

Midland Bank PLC.
Consolidated Balance Sheet (Un-Audited)
As on 31 March 2026

	Notes	March 2026 BDT	December 2025 BDT
<u>PROPERTY AND ASSET</u>			
Cash	3.a	5,358,519,998	5,280,143,415
In Hand (Including Foreign Currency)		1,210,861,664	1,061,840,179
With Bangladesh Bank and its agent Bank (including Foreign Currency)		4,147,658,335	4,218,303,235
Balance with other Banks & Financial Institutions	4.a	5,444,124,589	4,922,879,755
In Bangladesh		3,689,947,737	4,370,747,641
Outside Bangladesh		1,754,176,852	552,132,113
Money at Call and Short Notice	5.a	296,087,500	19,900,000
Investments	6.a	40,562,273,464	37,698,294,439
Government		35,639,478,127	32,734,692,543
Others		4,922,795,337	4,963,601,896
Loans and Advances/ Investments	7.a	67,927,670,671	71,067,898,118
Loans Cash Credit Overdrafts etc./ Investment		61,671,214,099	62,625,054,533
Bills Purchased and Discounted		6,256,456,572	8,442,843,585
Fixed Asset including Premises Furniture & Fixtures	8.a	1,413,892,150	1,488,398,654
Other Asset	9.a	6,508,471,752	5,884,135,966
Non-Banking Asset	10.00	12,585,359	12,585,359
Total Property and Asset		127,523,625,483	126,374,235,706
<u>LIABILITIES AND CAPITAL</u>			
Borrowing from other Banks Financial Institutions & Agents	11.a	17,336,094,748	18,391,455,767
Deposit and Other Accounts	12.a	88,011,679,837	86,431,760,258
Current Deposit & Other Accounts		7,738,669,494	8,460,732,500
Bills Payable		610,255,172	795,854,447
Short Notice Deposit		8,799,786,866	8,391,698,796
Savings Deposit		6,316,556,201	6,259,969,715
Fixed Deposit		55,270,256,482	53,373,952,522
Deposit Scheme		9,276,155,622	9,149,552,279
Other Liabilities	13.a	11,704,528,005	11,076,956,427
Total Liabilities		117,052,302,590	115,900,172,453
Capital/Shareholders' Equity		10,471,322,873	10,474,063,233
Paid up Capital	15.00	6,588,598,450	6,588,598,450
Statutory Reserve	16.00	2,355,017,292	2,328,782,419
Revaluation Reserve on Investment in Securities	17.00	43,428,224	159,603,278
Retained Earnings	18.a	1,484,278,908	1,397,079,086
Non-Controlling Interest		20	20
Total Liabilities and Shareholders' Equity		127,523,625,483	126,374,235,706
Net Asset Value (NAV) per share		15.89	15.90

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Midland Bank PLC.
Consolidated Profit and Loss Account (Un-Audited)
For the period ended 31 March 2026

Particulars	Notes	01 January 2026 to	01 January 2025 to
		31 March 2026	31 March 2025
		BDT	BDT
Interest Income/Profit on Investment	21.a	1,799,084,280	1,734,752,783
Less: Interest/Profit Paid on Deposit and Borrowing, etc.	22.a	2,208,078,381	1,917,354,800
Net Interest Income		(408,994,101)	(182,602,018)
Income from Investment	23.a	1,307,165,949	1,132,084,921
Commission, Exchange and Brokerage	24.00	158,438,866	129,417,223
Other Operating Income	25.00	37,484,812	24,948,992
Total Operating Income		1,503,089,627	1,286,451,136
Less: Operating Expenditure			
Salary and Allowances	26.a	220,602,275	199,242,923
Rent, Tax, Insurance, Electricity	27.a	27,676,691	28,215,095
Legal Expense	28.a	235,490	386,592
Postage, Stamps and Telephone	29.a	10,971,673	8,696,859
Printing, Stationery, Advertisement	30.a	20,065,515	17,984,299
Managing Director's Remuneration	26.01	4,434,375	4,093,750
Directors' Fee	31.00	517,000	1,045,000
Audit Fee	32.a	-	-
Depreciation on and Repair to Bank's Property	33.a	105,505,473	85,941,377
Other Expenditure	34.a	79,309,938	76,354,446
Total Operating Expenses		469,318,429	421,960,341
Profit before provision		624,777,097	681,888,777
Provision for Loans, Advances & Off Balance Sheet			
General Provision	35.a	10,200,000	11,615,687
Specific Provision		413,790,033	583,439,126
Provision for Off Balance Sheet Exposures		-	(2,520,812)
Provision for Investments		69,612,702	307,457
Provision against Other Asset		-	12,100,854
Total Provision		493,602,735	604,942,312
Profit Before Tax		131,174,362	76,946,465
Less: Provision for Tax	36.a	17,329,173	(26,946,944)
Current Tax		96,923,985	206,862,321
Deferred Tax		(79,594,812)	(233,809,265)
Net Profit After Tax		113,845,189	103,893,409
Earnings Per Share		0.17	0.16



Didarul Islam
Chief Financial Officer



Ashiul Islam
Deputy Company Secretary



Imtiaz Uddin Ahmed
Managing Director & CEO



Dr. Mostafizur Rahman
Director



Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 31 March 2026

	Notes	01 January 2026 to	01 January 2025 to
		31 March 2026	31 March 2025
		BDT	BDT
A) Cash Flow From Operating Activities:			
Interest Received		2,712,155,620	2,646,717,987
Interest Paid on Deposits, Borrowings, etc.		(2,320,405,118)	(2,341,459,929)
Dividend Income		37,147,216	29,484,207
Fees & Commission Income		157,504,407	121,244,720
Recoveries of Loans previously written off		-	51,840
Cash Paid to Employees as Salaries and Allowances		(223,087,449)	(203,336,673)
Income Tax Paid		(169,205,865)	(138,176,251)
Cash Received From Other Operational Income	42.a	37,484,812	24,948,992
Cash Paid for Other Operational Expenses	43.a	(160,184,948)	(145,131,475)
Cash Flow From Operating Activities Before Changes in Net Current Asset		71,408,675	(5,656,582)
Changes in Net Current Asset :			
Investment in Treasury Bond		(2,562,170,745)	(3,147,741,807)
Loans & Advances		2,939,456,534	914,918,678
Other Asset		(714,249)	(105,415,995)
Non-Banking Assets		-	-
Bank Deposit		(5,557,673)	(2,581,827,562)
Customers' Deposit		1,708,781,866	5,776,198,978
Borrowing from Other Banks, Financial Institutions & Agents		(1,055,361,020)	(1,000,808,724)
Other Liabilities		223,763,255	355,652,760
		1,248,197,967	210,976,328
Net Cash Flow From Operating Activities		1,319,606,642	205,319,746
B) Cash Flow From Investing Activities:			
Investments in Shares & Bonds		42,282,649	202,840,015
Purchase of Fixed Asset		(26,116,144)	(81,759,807)
Net Cash Flow From Investing Activities		16,166,505	121,080,209
C) Cash Flow From Financing Activities:			
Receipts from Issue of Capital		-	-
Dividend Paid		-	-
Net Cash Flow From Financing Activities		-	-
D) Net Increase in Cash and Cash Equivalents		1,335,773,147	326,399,955
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		934,459	8,172,503
F) Opening Cash and Cash Equivalents		12,231,644,933	13,032,233,980
Closing Cash and Cash Equivalents (D+E+F)		13,568,352,539	13,366,806,438
The above closing Cash and Cash Equivalents include:			
Cash in Hand		1,210,861,664	793,137,393
Balance with Bangladesh Bank and its Agent Bank		4,147,658,335	3,647,230,283
Balance with Other Banks & Financial Institutions		5,444,124,589	5,130,611,408
Money at Call and Short Notice		296,087,500	619,900,000
Treasury Bill		2,468,741,752	3,175,263,953
Prize Bond		878,700	663,400
		13,568,352,539	13,366,806,438
Net Operating Cash Flow Per Share	41.00	2.00	0.32



