income		(313,853,214)	(75,409,692)
Salary and allowances	24	37,802,325	39,030,807
Rent, taxes, insurances, electricity, etc.	25	2,888,682	3,230,369
Legal expenses	26	1,935,424	1,205,517
Postage, stamp, telecommunication, etc.	27	1,039,472	1,052,365
Stationery, printing, advertisements, etc.	28	495,831	525,026
Managing Director's salary and benefits	29	2,040,000	2,385,500
Directors' fees and expenses	30	123,200	61,600
Auditors' fees		150,000	50,000
Depreciation and repair of company's assets	31	4,835,080	5,972,654
Other expenses	32	2,189,501	2,614,407
Total operating expenses		53,499,515	56,128,244
Profit before provision		(367,352,730)	(131,537,936)
General provisions	33	252,468,421	(133,486,390)
Specific provisions	33	61,072,108	194,187,640
Diminution in value of investments	33	-	3,000,000
Other provisions	33	3,000,000	3,000,000
Provision for off balance sheet exposures		-	-
Total provision		316,540,529	66,701,249
Profit before tax		(683,893,259)	(198,239,185)
Current tax		5,000,000	5,000,000
Deferred tax		661,372	-
		5,661,372	5,000,000
Net profit after taxation		(689,554,631)	(203,239,185)
Appropriations to			
General reserve	15	-	-
Statutory reserve	16	-	-
		-	-
Retained surplus		(689,554,631)	(203,239,185)
Earnings per Share (EPS)	34	(4.79)	(1.41)


Chairman


Director


Managing Director


Chief Financial Officer

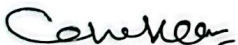

Company Secretary

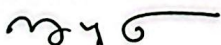


MIDAS Financing PLC.
Statement of Cash Flows
For the year ended 31 March 2026



Particulars	Notes	31 March 2026	31 March-2025
		Taka	Taka
A) Cash flow from operating activities			
Interest received		122,834,400	95,891,545
Interest paid		(565,654,866)	(177,986,598)
Dividend received		1,669,792	2,695,000
Fees & commission received		-	-
Recoveries of loans previously written off		(2,746,392)	(4,762,586)
Cash payments to employees		(39,842,325)	(41,416,307)
Cash payments to suppliers		(495,831)	(525,026)
Income tax paid		(1,738,880)	(474,192)
Received from other operating activities		58,570,972	8,342,499
Payments for other operating activities		(8,832,320)	(9,053,826)
Operating profit before changes in operating assets & liabilities		(436,235,451)	(127,289,491)
Changes in operating assets and liabilities			
Loans and lease finance to customers		2,043,064	93,353,461
Other assets		(6,772,183)	604,654
Deposits from banks & individuals		(28,777,809)	19,989,629
Other liabilities		40,728,724	412,848,379
Sub total		7,221,796	526,796,123
Net cash from operating activities		(429,013,654)	399,506,632
B) Cash flow from investing activities			
Sales proceeds of fixed assets		110,000	110,000
Purchases/sale of trading securities		-	-
Purchases of fixed assets		-	(6,370)
Net cash from investing activities		110,000	103,630
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		358,002,330	(80,789,754)
Dividend paid		-	-
Net cash from financing activities		358,002,330	(80,789,754)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		(70,901,323)	318,820,509
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		1,166,770,931	847,950,423
G) Cash and cash equivalents at the end of the period (D+E+F)*		1,095,869,607	1,166,770,931
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3.1	571,129	482,353
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3.2	74,307,497	77,665,938
Balance with other banks and financial institutions	4	1,020,990,981	1,088,622,640
Total		1,095,869,607	1,166,770,931
Net operating cash flow per share (NOCFPS)	36	(2.98)	2.78


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 31 March 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	-	-	(689,554,631)	(689,554,631)
Transfer to statutory reserve	-	-	-	-
Balance as at March 31, 2026	1,438,925,070	143,091,535	(4,931,699,013)	(3,349,682,408)