Didarul Islam
Chief Financial Officer



Ashiul Islam
Deputy Company Secretary



Imtiaz Uddin Ahmed
Managing Director & CEO



Dr. Mostafizur Rahman
Director



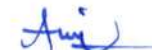
Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Consolidated Statement of Changes in Equity (Un-Audited)
As on 31 March 2026

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Surplus on Investments	Retained Earnings	Minority Interest	Total
	BDT	BDT	BDT	BDT		BDT
Balance as at 01 January 2026	6,588,598,450	2,328,782,419	159,603,278	1,397,079,085	20	10,474,063,252
Receipts from Issue of Capital	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-
Revaluation Reserve transferred during the period	-	-	(116,175,054)	-	-	(116,175,054)
Net Profit after tax for the period	-	-	-	114,582,944	-	114,582,944
Appropriation made during the period	-	26,234,873	-	(26,234,873)	-	-
Transfer to CSR	-	-	-	-	-	-
Transferred to Start Up Fund	-	-	-	(1,148,248)	-	(1,148,248)
Balance as at 31 March 2026	6,588,598,450	2,355,017,292	43,428,224	1,484,278,909	20	10,471,322,893
Balance as at 31 December 2025	6,588,598,450	2,328,782,419	159,603,278	1,397,079,085	20	10,474,063,253



Didarul Islam
Chief Financial Officer



Ashiul Islam
Deputy Company Secretary



Imtiaz Uddin Ahmed
Managing Director & CEO



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Director



Md. Shamsuzzaman
Vice Chairman

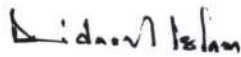
Midland Bank PLC.
Balance Sheet (Un-Audited)
As on 31 March 2026

	Notes	March 2026 BDT	December 2025 BDT
<u>PROPERTY AND ASSET</u>			
Cash	3.00	5,358,519,998	5,280,143,415
In Hand (Including Foreign Currency)		1,210,861,664	1,061,840,179
With Bangladesh Bank and its agent Bank (including Foreign Currency)		4,147,658,335	4,218,303,235
Balance with other Banks & Financial Institutions	4.00	5,444,124,589	4,922,879,755
In Bangladesh		3,689,947,737	4,370,747,641
Outside Bangladesh		1,754,176,852	552,132,113
Money at Call and Short Notice	5.00	296,087,500	19,900,000
Investments	6.00	40,568,054,348	37,703,442,617
Government		35,601,488,293	32,694,593,913
Others		4,966,566,055	5,008,848,704
Loans and Advances/ Investments	7.00	67,927,670,671	71,067,898,118
Loans Cash Credit Overdrafts etc./ Investment		61,671,214,099	62,625,054,533
Bills Purchased and Discounted		6,256,456,572	8,442,843,585
Fixed Asset including Premises Furniture & Fixtures	8.00	1,407,876,257	1,482,297,780
Other Asset	9.00	6,501,591,222	5,875,928,588
Non-Banking Asset	10.00	12,585,359	12,585,359
Total Property and Asset		127,516,509,944	126,365,075,632
<u>LIABILITIES AND CAPITAL</u>			
Borrowing from other Banks Financial Institutions & Agents	11.00	17,336,094,748	18,391,455,767
Deposit and Other Accounts	12.00	88,013,044,111	86,432,187,588
Current Deposit & Other Accounts		7,738,669,494	8,460,732,500
Bills Payable		610,255,172	795,854,447
Short Notice Deposit		8,801,151,140	8,392,126,126
Savings Deposit		6,316,556,201	6,259,969,715
Fixed Deposit		55,270,256,482	53,373,952,522
Deposit Scheme		9,276,155,622	9,149,552,279
Other Liabilities	13.00	11,688,852,996	11,060,415,707
Total Liabilities		117,037,991,855	115,884,059,063
Capital/Shareholders' Equity		10,478,518,089	10,481,016,569
Paid up Capital	15.00	6,588,598,450	6,588,598,450
Statutory Reserve	16.00	2,355,017,292	2,328,782,419
Revaluation Reserve on Investment in Securities	17.00	43,428,224	159,603,278
Retained Earnings	18.00	1,491,474,124	1,404,032,422
Total Liabilities and Shareholders' Equity		127,516,509,944	126,365,075,632
Net Asset Value (NAV) per share		15.90	15.91

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Midland Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 31 March 2026

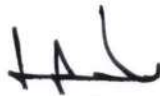
Particulars	Notes	01 January 2026 to	01 January 2025 to
		31 March 2026	31 March 2025
		BDT	BDT
Interest Income/Profit on Investment	21.00	1,798,227,477	1,734,752,783
Less: Interest/Profit Paid on Deposit and Borrowing, etc.	22.00	2,208,078,381	1,917,290,889
Net Interest Income		(409,850,904)	(182,538,107)
Income from Investment	23.00	1,306,634,722	1,128,874,290
Commission, Exchange and Brokerage	24.00	158,438,866	129,417,223
Other Operating Income	25.00	37,484,812	24,948,992
		1,502,558,400	1,283,240,505
Total Operating Income		1,092,707,497	1,100,702,398
Less: Operating Expenditure			
Salary and Allowances	26.00	218,653,074	197,810,675
Rent, Tax, Insurance, Electricity	27.00	27,676,691	28,215,095
Legal Expense	28.00	235,490	236,758
Postage, Stamps and Telephone	29.00	10,963,084	8,691,940
Printing, Stationery, Advertisement	30.00	20,031,591	17,978,299
Managing Director's Remuneration	26.01	4,434,375	4,093,750
Directors' Fee	31.00	517,000	1,045,000
Audit Fee	32.00	-	-
Depreciation on and Repair to Bank's Property	33.00	105,404,091	85,565,713
Other Expenditure	34.00	78,427,705	75,808,991
Total Operating Expenses		466,343,100	419,446,221
Profit before provision		626,364,396	681,256,177
Provision for Loans, Advances & Off Balance Sheet	35.00		
General Provision		10,200,000	11,615,687
Specific Provision		413,790,033	583,439,126
Provision for Off Balance Sheet Exposures		-	(2,520,812)
Provision for Investments		71,200,000	-
Provision against Other Asset		-	12,100,854
Total Provision		495,190,033	604,634,855
Profit Before Tax		131,174,363	76,621,322
Less: Provision for Tax	36.00	16,349,540	(27,689,785)
Current Tax		96,045,205	206,119,480
Deferred Tax		(79,695,665)	(233,809,265)
Net Profit After Tax		114,824,823	104,311,107
Earnings Per Share		0.17	0.16



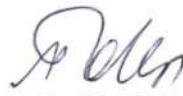
Didarul Islam
Chief Financial Officer



Ashiul Islam
Deputy Company Secretary



Imtiaz Uddin Ahmed
Managing Director & CEO



Dr. Mostafizur Rahman
Director



Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 31 March 2026

	Notes	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
		BDT	BDT
A) Cash Flow From Operating Activities:			
Interest Received		2,712,155,620	2,643,507,393
Interest Paid on Deposits, Borrowings, etc.		(2,320,405,118)	(2,341,459,929)
Dividend Income		37,147,216	29,484,207
Fees & Commission Income		157,504,407	121,244,720
Recoveries of Loans previously written off			51,840
Cash Paid to Employees as Salaries and Allowances		(223,087,449)	(201,904,425)
Income Tax Paid		(169,205,865)	(138,176,251)
Cash Received From Other Operational Income	42.00	37,484,812	24,948,992
Cash Paid for Other Operational Expenses	43.00	(155,523,398)	(143,985,728)
Cash Flow From Operating Activities Before Changes in Net Current Asset		76,070,225	(6,289,181)
Changes in Net Current Asset :			
Investment in Treasury Bond		(2,562,170,745)	(3,147,741,807)
Loans & Advances		2,843,081,334	914,918,678
Other Asset		90,999,402	(105,415,995)
Non-Banking Assets		-	-
Bank Deposit		(5,557,673)	(2,581,827,562)
Customers' Deposit		1,708,781,866	5,776,198,978
Borrowing from Other Banks, Financial Institutions & Agents		(1,055,361,020)	(1,000,808,724)
Other Liabilities		223,763,255	355,652,760
		1,243,536,418	210,976,328
Net Cash Flow From Operating Activities		1,319,606,643	204,687,146
B) Cash Flow From Investing Activities:			
Investments in Shares & Bonds		42,282,649	203,472,615
Purchase of Fixed Asset		(26,116,144)	(81,759,807)
Net Cash Flow From Investing Activities		16,166,505	121,712,809
C) Cash Flow From Financing Activities:			
Receipts from Issue of Capital		-	-
Dividend Paid		-	-
Net Cash Flow From Financing Activities		-	-
D) Net Increase in Cash and Cash Equivalents		1,335,773,148	326,399,955
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		934,459	8,172,503
F) Opening Cash and Cash Equivalents		12,231,644,933	13,032,233,980
Closing Cash and Cash Equivalents (D+E+F)		13,568,352,540	13,366,806,438
The above closing Cash and Cash Equivalents include:			
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Balance with Bangladesh Bank and its Agent Bank		4,147,658,335	3,647,230,283
Balance with Other Banks & Financial Institutions		5,444,124,589	5,130,611,408
Money at Call and Short Notice		296,087,500	619,900,000
Treasury Bill		2,468,741,752	3,175,263,953
Prize Bond		878,700	663,400
		13,568,352,539	13,366,806,438
Net Operating Cash Flow Per Share	41.00	2.00	0.32



Didarul Islam
Chief Financial Officer



Ashiul Islam
Deputy Company Secretary



Imtiaz Uddin Ahmed
Managing Director & CEO



Dr. Mostafizur Rahman
Director



Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Statement of Changes in Equity (Un-Audited)
As on 31 March 2026

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Surplus on Investments	Retained Earnings	Total
	BDT	BDT	BDT	BDT	BDT
Balance as at 01 January 2026	6,588,598,450	2,328,782,419	159,603,277	1,404,032,422	10,481,016,568
Receipts from Issue of Capital	-	-	-	-	-
Dividend paid	-	-	-	-	-
Revaluation Reserve transferred during the period	-	-	(116,175,054)	-	(116,175,054)
Net Profit after tax for the period	-	-	-	114,824,823	114,824,823
Appropriation made during the period	-	26,234,873	-	(26,234,873)	-
Transfer to CSR	-	-	-	-	-
Transferred to Start Up Fund	-	-	-	(1,148,248)	(1,148,248)
Balance as at 31 March 2026	6,588,598,450	2,355,017,292	43,428,223	1,491,474,124	10,478,518,089
Balance as at 31 December 2025	6,588,598,450	2,328,782,419	159,603,277	1,404,032,422	10,481,016,569



Didarul Islam
Chief Financial Officer



Ashiul Islam
Deputy Company Secretary



Imtiaz Uddin Ahmed
Managing Director & CEO



Dr. Mostafizur Rahman
Director



Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Selected explanatory notes
as at and for the period ended from 1 January 2026 to 31 March 2026

Corporate Profile and Significant Accounting Policies

1.00 Midland Bank PLC.

1.01 Legal status and nature of the entity

The principal activities of the Bank are to provide a comprehensive range of financial products (loans & deposits), personal and commercial banking, trade services, cash management, treasury, securities and custody services. The Bank does have a separate Off shore Banking Unit under Offshore Banking Operation (OBO) since 20 June 2020. The activities of the unit are to give loans (on and off -balance sheet exposures) and take deposits only in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned EPZ companies etc. as per Offshore Banking Policy issued by Bangladesh Bank.

1.02 Subsidiary Company

Midland Bank Asset Management Company Ltd. was registered on May 29, 2019 as a private company limited by shares with the Registrar of Joint Stock Companies & Firms as per Companies Act, 1994 vide registration no. C-152343/2019. The company received license from Bangladesh Securities and Exchange Commission (BSEC) as Asset Management Company Limited on 4th August 2024. BDT 12.00 crore invested by parent company as paid up capital.

2.00 Basis of preparation of financial statements and significant accounting policies

Preparation of separate financial statements of the bank for the period ended 31 March 2026 comprise the operation of the Domestic Banking Unit (DBU) (main operations), as well as operations of the Off-shore Banking Unit (OBU), together referred to as 'the Bank'. Consolidated financial statements include separate financial statements of the Midland Bank PLC. and financial statements of subsidiary, as a single economic entity and together referred to as 'the Group'. There were no significant changes in the operations of the bank/group entities.

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS)10: Consolidated Financial Statements. The consolidated financial statements are prepared for a common reporting period for the period ended 31 March 2026. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation. Basis of preparation, accounting policies and estimates applied in these financial statements as at and for the period ended 31 March 2026 are same as those applied in the audited annual financial statements for the year ended 31 December 2025. Certain selected explanatory notes are given below:

2.1.2 Statement of Compliance

The financial statements of the Bank as at and for the period ended 31 March 2026 have been prepared under the historical cost convention except Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (as amendment up to date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Company Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.

Functional and presentation currency

These financial statements of the Bank are presented in BDT and the Bank's functional currency except OBU where functional currency is US Dollar (USD). All financial information presented in BDT has been rounded to the nearest integer, except when otherwise indicated.

Use of estimates and judgements

The preparation of financial statements of the Bank in conformity with BFRSs require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expense. Significant accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Central Bank as prime regulator. Certain comparative amounts in these financial statements have been reclassified and rearranged to conform to the current period's presentation.



Revenue Recognition

The revenue during the period is recognized following all conditions of revenue recognition as prescribed by IFRS - 15.

Cash Flow Statement

Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'Cash Flow Statement' and under the guideline of BRPD Circular No.14 dated 25 June 2003. The Statement shows the Structure of Changes in cash and cash equivalents during the period.

Statement of Changes in Equity

Statement of changes in equity is prepared in accordance with International Accounting Standard (IAS) 1 'Presentation of Financial Statements' and relevant guidelines of Bangladesh Bank.

Earnings per share

Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the number of ordinary shares outstanding as on 31 March 2026 as per IAS- 33 "Earnings Per Share".

Additional Disclosure in compliance with BSEC notification dated 20 June 2018:

Significant deviation between two quarterly periods and reasons therefore:

Particulars	Consolidated		Increased/ Decreased	Reasons
	January to March 2026	January to March 2025		
Net Interest Income	(40.90)	(18.26)	(22.64)	Net interest income decreased by BDT 22.64 crore due to low advance-deposit ratio and growth rate of interest expenses is higher compare to growth rate of interest income.
Income from Investment	130.72	113.21	17.51	Income from Investment increased by BDT 17.51 crore due to yield rate of Govt. bill/bond and increase the volume of investment.
Provision for tax	1.73	(2.69)	4.42	Total tax expenses for the concerned period is comparatively higher than previous period mainly for deferred tax income is lower.