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 March 31, 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 March 31, 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	31 March 2026	31 Dec. 2025
			Taka	Taka
3	Cash			
	Cash in hand (including foreign currency)	3.1	571,129	757,406
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	74,307,497	74,915,488
			<u>74,878,626</u>	<u>75,672,894</u>
3.1	Cash in hand (including foreign currency)			
	In local currency		571,129	757,406
	In foreign currency		-	-
			<u>571,129</u>	<u>757,406</u>
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local currency		74,307,497	74,915,488
	In foreign currency		-	-
			<u>74,307,497</u>	<u>74,915,488</u>
3(a)	Consolidated cash			
	Consolidated cash in hand (including foreign currency)	3.1	571,129	757,406
	MIDAS Financing Ltd.		3,245	2,768
	MIDAS Investment Ltd.		<u>574,374</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	74,307,497	74,915,488
	MIDAS Investment Ltd.		-	-
			<u>74,307,497</u>	<u>74,915,488</u>
4	Balance with other banks and financial institutions			
	Inside Bangladesh	4.1	1,020,990,981	1,043,168,199
	Outside Bangladesh		-	-
			<u>1,020,990,981</u>	<u>1,043,168,199</u>
4.1	Inside Bangladesh			
	STD accounts			
	Standard Bank Ltd.		644,408,703	681,122,467
	United Commercial Bank Ltd.		14,841,246	10,419,593
	IFIC Bank Ltd.		118,158	116,158
	Mercantile Bank Ltd.		8,168,631	9,630,274
	Uttara Bank Ltd.		10,000	10,000
	Agrani Bank Ltd.		149,768	52,588
	AB Bank Ltd.		27,636	(41,481)
	Dutch Bangla Bank Ltd.		(658,162)	(533,952)
	One Bank Ltd.		22,719	75,125
	The Premier Bank Ltd.		15,878,314	1,773,149
	Pubali Bank Ltd.		646,977	1,100,752
	Bangladesh Development Bank Ltd.		5,192	5,192
	The City Bank		25,232	-
	Jamuna Bank Ltd.		10,563,845	12,836,793
	Mutual Trust Bank Ltd.		6,029	384,422
	Bangladesh Krishi Bank		3,750	5,914
	Total A		<u>694,242,018</u>	<u>717,595,457</u>
	Current accounts			
	United Commercial Bank Ltd.		201,393	142,256
	Agrani Bank Ltd.		74,734	81,776
	Total B		<u>1,400,254</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>1,020,990,981</u>	<u>1,043,168,199</u>
4(a)	Consolidated balance with other banks and financial institutions			
	Inside Bangladesh	4.1	1,020,990,981	1,043,168,199
	MIDAS Financing Ltd.		2,591,839	4,183,126
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		<u>1,023,582,820</u>	<u>1,047,351,325</u>
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			<u>-</u>	<u>-</u>
	Total		<u>1,023,582,820</u>	<u>1,047,351,325</u>





Note	Particulars	Ref. Note	31 March 2026	31 Dec. 2025
			Taka	Taka
5	Money at call and short notice		-	-
6	Investment		-	-
	a) Government securities		-	-
	b) Other investments	6.1	23,921,504	23,921,504
	Investment in listed securities	6.2	17,569,450	17,569,450
	Investment in unlisted securities		41,490,954	41,490,954
	Total			
6.1	Investment in listed securities			
	Details of listed securities (sector wise) are given below			
	Bank	No. of Share	Market Price	Cost Price
	Mutual Fund	300000	4,770,000	9,498,082
	Textile	226387	4,278,714	14,423,423
	Pharmaceutical and Chemicals	-	-	-
	Engineering	-	-	-
	Information Technology	-	-	-
	Miscellaneous	-	-	-
	Total		9,048,714	23,921,504
6.2	Investment in unlisted securities			
	Central Depository Bangladesh Ltd.	No. of Share	Market Price	Cost Price
	Financial Excellence Ltd.	571,181	4,569,450	4,569,450
	Bangladesh Ventures Ltd.	300,000	3,000,000	3,000,000
	Total	1,100,000	10,000,000	10,000,000
			17,569,450	17,569,450
6(a)	Consolidated investment			
	a) Government securities		-	-
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	b) Other investment			
	MIDAS Financing Ltd.	6.1	23,921,504	23,921,504
	Investment in listed securities	6.2	17,569,450	17,569,450
	Investment in unlisted securities		41,490,954	41,490,954
	MIDAS Investment Ltd.			
	Investment in listed securities		76,813,719	87,079,940
	Investment in unlisted securities		10,000,000	10,000,000
	Total		86,813,719	97,079,940
			128,304,673	138,570,895
7	Lease, loans and advances			
	a) Inside Bangladesh			
	Lease receivable	7.a.i	583,871,922	611,071,925
	Term finance	7.a.ii	6,613,993,649	6,576,582,569
	Housing finance	7.a.iii	629,014,894	639,046,732
	Staff loan	7.a.iv	23,856,207	24,943,617
	Consumer credit	7.a.v	-	-
	Interest receivable	7.a.vi	35,458,267	36,593,160
			7,886,194,939	7,888,238,003
	b) Outside Bangladesh		-	-
	Total (a+b)		7,886,194,939	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		27,200,002	66,493,435
	Less: Write off		-	128,664,790
	Closing balance		583,871,922	611,071,925