Midland Bank PLC.
Notes to the Financial Statements
For the Period ended 31 March 2026

	2026 BDT	2025 BDT
3. a Consolidated Cash		
i) Cash in Hand (Including foreign currency)		
Midland Bank PLC.	1,210,861,664	1,061,840,179
Midland Bank Asset Management Company Ltd.	-	-
	<u>1,210,861,664</u>	<u>1,061,840,179</u>
ii) Balance with Bangladesh Bank and its Agent Bank (note 3.02)		
Midland Bank PLC.	4,147,658,335	4,218,303,235
Midland Bank Asset Management Company Ltd.	-	-
	<u>4,147,658,335</u>	<u>4,218,303,235</u>
3.00 Cash		
In Hand (Including foreign currency) (note 3.01)	1,210,861,664	1,061,840,179
Balance with Bangladesh Bank and its Agent Bank (note 3.02)	4,147,658,335	4,218,303,235
	<u>5,358,519,998</u>	<u>5,280,143,415</u>
3.01 In Hand (Including foreign currency)		
Local Currency	1,195,410,678	1,049,320,865
Foreign Currency	15,450,986	12,519,315
	<u>1,210,861,664</u>	<u>1,061,840,179</u>
3.02 Balance with Bangladesh Bank and its Agent Bank		
With Bangladesh Bank		
Local Currency	3,482,978,433	3,964,069,499
Foreign Currency	664,411,337	253,965,172
With Sonali Bank (as agent of Bangladesh Bank-Local Currency)	268,564	268,564
	<u>4,147,658,335</u>	<u>4,218,303,235</u>
4. a Consolidated Balance with other Banks and Financial Institutions		
In Bangladesh		
Midland Bank PLC.	3,689,947,737	4,370,747,641
Midland Bank Asset Management Company Ltd.	1,364,274	427,330
Less: Intra Group Transaction	(1,364,274)	(427,330)
	<u>3,689,947,737</u>	<u>4,370,747,641</u>
Outside Bangladesh		
Midland Bank PLC.	1,754,176,852	552,132,113
Midland Bank Asset Management Company Ltd.	-	-
	<u>1,754,176,852</u>	<u>552,132,113</u>
	<u>5,444,124,589</u>	<u>4,922,879,755</u>
4.00 Balance with other Banks and Financial Institutions		
In Bangladesh	3,689,947,737	4,370,747,641
Outside Bangladesh	1,754,176,852	552,132,113
	<u>5,444,124,589</u>	<u>4,922,879,755</u>
5.a Consolidated Money at Call and Short Notice		
Midland Bank PLC.	296,087,500	19,900,000
Midland Bank Asset Management Company Ltd.	-	-
	<u>296,087,500</u>	<u>19,900,000</u>
5.00 Money at Call and Short Notice:	<u>296,087,500</u>	<u>19,900,000</u>
	<u>296,087,500</u>	<u>19,900,000</u>
6.a Consolidated Investments		
Government Investment		
Midland Bank PLC.	35,601,488,293	32,694,593,913
Midland Bank Asset Management Company Ltd.	37,989,834	40,098,630
	<u>35,639,478,127</u>	<u>32,734,692,543</u>
Other Investment		
Midland Bank PLC.	4,966,566,055	5,008,848,704
Midland Bank Asset Management Company Ltd.	76,229,282	74,753,192
Less: Intra Group Transaction	(120,000,000)	(120,000,000)
	<u>4,922,795,337</u>	<u>4,963,601,896</u>
	<u>40,562,273,464</u>	<u>37,698,294,439</u>
6.00 Investments		
Government	35,601,488,293	32,694,593,913
Others	4,966,566,055	5,008,848,704
	<u>40,568,054,348</u>	<u>37,703,442,617</u>



	2026 BDT	2025 BDT
7. a Consolidated Loans and Advances / Investments		
Loans, Cash Credits, Overdrafts, etc		
Midland Bank PLC.	61,671,214,099	62,625,054,533
Midland Bank Asset Management Company Ltd.	-	-
	61,671,214,099	62,625,054,533
Bills Purchased and Discounted		
Midland Bank PLC.	6,256,456,572	8,442,843,585
Midland Bank Asset Management Company Ltd.	-	-
	6,256,456,572	8,442,843,585
	67,927,670,671	71,067,898,118
7.00 Loans and Advances / Investments		
Loans, Cash Credits, Overdrafts, etc.	61,671,214,099	62,625,054,533
Bills Purchased and Discounted	6,256,456,572	8,442,843,585
Total Loans and Advances	67,927,670,671	71,067,898,118
8. a Consolidated Fixed Assets including Premises, Furniture & Fixture		
Midland Bank PLC.	1,407,876,257	1,482,297,780
Midland Bank Asset Management Company Ltd.	6,015,893	6,100,874
	1,413,892,150	1,488,398,654
8.00 Fixed Assets including Premises, Furniture & Fixture		
Property, Plant & equipment		
Computer and Peripherals	462,129,745	461,110,195
Furniture & Fixture	269,973,383	268,485,133
Office Equipment	271,289,112	259,316,813
Motor Vehicles	36,486,949	36,348,949
Books	20,260	20,260
Intangible Assets	239,830,637	239,830,637
Right of Use Assets	1,342,785,022	1,350,651,818
Land, Building & Construction	96,375,200	96,375,200
Total Cost	2,718,890,308	2,712,139,005
Less: Accumulated Depreciation	1,311,014,051	1,229,841,225
Book value at the end of the year	1,407,876,257	1,482,297,780
Details are shown in Annex-C		
9. a Consolidated Other Assets		
Midland Bank PLC.	6,501,591,222	5,875,928,588
Midland Bank Asset Management Company Ltd.	6,880,530	8,207,378
	6,508,471,752	5,884,135,966
9.00 Other Asset		
Classification of Other Assets		
A) Income generating Other Asset	-	-
B) Non-Income generating Other Asset :		
Interest Accrued on Investment but not collected & other income receivable	1,897,137,048	1,542,415,163
Dividend Receivable	48,179,821	47,342,343
Advance Income Tax	3,225,234,296	3,056,028,431
Suspense Account	67,558,195	71,042,304
Advance Subscription	9,990,452	4,224,618
Advance to Subsidiary Company	6,363,601	5,933,721
Prepaid Insurance	2,683,537	3,689,864
Stationery, Stamps, Printing materials in stock etc.	22,446,841	22,625,953
Sundry Assets	193,115,560	171,830,677
Stamp in Hand	1,754,626	1,257,106
Deferred Tax Assets	1,010,849,590	931,153,926
Exchange House	777,737	(207,925)
Clearing House and BFTN Adjustment	15,499,919	18,592,407
	6,501,591,222	5,875,928,588
Total Other Asset (A+B)	6,501,591,222	5,875,928,588
10.00 Non-Banking Assets		
Land at cost (market value of the land at BDT 14.54 million)	12,585,359	12,585,359
	12,585,359	12,585,359

The Bank filed on Artha Rin suit bearing # 539/2017, dated 02.03.2017 against one default customer, A/C : Al-Fahad Air Ticketing & Medical Tourism Limited. The Bank has been awarded the ownership of the mortgage properties according to the verdict of the honorable court in accordance with section 33(5) of "Artharin Adalat 2003". Subsequent approval taken from the Board of Directors of the Bank, the full amount of loan of BDT 12.59 million (market value of the property at BDT 14.54 million) transferred to Non-Banking Assets of the Bank, which will continue to sustain in Bank's Balance Sheet until sale / disposal of the said property acquired by the Bank u/s 33(5) of the Artha Rin Adalat Ain 2003 as mortgagee Bank. As per Bangladesh Bank Guideline, 100% provision has been maintained against this asset during the year.