Note	Particulars	Ref. Note	31 March 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		10,017,000	82,533,904
			6,586,599,570	7,306,578,655
	Less: Realization during the year		(27,394,079)	384,623,469
	Less: Write off		-	345,372,617
	Closing balance		6,613,993,649	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		10,031,838	227,943,881
	Closing balance		629,014,894	639,046,732
7.a.iv	Staff loan			
	Opening balance		24,943,617	36,061,840
	Add: Addition during the year		150,000	1,870,000
			25,093,617	37,931,840
	Less: Realization during the year		1,237,410	12,988,223
	Closing balance		23,856,207	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		412,297	809,348
	Term finance		33,414,059	34,074,906
	Housing finance		1,609,243	1,685,925
	Consumer credit		-	-
	Staff loan		22,668	22,981
			35,458,267	36,593,160
7(a)	Consolidated lease, loans and advances			
	MIDAS Financing Ltd.		7,886,194,939	7,888,238,003
	MIDAS Investment Ltd.		25,126,896	25,354,402
	Adjustment for consolidation		(10,256,594)	(12,789,929)
			7,901,065,241	7,900,802,476
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		7,901,065,241	7,900,802,476
8	Fixed assets including land, building, furniture and fixtures			
	Free hold assets		105,087,293	105,626,485
	Intangible assets		3,360,707	3,762,989
	Total		108,448,000	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	8		
	MIDAS Financing Ltd.		108,448,000	109,389,474
	MIDAS Investment Ltd.		34,399,480	34,531,338
	Total		142,847,480	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		116,571,334	117,832,207
8.1(a)	Consolidated Investment Property - Building Annexure-D		242,101,178	244,151,546





Note	Particulars	Ref. Note	31 March 2026	31 Dec. 2025
			Taka	Taka
9	Others assets			
	Interest receivable on FDR		14,424,929	12,230,465
	Investment in MIDAS Investment Ltd		249,998,000	249,998,000
	Advance against purchase of shares		1,209	1,209
	Advance income tax	9.1	202,684,214	200,945,334
	Advance against expenditure		2,013,828	2,059,778
	Advance office rent		1,502,900	1,502,900
	Security deposit	9.2	637,500	637,500
	Stamp, stationery etc, in hand		935,708	929,714
	Asset held for sale		8,522,976	8,522,976
	Receivable from rental income & others		96,019,531	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		2,561,079	3,222,451
	Receivable Against BB Refinance		618,416	618,416
	Total		643,077,607	638,567,707
9.1	Advance income tax			
	Opening balance		200,945,334	189,000,268
	Add: Addition during the year		1,738,880	11,945,066
			202,684,214	200,945,334
	Less: Adjustment during the year		-	-
			202,684,214	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	643,077,607	638,567,707
	MIDAS Investment Ltd		143,140,701	141,175,984
	Adjustment for consolidation		(249,998,000)	(249,998,000)
	Total		536,220,308	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		2,055,432,683	1,696,921,876
	Unsecured		630,484,014	630,992,491
			2,685,916,697	2,327,914,367
	Inside Bangladesh	11.1	2,685,916,697	2,327,914,367
	Outside Bangladesh		-	-
	Total		2,685,916,697	2,327,914,367
11.1	Inside Bangladesh			
	Term loan from other Banks & FIs	11.2	1,902,412,143	1,557,440,828
	Refinance against SME loan from Bangladesh Bank		3,513,055	3,929,722
	Refinance against Housing loan from Bangladesh Bank		2,037,104	2,177,858
	Refinance against SMEPD loan from Bangladesh Bank		-	-
	Loan from SME foundation		-	-
	Short term loan from Banks & FIs	11.3	777,954,394	764,365,959
	Call loan	11.4	-	-
	Total		2,685,916,697	2,327,914,367
11.2	Term loan from other Banks & FIs			
	Agrani Bank Ltd		1,354,233,299	1,283,321,210
	One Bank Ltd		-	-
	Midland Bank Ltd.		-	-
	Jamuna Bank Ltd.		20,817,237	22,611,430
	Modhumoti Bank Ltd.		-	-
	National Housing Finance & Investment Ltd.		-	-
	Shahjalal Islami Bank Ltd.		-	-
	Bangladesh Krishi Bank		527,361,607	251,508,188
	Total		1,902,412,143	1,557,440,828