	2026 BDT	2025 BDT
11. a Consolidated Borrowing From Other Banks, Financial Institutions & Agents		
Midland Bank PLC.	17,336,094,748	18,391,455,767
Midland Bank Asset Management Company Ltd.	-	-
	17,336,094,748	18,391,455,767
11.00 Borrowings From Other Banks, Financial Institutions & Agents		
In Bangladesh	17,336,094,748	18,391,455,767
Outside Bangladesh	-	-
	17,336,094,748	18,391,455,767
12. a Consolidated Deposit		
Midland Bank PLC.	88,013,044,111	86,432,187,588
Midland Bank Asset Management Company Ltd.	-	-
Less: Intra Group Transaction	(1,364,274)	(427,330)
	88,011,679,837	86,431,760,258
12.00 Deposit and Other Accounts		
From Banks	14,293,843	19,851,516
From Customers	87,998,750,268	86,412,336,072
	88,013,044,111	86,432,187,588
12.01 Customer Deposits and Other Accounts:		
Current Deposits & Other Accounts :		
Current Deposits & Other Accounts :	3,463,841,820	4,081,134,685
Foreign Currency Deposits	2,261,954,158	2,179,898,360
Sundry Deposits	2,012,873,515	2,199,699,456
	7,738,669,494	8,460,732,500
Bills Payable :		
Payment Order Issued	610,255,172	795,854,447
Pay Slip Issued	-	-
Demand Draft Payable	-	-
	610,255,172	795,854,447
Short Notice Deposits	8,801,151,140	8,392,126,126
Savings Deposits	6,316,556,201	6,259,969,715
Fixed Deposits	55,270,256,482	53,373,952,522
Deposit Schemes:		
MDB Super Monthly Savings	2,886,020,134	3,019,952,493
MDB Double Benefit	620,394,060	649,558,159
MDB Family Support	3,899,251,051	3,803,553,031
MDB Corporate Support	142,780,763	142,779,420
MDB Shiksha Sanchay Scheme	20,600,130	19,709,128
Saalam Millionaire Savings Scheme	563,557	345,024
MDB Sathi	66,672,423	57,860,164
MDB Salaam sathi	6,655,180	6,119,454
MDB Super Saver Plus	612,858,774	453,676,398
Saalam Super Saver Plus	40,476,265	39,896,393
MDB Millionaire Savings Scheme	320,604,347	309,788,017
MDB Kotipoti	277,162,813	288,686,295
MDB Platinum Savings Scheme	226,914,534	210,778,556
MDB Traveller's Savings Scheme	767,656	4,166,371
MDB Saalam Monthly Scheme	77,233,004	74,533,533
MDB Saalam Hajj Savings Scheme	1,995,749	2,009,093
Saalam Digital Monthly Savings Scheme	69,923,443	61,558,691
Saalam Digital Hajj Savings Scheme	5,281,738	4,582,061
	9,276,155,622	9,149,552,279
Total	88,013,044,111	86,432,187,588
13. a Consolidated Other Liabilities		
Midland Bank PLC.	11,688,852,996	11,060,415,707
Midland Bank Asset Management Company Ltd.	15,675,009	16,540,720
	11,704,528,005	11,076,956,427
13.00 Other Liabilities		
Provision for Loans and Advances	3,196,602,478	2,970,272,875
Provision for Off Balance Sheet Items	209,535,902	209,535,902
Provision for Other Assets	78,657,143	78,747,096
Provision for Income Tax	3,185,553,345	3,089,508,140
Interest Payable on Borrowing	414,030,640	403,989,708
Audit fee Payable	2,022,207	2,022,207
Accrued Expenses	290,118,711	125,210,743
Unearned Income (for investment & placement)	815,515,142	769,638,980



	2026 BDT	2025 BDT
Corporate Social Responsibility (CSR) Payable	500,000	500,000
Startup Fund	46,239,121	45,090,873
Lease Liability	788,383,900	819,635,949
Interest Suspense	2,112,886,944	2,107,988,142
Provision for Share, Commercial Paper & Bond	416,117,291	344,917,291
Provision for Non-Banking Asset	12,585,359	12,585,359
Other Liabilities	120,104,814	80,772,441
	<u>11,688,852,996</u>	<u>11,060,415,707</u>
14.00 Shareholders' Equity		
Paid up Capital	6,588,598,450	6,588,598,450
Statutory Reserve	2,355,017,292	2,328,782,419
Revaluation Reserve on Investment in Securities	43,428,224	159,603,278
Retained Earnings	1,491,474,124	1,404,032,422
	<u>10,478,518,089</u>	<u>10,481,016,569</u>
15.00 Capital		
15.01 Authorized Capital:		
1,000,000,000 ordinary shares of Tk. 10 each	<u>10,000,000,000</u>	<u>10,000,000,000</u>
15.02 Issued, subscribed and Paid-up Capital:		
658,859,845 Ordinary shares of Taka 10 each issued for cash.	6,588,598,450	6,588,598,450
	<u>6,588,598,450</u>	<u>6,588,598,450</u>
16.00 Statutory Reserve		
Closing Balance	<u>2,355,017,292</u>	<u>2,328,782,419</u>
17.00 Revaluation Reserve on Investment in Securities	<u>43,428,224</u>	<u>159,603,278</u>
18. a Consolidated Retained Earnings		
Midland Bank PLC.	1,491,474,124	749,951,317
Midland Bank Asset Management Company Ltd.	(7,195,216)	(4,007,638)
	<u>1,484,278,908</u>	<u>745,943,679</u>
18.00 Retained Earnings	<u>1,491,474,124</u>	<u>749,951,317</u>
19. a Consolidated Contingent Liabilities		
Midland Bank PLC.	26,141,382,026	28,042,481,516
Midland Bank Asset Management Company Ltd.	-	-
	<u>26,141,382,026</u>	<u>28,042,481,516</u>
19.00 Contingent Liabilities		
19.01 Acceptance and endorsements		
Foreign	108,846,312	45,492,783
Local	6,441,272,113	6,848,868,061
EPZ	21,861,130	10,511,241
	<u>6,571,979,555</u>	<u>6,904,872,085</u>
19.02 Letter of Guarantee		
Foreign	1,478,793,016	1,965,801,918
Local	9,735,488,397	9,939,736,127
	<u>11,214,281,413</u>	<u>11,905,538,045</u>
19.03 Irrevocable Letter of Credit		
Letter of Credit (Sight)	101,287,495	101,240,625
Letter of Credit (Back to Back/Deferred)	1,439,729,098	2,840,874,297
Letter of Credit (Cash & Others)	5,461,291,074	4,111,737,400
	<u>7,002,307,666</u>	<u>7,053,852,322</u>
19.04 Bills for Collection		
Foreign Bill Collection	472,138,103	443,329,231
Local/Inland Bill Collection	880,675,289	1,734,889,833
	<u>1,352,813,392</u>	<u>2,178,219,063</u>
	<u>26,141,382,026</u>	<u>28,042,481,516</u>



	January to March 2026	January to March 2025
20.00 Income Statement		
Income:		
Interest, Discount and Similar Income	3,066,877,505	2,834,983,795
Dividend Income	37,984,694	28,643,278
Fee, Commission and Brokerage	58,992,820	40,473,968
Gain less losses arising from dealing securities	-	-
Gain less losses arising from investment securities	-	-
Gain less losses arising from dealing in Foreign Currencies	99,446,046	88,943,255
Income from non Banking Asset	-	-
Other Operating Income	37,484,812	24,948,992
Profit less losses on Interest Rate Changes	-	-
	3,300,785,877	3,017,993,288
Expenses		
Interest, Fee and Commission	2,208,078,381	1,917,290,889
Losses on Loans and advances	-	-
Administrative expenses	223,087,449	201,904,425
Other operating expenses	155,523,398	143,985,728
Depreciation on Banking Assets	87,732,253	73,556,068
	2,674,421,481	2,336,737,111
Operating profit	626,364,396	681,256,177
21. a Consolidated Interest Income / Profit on Investment		
Midland Bank PLC.	1,798,227,477	1,734,752,783
Midland Bank Asset Management Company Ltd.	856,803	-
Less: Intra Group Transaction	-	-
	1,799,084,280	1,734,752,783
21.00 Interest Income / Profit on Investment		
Loans and Advances (note-21.01)	1,749,416,018	1,656,731,259
Money at Call and Short Notice	2,814,244	6,659,326
Balance with Other Banks and Financial Institutions (note-21.02)	43,703,567	68,529,089
Bangladesh Bank Foreign Currency Clearing Account	2,293,648	2,833,109
	1,798,227,477	1,734,752,783
21.01 Interest on Loans and Advances / Profit on Investment		
Term Loan	544,898,836	514,511,322
Overdraft	275,284,725	306,351,013
Time Loan	382,556,844	444,955,485
Cash Credit	23,971,710	55,409,397
Trust Receipt	249,510,036	138,668,240
Consumer Loan	66,829,717	53,617,758
Payment Against Documents(PAD)	157,007	14,513
Agricultural Credit	1,018,664	2,215,938
EDF Loan	8,174,644	7,904,339
Packing Credit	1,999,920	776,160
Staff Loan	1,858,072	1,311,146
Other Loans and Advances	16,193,444	2,697,822
Bill Purchased and Discounted	176,962,398	128,298,126
	1,749,416,018	1,656,731,259
	1,749,416,018	1,656,731,259
21.02 Interest on Balance with other Bank and Financial Institution		
Interest on Balance with other Bank in Bangladesh	43,703,567	68,529,089
Interest on Balance held with outside Bangladesh	-	-
	43,703,567	68,529,089
22. a Consolidated Interest/Profit Paid on Deposit & Borrowing, etc.		
Midland Bank PLC.	2,208,078,381	1,917,290,889
Midland Bank Asset Management Company Ltd.	-	63,911
Less: Intra Group Transaction	-	-
	2,208,078,381	1,917,354,800
22.00 Interest/Profit Paid on Deposit & Borrowing, etc.		
Interest/Profit on Deposit and Other Accounts (note-22.01)	1,645,818,943	1,459,600,170
Interest on Borrowing from other Banks and Financial Institutions (note-22.02)	555,036,550	453,008,235
Interest Paid for Lease Obligation	7,222,888	4,682,484
	2,208,078,381	1,917,290,889
22.01 Interest/ Profit on Deposits and Other Accounts		
Current Deposit	30,550,347	46,112,284
Special Notice Deposit	72,296,742	59,632,120
Savings Deposits	32,393,023	31,547,249
Fixed Deposits	1,046,435,244	960,541,890
Deposit Scheme	464,143,587	361,766,627
	1,645,818,943	1,459,600,170



	January to March 2026	January to March 2025
22.02 Interest on Borrowing from other Banks and Financial Institutions		
Call Deposits	77,613,688	17,754,281
Local Bank Account	102,717,832	56,041,358
Repurchase agreement (REPO)	264,004,496	272,390,259
Refinance	64,775,626	46,735,079
Foreign Bank Account	4,681,748	23,752,820
Bangladesh Bank	41,243,158	36,334,439
	<u>555,036,550</u>	<u>453,008,235</u>
23. a Consolidated Income From Investments		
Midland Bank PLC.	1,306,634,722	1,128,874,290
Midland Bank Asset Management Company Ltd.	531,227	3,210,631
	<u>1,307,165,949</u>	<u>1,132,084,921</u>
23.00 Income From Investments		
Interest on Treasury Bill, Bond, Reverse Repo	905,942,327	681,450,070
Interest on Commercial Paper/Bond	48,802,192	7,341,948
Gain/(Loss) on Investment in shares of quoted companies	(4,340,349)	(122,971,188)
Gain on Govt. Security Trading	318,245,858	534,410,181
Dividend on Investment in Shares	37,984,694	28,643,278
	<u>1,306,634,722</u>	<u>1,128,874,290</u>
24.00 Commission, Exchange and Brokerage		
Commission (note-24.01)	58,992,820	40,473,968
Exchange	99,446,046	88,943,255
Brokerage	-	-
	<u>158,438,866</u>	<u>129,417,223</u>
24.01 Commission		
Letter of Guarantee	11,362,525	10,080,482
Letter of Credit	23,150,636	13,465,768
Acceptance of Bills	9,471,820	5,551,941
Export Bills	6,284,754	4,119,614
PO, DD & TT	344,008	264,412
OBC/IBC	13,061	15,264
Underwriting Comm. on Treasury Bill/Bond	7,355,175	6,759,705
Other Commission	1,010,841	216,782
	<u>58,992,820</u>	<u>40,473,968</u>
25.00 Other Operating Income		
VISA Charge	11,235,353	11,025,246
Service and other Charges	15,435,797	7,739,415
SWIFT Charge Recoveries	(1,241,813)	(1,073,128)
Charges against cards	2,736,539	2,097,160
Locker Rent	136,000	183,000
Miscellaneous Earnings	6,606,062	3,104,044
LC Charges	2,576,874	1,873,256
	<u>37,484,812</u>	<u>24,948,992</u>
26. a Consolidated Salary & Allowances		
Midland Bank PLC.	218,653,074	197,810,675
Midland Bank Asset Management Company Ltd.	1,949,201	1,432,248
	<u>220,602,275</u>	<u>199,242,923</u>
26.00 Salary & Allowances		
Basic Salary	84,592,523	74,917,761
Allowances	100,405,867	91,727,647
Bonus	12,614,838	12,610,885
Gratuity	13,500,000	12,000,000
Provident Fund	7,539,847	6,554,383
	<u>218,653,074</u>	<u>197,810,675</u>
26.01 Managing Director's Remuneration		
Salary & Allowances	4,434,375	4,093,750
	<u>4,434,375</u>	<u>4,093,750</u>
27. a Consolidated Rent, Tax, Insurance, Electricity, etc.		
Midland Bank PLC.	27,676,691	28,215,095
Midland Bank Asset Management Company Ltd.	-	-
	<u>27,676,691</u>	<u>28,215,095</u>