Note	Particulars	Ref. Note	31 March 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		61,540,061	61,674,303
	United Commercial Bank Ltd		23,635,082	22,339,038
	Jamuna Bank Ltd		38,997,177	28,910,194
	The City Bank Ltd		44,079,230	43,162,037
	Agrani Bank Ltd		516,393,793	516,210,608
	Uttara Bank Ltd		46,317,281	45,078,008
	Total		777,954,394	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	2,685,916,697	2,327,914,367
	MIDAS Investment Ltd.		10,256,594	12,789,929
	Adjustment for consolidation		(10,256,594)	(12,789,929)
			2,685,916,697	2,327,914,367
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Total		2,685,916,697	2,327,914,367
12	Deposits and other accounts			
	Term deposits	12.1	4,830,862,503	4,858,437,621
	Other Deposits			
	Security deposits		4,394,313	4,560,813
	Advance lease rental		9,044,856	10,081,048
			13,439,169	14,641,861
	Total		4,844,301,672	4,873,079,481
12.1	Term deposits			
	General deposits		4,730,862,503	4,758,437,621
	Deposit from other Banks and Financial institutions	12.2	100,000,000	100,000,000
			4,830,862,503	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	4,830,862,503	4,858,437,621
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
			4,830,862,503	4,858,437,621
12(b)	Other deposits			
	MIDAS Financing Ltd.		13,439,169	14,641,861
	MIDAS Investment Ltd.		-	-
			13,439,169	14,641,861
	Total		4,844,301,672	4,873,079,481
13	Other liabilities			
	Provision for lease, loans & advances	13.1	3,848,058,019	3,534,517,490
	Provision for investment in securities	13.2	31,921,504	31,921,504
	Provision for tax	13.3	358,840,453	353,840,453
	Deferred tax liability	13.4	-	-
	Interest payable on borrowings		30,812,933	96,057,014
	Interest payable on deposits		203,651,199	202,192,751
	Advance against installment		280,487,883	215,118,122
	Advance rent from MIDAS Centre & NGS		4,909,571	5,726,853
	Payable & provision against expenditure	13.5	18,593,308	1,786,623
	Interest suspense	13.6	729,479,431	687,780,969
	Provision for rental income & others		286,926,595	328,068,780
	Lease liabilities		11,625,762	10,672,987
	Unclaimed Dividend		960,815	960,815
	Total		5,806,267,473	5,468,644,360
13(a)	Consolidated other liabilities			
	MIDAS Financing Ltd.	13	5,806,267,473	5,468,644,360
	MIDAS Investment Ltd.		180,941,881	191,297,750
	Adjustment for consolidation		-	-
	Total		5,987,209,354	5,659,942,110





Note	Particulars	Ref. Note	31 March 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			590,924	640,694
Companies & institutions			37,767,302	37,954,550
General public			50,337,868	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	1524	0.14%	208,226	202,908
	501 to 5,000 shares	1912	2.60%	3,737,769	3,832,342
	5,001 to 10,000 shares	497	2.45%	3,526,872	3,500,389
	10,001 to 20,000 shares	337	3.21%	4,625,281	4,662,163
	20,001 to 30,000 shares	135	2.30%	3,304,352	3,053,850
	30,001 to 40,000 shares	72	1.71%	2,467,007	2,800,553
	40,001 to 50,000 shares	38	1.24%	1,784,421	1,672,298
	50,001 to 1,00,000 shares	91	4.52%	6,506,689	6,932,252
	1,00,001 & above shares	105	81.82%	117,731,890	117,235,752
	Total	4,711	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	143,091,535
Add Addition during the year	-	-	-
Closing balance	143,091,535	143,091,535	143,091,535
17 Retained earnings			
Opening balance	(4,242,144,382)	(889,243,443)	(889,243,443)
Add Profit after tax	(689,554,631)	(3,352,900,939)	(3,352,900,939)
Less Transfer to statutory reserve	-	-	-
Less Issuance of stock dividend	-	-	-
Less Issuance of cash dividend	-	-	-
Closing balance	(4,931,699,013)	(4,242,144,382)	(4,242,144,382)