	January to March 2026	January to March 2025
27.00 Rent, Tax, Insurance, Electricity, etc.		
Rent	-	-
Rates & taxes	9,372,351	8,300,477
Insurance	11,804,210	12,807,063
Power, electricity etc	6,500,129	7,107,555
	27,676,691	28,215,095
28. a Consolidated Legal Expense		
Midland Bank PLC.	235,490	236,758
Midland Bank Asset Management Company Ltd.	-	149,834
	235,490	386,592
28.00 Legal Expense		
Legal Expense	235,490	236,758
	235,490	236,758
29. a Consolidated Postage, Stamps & Telephone, etc		
Midland Bank PLC.	10,963,084	8,691,940
Midland Bank Asset Management Company Ltd.	8,589	4,919
	10,971,673	8,696,859
29.00 Postage, Stamps & Telephone, etc		
Postage, Stamp & Courier Service	1,125,017	906,476
On-line and connectivity charges	8,857,225	6,975,296
Telephone	980,842	810,168
	10,963,084	8,691,940
30. a Consolidated Printing, Stationery, Advertisement etc.		
Midland Bank PLC.	20,031,591	17,978,299
Midland Bank Asset Management Company Ltd.	33,924	6,000
	20,065,515	17,984,299
30.00 Printing, Stationery, Advertisement etc.		
Printing & Stationery	18,490,109	15,239,752
Computer Stationery	565,893	1,176,198
Publicity & Advertisement	975,589	1,562,349
	20,031,591	17,978,299
31.00 Directors' Fees		
Meeting fee	517,000	1,045,000
	517,000	1,045,000
The Board of Directors is entitled to BDT 10,000/- (excluding VAT) as Board Meeting fee for attending each Board Meeting as per BRPD Circular Letter # 02 dated February 11, 2024. Moreover Independent Directors receiving TK.50,000 monthly as per BRPD Circular No. 03, dated 14 February 2024.		
32. a Consolidated Audit Fee		
Midland Bank PLC.	-	-
Midland Bank Asset Management Company Ltd.	-	-
	-	-
32.00 Audit Fee		
Audit Fee	-	-
	-	-
33. a Consolidated Depreciation & Repairs		
Midland Bank PLC.	105,404,091	85,565,713
Midland Bank Asset Management Company Ltd.	101,382	375,664
	105,505,473	85,941,377
33.00 Depreciation on & Repairs to Bank's property		
Depreciation :		
a) Tangible Assets	33,820,287	25,213,811
Computer and Peripherals	20,823,704	13,145,457
Furniture & Fixture	5,352,634	5,172,624
Office Equipment	6,365,430	5,625,150
Motor Vehicles	1,278,520	1,270,580
Books	-	-
Land & Building	444,572	-
b) Intangible Assets	12,201,833	5,116,416
c) Leased Assets	41,710,133	43,225,841
Total Depreciation (a+b)	87,732,253	73,556,068
Repairs on Bank's property	17,671,837	12,009,645
	105,404,091	85,565,713



	January to March 2026	January to March 2025
34. a Consolidated Other Expenditure		
Midland Bank PLC.	78,427,705	75,808,991
Midland Bank Asset Management Company Ltd.	882,233	545,455
	79,309,938	76,354,446
34.00 Other Expenditure		
Security & Auxiliary Service	26,612,212	25,380,632
Office Cleaning & Maintenance	22,035	34,005
Car Expense	1,725,844	1,115,507
Preliminary Expenditure	-	-
Entertainment	8,262,797	9,415,641
Travelling	740,892	714,119
Conveyance	1,745,946	2,001,986
Newspaper & Magazines	2,448,549	2,278,172
Q-Cash, ATM Cards, VISA Cards	17,782,511	16,644,828
Medical Expenses	57,849	20,620
Training Expenses	585,200	1,000
Bank Charges	3,658,526	4,591,491
AGM Expenses	-	-
Corporate Social Responsibility (CSR) activities	1,574,240	1,850,255
IPO Issue Expenses	-	-
Business Development Expense	2,320,712	3,710,008
Subscription & Donation	49,300	0
Miscellaneous Expense	10,841,093	8,050,727
	78,427,705	75,808,991
35. a Consolidated Provision Against Loans -Advances, Investment and others		
Midland Bank PLC.	495,190,033	604,634,855
Midland Bank Asset Management Company Ltd.	(1,587,298)	307,457
	493,602,735	604,942,312
35.00 Provision Against Loans -Advances, Investment and others		
Provision for Unclassified Loans and Advances	10,200,000	11,615,687
Provision for Classified Loans & Advances	413,790,033	583,439,126
Provision for Off Balance Sheet Items	-	(2,520,812)
Provision for diminution in Investments	71,200,000	-
Provision for Non-Banking Asset	-	-
Provision for Other Assets	-	12,100,854
Total amount of provision made during the year	495,190,033	604,634,855
36. a Consolidated Provision for Tax		
Midland Bank PLC.	16,349,540	(27,689,785)
Midland Bank Asset Management Company Ltd.	979,633	742,841
	17,329,173	(26,946,944)
36.00 Provision for Tax		
Current tax	96,045,205	206,119,480
Deferred tax* (note 36.01)	(79,695,665)	(233,809,265)
T	16,349,540	(27,689,785)

* Deferred tax has been calculated as per "IAS:12 Income Taxes" and it is the timing differences arising between the carrying value of specific provision for classified loan, lease asset-liability, gratuity liability & fixed assets.

According to IAS-12 "Income Taxes", Current Tax comprises of Operating Profit before Provision after adjustment of permanent disallowances.

Required provision for current tax has been calculated on operating profit before provision as per the Income Tax Act 2023 as well as according

to IAS 12, so the effective tax rates stood at 20.04% and 27.44% for the Q3 of 2025 and Q3 for 2024 respectively which is shown below:

Particulars	Solo	
	01 January to 31 March 2026	01 January to 31 March 2025
Operating profit before Provision	626,364,396	681,256,177
Provision for Current Tax	96,045,205	206,119,480
Effective Tax rate	15.33%	30.26%

Calculation of Effective Tax Rate

As per the Paragraph 81(c) of IAS 12 "Income Tax" a numerical reconciliation between the average effective Tax Rate and the applicable Tax Rate are as follows:



	January to March 2026	January to March 2025
Operating Profit Before Provision & Tax		626,364,396
Less: Items to be considered separately		351,890,203
		<u>274,474,193</u>
Add: Inadmissible expenses as per Income Tax		101,232,253
		<u>375,706,446</u>
Less: Admissible expenses as per Income Tax		264,986,809
Income from Business		110,719,637
Add: Income from Dividend		37,984,694
Add: Capital Gain from Trading in Govt. Securities		313,905,510
Total Taxable Income		462,609,840
Calculation of Tax Liabilities		
Income from Business	110,719,637	@37.50% 41,519,864
Capital Gain from Trading in Govt. Securities	313,905,510	@15.00% 47,085,826
Income from Dividend	37,984,694	@20.00% 7,596,939
Total Taxable Income	462,609,840	96,202,629
Less : Rebate on CSR	1,574,240	@10.00% 157,424
Total Provision for Current Tax		96,045,205
Operating profit before Provision		626,364,396
Effective Tax rate		15.33%

*Admissible expenses includes provision amount BDT 20,07,70,913 of loan write off.

36.01 Calculation of Deferred Tax (Solo):

Taxable temporary difference arising from the carrying value of Assets	(22,612,914)
Deductibles temporary difference arising from the provision for classified loan	2,718,211,822
Net deductible temporary difference (a)	2,695,598,908
Tax rate (b)	37.50%
Closing deferred tax assets (a X b)	1,010,849,590
Opening deferred tax assets	931,153,926
Deferred tax (Income)/expenses of the Bank	(79,695,665)

37.00 Statutory Reserve

Transferred during the year	26,234,873	15,324,264
Add: Adjustment of previous year	-	-
	<u>26,234,873</u>	<u>15,324,264</u>

38.00 Provision for CSR

Corporate Social Responsibility (CSR) activities	-	-
	<u>-</u>	<u>-</u>

39.00 Net Asset Value Per Share (NAV)

	Consolidated March 2026	Consolidated December 2025	Solo March 2026	Solo December 2025
Net Asset Value	10,471,322,873	10,474,063,233	10,478,518,089	10,481,016,569
Number of ordinary shares outstanding	658,859,845	658,859,845	658,859,845	658,859,845
Net Asset Value Per Share (NAV)	15.89	15.90	15.90	15.91

Explanation regarding significant change in quarterly financial statements:

NAV per share slightly decreased in March 31, 2026 compare to December 2025 due to net impact of revaluation reserve on investment in securities during this period.

40.00 Earning Per Share (EPS):*

	Consolidated March 2026	Consolidated March 2025	Solo March 2026	Solo March 2025
Net Profit After Tax	113,845,189	103,893,409	114,824,823	104,311,107
Number of Ordinary Shares outstanding	658,859,845	658,859,845	658,859,845	658,859,845
Earning Per Share (EPS)	0.17	0.16	0.17	0.16

Explanation regarding significant change in quarterly financial statements:

EPS increased due to higher profit earned in Q1, 2026 compared to Q1, 2025.