Note	Particulars	Ref. Note	31 March 2026	31 Dec. 2025
			Taka	Taka
17(a)	Consolidated retained earnings			
	Opening balance		(4,267,579,200)	(900,856,134)
	Add: Profit after tax		(687,705,644)	(3,366,723,066)
	Less: Transfer to statutory reserve		-	-
	Less: Issuance of stock dividend		-	-
	Less: Issuance of cash dividend		-	-
	Closing balance		(4,955,284,843)	(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		-	-





Note	Particulars	Ref. Note	31 March 2026	31 March 2025
			Taka	Taka
19 Profit and loss account				
Income				
Interest income	20		127,775,256	103,718,782
Dividend income	22		1,669,792	2,695,000
Commission, exchange and brokerage			-	-
Gains less losses arising from investment securities	22		-	-
Other operating income	23		58,570,972	8,342,499
			188,016,020	114,756,281
Expenses				
Interest on deposits & borrowings, etc	21		501,869,234	190,165,974
Administrative expenses			47,130,975	48,430,752
Other operating expenses	32		2,189,501	2,614,407
Depreciation on fixed assets	31(a)		4,179,039	5,083,085
			555,368,749	246,294,218
Profit before provision			(367,352,730)	(131,537,936)
20 Interest income				
Interest on lease, loans & advances	20.1		124,242,325	99,454,698
Interest on placement with other Banks & FIs	20.2		3,532,932	4,264,085
Total			127,775,256	103,718,782
20.1 Interest on lease, loans & advances				
Interest income on lease finance			3,368,363	5,025,116
Interest income on term finance			109,153,312	75,168,423
Interest on housing finance			8,580,430	13,877,848
Interest on consumer credit			-	-
Interest on staff loan			393,828	620,725
			2,746,392	4,762,586
Total			124,242,325	99,454,698
20.2 Interest on placement with other Banks & FIs				
Interest on FDR			3,503,390	4,264,085
Interest on STD accounts			29,542	-
Total			3,532,932	4,264,085
20(a) Consolidated interest income				
Interest on lease, loans & advances				
MIDAS Financing Ltd.	20.1		124,242,325	99,454,698
MIDAS Investment Ltd.			172,836	198,547
Adjustment for consolidation			(549,222)	(965,623)
			123,865,939	98,687,622
Interest on placement with other Banks & FIs				
MIDAS Financing Ltd.	20.2		3,532,932	4,264,085
MIDAS Investment Ltd.			-	-
Adjustment for consolidation			-	-
			3,532,932	4,264,085
Total			127,398,871	102,951,707
21 Interest on deposits & borrowings, etc.				
Interest paid on deposits			147,132,538	148,994,492
Interest paid on borrowings	21.1		354,736,696	41,171,481
Total			501,869,234	190,165,974
21.1 Interest paid on borrowings				
Interest expenses on bank loan			346,302,464	32,264,045
Interest expenses on call loan			-	-
Interest expenses on re-financing loan			89,732	(176,746)
Interest expenses- BD Bank SMEDP			-	-
Interest expenses on lease liabilities			314,156	324,562
Other financing cost			8,030,343	8,759,619
Total			354,736,696	41,171,481
21(a) Consolidated interest on deposits and borrowings, etc.				
Interest paid on deposits				
MIDAS Financing Ltd.			147,132,538	148,994,492
MIDAS Investment Ltd.			4,600	-
Adjustment for consolidation			-	-
			147,137,138	148,994,492
Interest paid on borrowings				
MIDAS Financing Ltd.			354,736,696	41,171,481
MIDAS Investment Ltd.			549,222	965,623
Adjustment for consolidation			(549,222)	(965,623)
			354,736,696	41,171,481
Total			501,873,834	190,165,973
22 Income from investment				
Income from investment in shares			-	-
Dividend income			1,669,792	2,695,000
Total			1,669,792	2,695,000