41.00 Net Operating Cash Flow Per Share

	Consolidated March 2026	Consolidated March 2025	Solo March 2026	Solo March 2025
Net Operating Cash Flow	1,319,606,642	205,319,746	1,319,606,643	204,687,146
Number of ordinary shares outstanding	658,859,845	658,859,845	658,859,845	658,859,845
Net Operating Cash Flow Per Share	2.00	0.32	2.00	0.32

Explanation regarding significant change in quarterly financial statements:

NOCFPS increased due to more recovery from loans & advances as compared to previous period.



	January to March 2026	January to March 2025
	01 January to 31 March 2026	01 January to 31 March 2025
Reconciliation of statement of cash flows from operating activities (Solo)		
Profit before provision	626,364,396	681,256,177
Adjustment for non-cash items	87,732,253	73,556,068
Depreciation on fixed assets	75,530,420	68,439,652
Amortization on software	12,201,833	5,116,416
	-	-
	(468,820,559)	(622,925,175)
Adjustment with non-operating activities	-	-
Recovery of written off loan	171,230,580	190,635,473
Accounts Receivable	(640,051,139)	(813,560,648)
Accounts Payable	-	-
Loss on sale of assets	-	-
Changes in operating assets and liabilities		
Investment in Treasury Bond	(2,562,170,745)	(3,147,741,807)
Loans & Advances	2,843,081,334	914,918,678
Other Asset	90,999,402	(105,415,995)
Non-Banking Assets	-	-
Bank Deposit	(5,557,673)	(2,581,827,562)
Customers' Deposit	1,708,781,866	5,776,198,978
Borrowing from Other Banks, Financial Institutions & Agents	(1,055,361,020)	(1,000,808,724)
Other Liabilities	223,763,255	355,652,760
	1,243,536,418	210,976,328
Income tax paid	(169,205,865)	(138,176,251)
	1,319,606,643	204,687,146
42. a Consolidated Received from Other Operational Income		
Midland Bank PLC.	37,484,812	24,948,992
Midland Bank Asset Management Company Ltd.	-	-
	37,484,812	24,948,992
42.00 Received from Other Operational Income		
VISA Charge	11,235,353	11,025,246
Service and other Charges	15,435,797	7,739,415
SWIFT Charge Recoveries	(1,241,813)	(1,073,128)
Charges against cards	2,736,539	2,097,160
Locker Rent	136,000	183,000
Miscellaneous Earnings	6,606,062	3,104,044
LC Charges	2,576,874	1,873,256
	37,484,812	24,948,992
43. a Consolidated Payment for Other Operational Expenses		
Midland Bank PLC.	155,523,398	143,985,728
Midland Bank Asset Management Company Ltd.	4,661,550	1,145,747
	160,184,948	145,131,475
43.00 Payment for Other Operational Expenses		
Rent, Tax, Insurance, Electricity	27,676,691	28,215,095
Legal Expense	235,490	236,758
Postage, Stamps, Telegram & Telephone	10,963,084	8,691,940
A	-	-
Printing, Stationery, Advertisement	20,031,591	17,978,299
Directors' Fee	517,000	1,045,000
Repair & Maintenance	17,671,837	12,009,645
Other Expenditure	78,427,705	75,808,991
	155,523,398	143,985,728

44.00 Related Party transaction Disclosures of the Bank

i) Name of the Directors together with a list of entities in which they have interest	Annexure- D of Annual Financial Statements 2025
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	January to March 2026	January to March 2025
ii) Significant contracts where Bank is a party and wherein Directors have interest during the period March 2026:		
		Nil
iii) Share issued to Directors and Executives without consideration or exercisable at a discount		Nil

iv) **Key Management Personnel Compensation**

The following statements comprises the compensation of Directors of the Board and Key Management Personnel

Short Term Employee Benefits	16,971,677	16,168,882
Post Employment Benefits	-	-
Other Long Term Benefits	-	-
	<u>16,971,677</u>	<u>16,168,882</u>

Key Management Personnel are those persons having direct or indirect authority and responsibility for planning, directing and controlling the activities of the entity. Key Management Personnel of the Bank includes Managing Director & CEO, Deputy Managing Directors, Head of Internal Control & Compliance, Chief Technical Officer, Chief Financial Officer and Other Senior Executives responsible for planning, directing and controlling the activities of the Bank.

iv) **Related Party Transaction:**

Name	Relationship	Nature of Transaction	Limit	Amount Outstanding Loan
Kazi Shayan Ekramullah	Shareholder	Credit Card	500,000	25,320
A.K.M Badiul Alam	Director	Credit Card	500,000	371,344
Md. Wahid Miah	Sponsor Shareholder	Credit Card	500,000	223,491
Md Wazed Jamil	Family member of Director	Credit Card	500,000	64
Kazi Omar Zafar	Sponsor Shareholder	Credit Card	500,000	2,369
Md Jahangir Miah	Family member of Director	Credit Card	500,000	67,794
Md. Zahid Miah	Family member of Director	Credit Card	500,000	43,130
Fouzia Ekramullah	Sponsor Shareholder	Credit Card	500,000	17,296
Nilufer Zafarullah	Sponsor Shareholder	Credit Card	500,000	11,694
Anushka Mehreen Zafar	Sponsor Shareholder	Credit Card	500,000	33,471
Zobaida Mahaboob Latif	Shareholder	Credit Card	500,000	11,005
Mohammed Jamal Ullah	Director	Credit Card	500,000	116,589
Susmita Sompaa	Family member of Director	Credit Card	500,000	482,237
Manshood Alam	Family member of Director	Credit Card	500,000	36,559
Md Rezaul Karim	Director	Credit Card	500,000	2,874
Kazi Raihan Zafar	Sponsor Shareholder	Credit Card	500,000	247,421
Sub-Total (A)				1,692,659

v) Lending policies to related parties: Lending to related parties is affected as per requirement of section 27(1) of the Bank company Act 1991.

Loans and advances to concern related to directors:

Name	Relationship	Nature of Transaction	Limit	Outstanding Loan Amount
CVC Finance Limited	Family member of Director	Term Loan	150,000,000	52,307,758
Sub-Total (B)				52,307,758
Total (C=A+B)				54,000,418

vii) Business other than banking business with any related concern of the Directors as per section 18(2) of the Bank Company Act 1991:

Lease agreement made with the Director

Name	Nature of Transaction	Name of Party	Amount
Mrs. Lutfa Begum, Family Member of Director	Office Rent	Helal Tower	430,712
Mrs. Lutfa Begum, Director	ATM Booth Rent	Hazrat Amanat Shah Spinning Mills Ltd.	Free of Cost
Mr. A. K.M Badiul Alam, Director	ATM Booth Rent	KASBA Tower	Free of Cost
Mr. A. K.M Badiul Alam, Director	ATM Booth Rent	MAA Tower	Free of Cost
Mr. Rezaul Karim, Director	Collection Booth	Southeast University	Free of Cost



			January to March 2026	January to March 2025
Goods procured from the concern related with the Director				
Name	Procurement Type	Company Name	Amount	
			Nil	
viii)	Investment in securities of Directors and their related concern		Nil	

45.00 Others

45.01 The expenses, irrespective of capital or revenue nature, accrued or due but not paid have been provided for in the books of the Bank.

45.02 Figures relating to the previous year included in this report have been rearranged, wherever considered necessary, to make them comparable with those of the current year without, however, creating any impact on the operating result and value of assets and liabilities as reported in the financial statements for the current year.

45.03 These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.