Note	Particulars	Ref. Note	31 March 2026	31 March 2025
			Taka	Taka
22(a)	Consolidated income from investment			
	Income from investment in shares			
	MIDAS Financing Ltd	22	-	-
	MIDAS Investment Ltd		(9,535,836)	243,918
			<u>(9,535,836)</u>	<u>243,918</u>
	Dividend income			
	MIDAS Financing Ltd	22	1,669,792	2,695,000
	MIDAS Investment Ltd		419,294	595,301
			<u>2,089,085</u>	<u>3,290,301</u>
	Less: Dividend from subsidiary		-	-
	Total		<u>(7,446,751)</u>	<u>3,534,219</u>
23	Other operating income			
	Transfer price for leased asset		-	-
	Processing and other fees		16,901	183,269
	Sale of application form		-	600
	Rental income-MIDAS Centre & Nahar green		58,317,394	7,945,917
	Other income		236,677	212,713
	Total		<u>58,570,972</u>	<u>8,342,499</u>
23(a)	Consolidated other operating income			
	MIDAS Financing Ltd	23	58,570,972	8,342,499
	MIDAS Investment Ltd		6,486,133	6,425,867
	Total		<u>65,057,105</u>	<u>14,768,366</u>
24	Salary and allowances		<u>37,802,325</u>	<u>39,030,807</u>
24(a)	Consolidated salary & allowances			
	MIDAS Financing Ltd	24	37,802,325	39,030,807
	MIDAS Investment Ltd		2,290,130	2,248,942
	Total		<u>40,092,455</u>	<u>41,279,749</u>
25	Rent, taxes, insurances, electricity, etc.			
	Rates & taxes		-	90,802
	Office rent		-	-
	Insurance		-	-
	Utilities		2,888,682	3,139,567
	Total		<u>2,888,682</u>	<u>3,230,369</u>
25(a)	Consolidated rent, taxes, insurance, electricity, etc.			
	MIDAS Financing Ltd	25	2,888,682	3,230,369
	MIDAS Investment Ltd		301,100	409,308
	Total		<u>3,189,782</u>	<u>3,639,677</u>
26	Legal expenses			
	Legal/professional fees		1,633,548	848,032
	Other legal expenses/Non judicial stamp		301,876	357,485
	Total		<u>1,935,424</u>	<u>1,205,517</u>
26(a)	Consolidated legal expenses			
	MIDAS Financing Ltd	26	1,935,424	1,205,517
	MIDAS Investment Ltd		6,250	-
	Total		<u>1,941,674</u>	<u>1,205,517</u>
27	Postage, stamp, telecommunication, etc.			
	Postage & courier expenses		45,914	46,528
	Telephone, mobile, fax and internet		993,558	1,005,837
	Total		<u>1,039,472</u>	<u>1,052,365</u>
27(a)	Consolidated postage, stamps, telecommunication, etc.			
	MIDAS Financing Ltd	27	1,039,472	1,052,365
	MIDAS Investment Ltd		40,062	48,659
	Total		<u>1,079,534</u>	<u>1,101,024</u>
28	Stationery, printing, advertisements, etc.			
	Stationery		123,162	140,073
	Printing		170,076	57,383
	Advertisement and publicity		188,898	276,071
	Signboard and banner		13,695	51,499
	Total		<u>495,831</u>	<u>525,026</u>
28(a)	Consolidated stationery, printing, advertisements, etc.			
	MIDAS Financing Ltd	28	495,831	525,026
	MIDAS Investment Ltd		13,421	15,241
	Total		<u>509,252</u>	<u>540,267</u>
29	Managing Director's salary and benefits		<u>2,040,000</u>	<u>2,385,500</u>





Note	Particulars	Ref. Note	31 March 2026	31 March 2025
			Taka	Taka
30	Directors' fees and expenses			
	Honorarium for attending meeting (including VAT)		123,200	61,600
	Incidental expenses for meeting		-	-
	Total		123,200	61,600
30(a)	Consolidated directors' fees and expenses			
	MIDAS Financing Ltd.		123,200	61,600
	MIDAS Investment Ltd.		-	15,300
	Total		123,200	76,900
31	Depreciation and repair of company's assets			
	i) Depreciation of company's assets (Annexure A)			
	Building		670,052	670,060
	Right of use of assets		1,291,618	1,552,026
	Office equipment		97,827	231,050
	Office furniture		253,740	443,676
	Motor vehicle		31,168	30,614
	Intangible asset		402,282	394,593
	Computer equipment		171,480	500,194
			2,918,166	3,822,213
	iii) Repair of company's assets			
	Office repair and maintenance		375,498	532,894
	Car maintenance		280,543	356,675
			656,041	889,569
			4,835,080	5,972,654
31(a)	Consolidated depreciation and repair of company's assets			
	a) Depreciation of company's assets (Annexure B)			
	MIDAS Financing Ltd.	31(i)	2,918,166	3,822,213
	MIDAS Investment Ltd.		131,858	140,613
			3,050,024	3,962,826
	c) Repair of company's assets:			
	MIDAS Financing Ltd.	31(ii)	656,041	889,569
	MIDAS Investment Ltd.		-	188,920
			656,041	1,078,489
			5,756,433	7,111,927
32	Other expenses			
	Fuel		59,598	82,833
	Traveling and conveyance		481,866	495,078
	Public relation and AGM expenses		-	-
	News paper & periodicals		3,862	4,725
	Business promotion & development		-	-
	Entertainment		297,416	359,894
	Training, seminar & workshop		-	-
	Membership fees & subscription		1,228,571	1,425,571
	Bank charge		63,739	238,487
	Share management expenses		54,449	7,819
	Miscellaneous expenses		-	-
	Loss on sale of fixed assets		-	-
			2,189,501	2,614,407
32(a)	Consolidated other expenses			
	MIDAS Financing Ltd.	32	2,189,501	2,614,407
	MIDAS Investment Ltd.		58,045	51,589
			2,247,546	2,665,996
33	Provision against loans, lease finance & others			
	General provisions	13.1 (a)	252,468,421	(133,486,390)
	Specific provisions	13.1 (b)	61,072,108	194,187,640
	Provisions for diminution in value of investments	13.2	-	3,000,000
	Other provisions		3,000,000	3,000,000
			316,540,528	66,701,248
33(a)	Consolidated provision against loans, lease finance & others			
	General provisions		252,468,421	(133,486,390)
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			252,468,421	(133,486,390)
33(b)	Specific provisions			
	MIDAS Financing Ltd.		61,072,108	194,187,640
	MIDAS Investment Ltd.		-	-
			61,072,108	194,187,640
33(c)	Provisions for diminution in value of investments			
	MIDAS Financing Ltd.		-	3,000,000
	MIDAS Investment Ltd.		(11,414,197)	1,603,988
			(11,414,197)	4,603,988





Note	Particulars	Ref. Note	31 March 2026	31 March 2025
			Taka	Taka
33(d)	Current tax			
	MIDAS Financing Ltd.		5,000,000	5,000,000
	MIDAS Investment Ltd.		1,786,469	1,526,978
			<u>6,786,469</u>	<u>6,526,978</u>
33(e)	Deferred tax			
	MIDAS Financing Ltd.		661,372	-
	MIDAS Investment Ltd.		(275,252)	(279,082)
			<u>386,120</u>	<u>(279,082)</u>
33(f)	Other provisions			
	MIDAS Financing Ltd.		3,000,000	3,000,000
	MIDAS Investment Ltd.		1,413,195	1,413,195
			<u>4,413,195</u>	<u>4,413,195</u>
34	Earnings per share (EPS)			
	Net profit after tax (A)		(689,554,631)	(203,239,185)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		<u>(4.79)</u>	<u>(1.41)</u>
34(a)	Consolidated earnings per share (EPS)			
	Consolidated net profit after tax (A)		(687,706,602)	(204,934,564)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		<u>(4.78)</u>	<u>(1.42)</u>
			<u>31 March 2026</u>	<u>31 Dec. 2025</u>
			Taka	Taka
35	Net assets value (NAV) per share			
	Net assets (A)		(3,349,682,408)	489,913,976
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net assets value (NAV) per share (A/B) (Restated)		<u>(23.28)</u>	<u>3.40</u>
35(a)	Consolidated net assets value (NAV) per share			
	Net assets (A)		(3,373,268,239)	476,606,186
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net assets value (NAV) per share (A/B) (Restated)		<u>(23.44)</u>	<u>3.31</u>
			<u>31 March 2026</u>	<u>31 March 2025</u>
			Taka	Taka
36	Net operating cash flow per share			
	Net operating cash flow (A)		(429,013,654)	399,506,632
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net operating cash flow per share (A/B) (Restated)		<u>(2.98)</u>	<u>2.78</u>
36(a)	Consolidated net operating cash flow per share			
	Net operating cash flow (A)		(436,240,252)	398,429,730
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net operating cash flow per share (A/B) (Restated)		<u>(3.03)</u>	<u>2.77</u>



Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on March 31, 2026
	Balance as on Jan 1, 2026	Addition/transfer during the period	Disposal/adjustment during the period	Balance as on March 31, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/transfer during the period	Balance as on March 31, 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	670,052	-	44,687,605	62,521,925
Right of use of assets	22,157,997	-	-	22,157,997	11,671,434	1,291,618	(1,976,693)	10,986,359	11,171,638
Office equipment	11,064,133	-	-	11,064,133	9,275,528	97,827	-	9,373,355	1,690,778
Furniture & fixtures	32,137,663	-	-	32,137,663	22,997,547	253,740	-	23,251,287	8,886,377
Motor vehicle	5,952,283	-	-	5,952,283	5,512,348	31,168	-	5,543,516	408,768
Computer equipment	17,028,370	-	-	17,028,370	14,454,599	171,480	-	14,626,079	2,402,291
Sub total	213,555,494	-	-	213,555,494	107,929,007	2,515,884	(1,976,693)	108,468,199	105,087,293
II. Intangible assets									
System & software	18,777,409	-	-	18,777,409	15,014,420	402,282	-	15,416,702	3,360,707
Total as on March 31, 2026	232,332,903	-	-	232,332,903	122,943,427	2,918,166	(1,976,693)	123,884,901	108,448,000
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 March 31, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on March 31, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustmen/ transfer during the period	Balance as on March 31, 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	770,260	-	50,595,906	78,774,962
Right of use of assets	22,157,997	-	-	22,157,997	11,671,434	1,291,618	(1,976,693)	10,986,359	11,171,638
Office equipment	11,193,278	-	5,187	11,188,091	9,564,448	99,535	5,187	9,658,796	1,529,295
Furniture & fixtures	33,448,962	-	12,025	33,436,937	23,719,048	268,537	12,026	23,975,559	9,461,378
Motor vehicle	5,952,283	-	-	5,952,283	5,512,349	31,168	-	5,543,517	408,766
Computer equipment	18,012,239	-	4,750	18,007,489	15,399,707	180,621	4,750	15,575,578	2,431,911
Sub total	255,797,072	-	21,962	255,775,110	115,692,633	2,641,738	(1,952,733)	116,337,712	139,437,396
II. Intangible assets									
System & software	19,932,409	-	-	19,932,409	16,116,037	406,286	-	16,522,323	3,410,086
Total as on March 31, 2026	275,729,481	-	21,962	275,707,519	131,808,670	3,048,024	(1,952,733)	132,860,035	142,847,481
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



Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on March 31, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on March 31, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/ transfer during the period	Balance as on March 31, 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Nahar Green	63,390,907	-	-	63,390,907	26,365,547	396,193	-	26,761,740	36,629,167
MIDAS Centre	138,348,874	-	-	138,348,874	57,542,028	864,679	-	58,406,707	79,942,167
Total as on March 31, 2026	201,739,781	-	-	201,739,781	83,907,575	1,260,872	-	85,168,447	116,571,334

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 March 31, 2026

ANNEXURE-D

Asset category	COST				DEPRECIATION/AMORTIZATION				Written down value as on March 31, 2026
	Balance as on Jan 1, 2026	Addition/ transfer during the period	Disposal/ adjustment during the period	Balance as on March 31, 2026	Balance as on Jan 1, 2026	Charged for the period	Adjustment/ transfer during the period	Balance as on March 31, 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	83,907,574	1,260,872	-	85,168,447	116,571,335
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	50,131,368	789,496	-	50,920,864	125,529,843
Total as on March 31, 2026	378,190,488	-	-	378,190,488	134,038,942	2,050,368	-	136,089,311	242,101,178

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

