মিডল্যান্ড ব্যাংক সালাম ইসলামী ব্যাংকিং

midlandbank
bank for inclusive growth

SUSTAINABILITY REPORT

Creating Lasting Value Through Sustainability and Green Initiatives

2025

ENVIRONMENTAL STEWARDSHIP

SOCIAL IMPACT

RESPONSIBLE GOVERNANCE

SUSTAINABLE GROWTH

Empowering sustainable growth through Fairness, Accountability, Humanity, Action, and Durability.

Aligned with its vision of being a Bank for Inclusive Growth, Midland Bank PLC.'s Sustainability Report demonstrates the Bank's steadfast commitment to embedding sustainability and responsible banking practices across all facets of its operations. Guided by sound corporate governance, ethical business conduct, and robust Environmental, Social and Governance (ESG) principles, the Bank continues to integrate climate resilience, sustainable finance, digital transformation, innovation, and inclusive growth into its long-term strategic agenda. The Report provides a transparent account of the Bank's sustainability performance, highlighting its initiatives in green banking, responsible financing, financial inclusion, SME and agricultural finance, women entrepreneurship, human capital development, employee well-being, financial literacy, stakeholder engagement, and community investment.

In line with Bangladesh Bank's IFRS S1 and IFRS S2 disclosure requirements, Midland Bank PLC. ensures transparent and reliable sustainability reporting. Through prudent risk management, transparent disclosures, and a strong culture of accountability, Midland Bank PLC. remains committed to creating enduring value for its customers, shareholders, employees, regulators, and the wider community. By aligning its business strategy with national development priorities and the United Nations Sustainable Development Goals (SDGs), the Bank continues to strengthen its contribution to a resilient, low-carbon, inclusive, and sustainable economy while reinforcing its role as a responsible financial institution dedicated to long-term prosperity for present and future generations.

MANAGING DIRECTOR'S MESSAGE ON SUSTAINABILITY

ENVIRONMENT

Building a greener tomorrow

SOCIAL

Empowering communities

GOVERNANCE

Upholding ethics and transparency

SUSTAINABLE GROWTH

Creating long-term value for all

DEAR STAKEHOLDERS,

In an era where environmental, social, and governance (ESG) priorities are increasingly shaping the global financial landscape, sustainability is no longer a choice rather it is an imperative. At Midland Bank PLC., we recognize our critical role as a financial institution in driving positive change and contributing meaningfully to a more resilient, inclusive, and sustainable future.

We are committed to aligning our operations with the Sustainable Development Goals (SDGs) and Bangladesh's national development priorities, including the Bangladesh Delta Plan 2100 and the country's Intended Nationally Determined Contributions (INDCs) to reduce greenhouse gas emissions. From supporting initiatives to end poverty and hunger to promoting sustainable economic growth and enhancing climate resilience, our approach is anchored in responsible banking and good corporate citizenship.

Transparency and accountability remain central to our sustainability journey. In 2025, we made significant progress in integrating ESG considerations into our day-to-day decision-making. We strengthened our frameworks to combat financial crime and money laundering, reinforced our compliance culture, and further embedded ESG risk assessments across our credit and investment portfolios. We also continued our support for recycling initiatives and green operations within the Bank.

MDB takes pride in promoting Sustainable Finance and directing capital toward projects that deliver environmental and social value. We are actively financing renewable energy, SME development, inclusive housing, and climate-resilient infrastructure. These investments are not only aligned with our ethical values but also enhance the long-term performance and stability of our business.

We understand that sustainability cannot be achieved in isolation. Our engagement with stakeholders, employees, customers, shareholders, regulators, and communities has been instrumental in shaping our sustainability strategy. Their insights, expectations, and aspirations continue to inspire our efforts and guide us toward impactful and inclusive solutions.

As the Managing Director of Midland Bank PLC., I believe that by nurturing the environment, empowering communities, and upholding good governance, we are building the foundation for enduring value creation for our Bank, our stakeholders, and future generations.

Guided by our slogan, ***"Bank for Inclusive Growth"*** we remain committed to sustainable, shared progress. We will continue expanding green finance, strengthening transparency, and contributing to national and global sustainability goals.

Together, we can turn today's challenges into tomorrow's opportunities, building a resilient and trusted Midland Bank for the future.

Sincerely,

Imtiaz U. Ahmed
Managing Director & CEO

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SUSTAINABLE DEVELOPMENT GOALS

OUR COMMITMENT TO VALUE BASED BANKING

Aligned with **GLOBAL GOALS** *for a Better World*

VISION

We seek to be the first choice of our customers as a distinct financial service provider, trusted, respected and valued by all stakeholders within the region and beyond pursuing an endless voyage towards excellence in every respect.

MISSION

We, in our everyday journey forward, nurture and practice the following values underpinning appropriate practices.

- To continuously provide quality banking service with enhanced customer focus and innovate a wide variety of need based products with widely popular solutions.
- To achieve supremacy in customer service through state-of-the-art delivery channels and user-friendly tools and technology.
- To sharpen leadership with the standard of a learning organization well supported by the finest team of banking experts and professionals.
- To maintain a healthy and diversified financial profile for inclusive economic growth.
- To be a responsible social enterprise by effectively blending commercial pursuits with social banking.
- To be the benchmark for the regulators in terms of compliance, corporate governance and ethics.
- To build long-term shareholder value with consistent growth momentum.

CORPORATE CORE VALUES

Our values shape our culture, guide our decisions and drive a positive impact for our stakeholders and the communities we serve.

CUSTOMER CENTRICITY

- We are a listening and caring partner.
- We continuously improve our efficiency to serve customer better.
- We focus on solutions and deliver on our promises.

INTEGRITY

- Integrity and ethics is the hallmark of our banking relationship.
- We prefer truth, justice and fair-play above all means.
- We do business on a win-win proposition.

QUALITY

- We strive to exceed expectations.
- We take delight in delivering high standards in all areas of operations.
- We do not compromise with our service standard.

RESPONSIBLE CITIZENSHIP

- We are tax compliant.
- We are committed to corporate governance and internal control and compliance.
- We are respectful to the laws and values of the land.

TOGETHERNESS

- We value teamwork and work together for success.
- We support each other in our journey to excellence.
- We draw strength from our diversity and synergy.

BUILDING THE FUTURE

- We believe in real and sustainable development.
- We are going green to protect our planet and our environment.
- We keep building a family with our employees, shareholders, customers and community.

MUTUAL RESPECT

- We treat our customers and colleagues with respect.
- We inspire each individual so that we can make a difference.
- We recognize achievement and ensure rewards and fair returns for all.

OVERALL STRATEGIC
GOALS AND OBJECTIVES

BALANCE SHEET FOCUS

Our top priority is a resilient and fortress like Balance Sheet based on solid provisioning and sustainable profitability.

CAPITAL STRENGTH

We ensure that our Bank is adequately capitalized to weather any financial downturn and look forward to meeting new norms as they phase in.

COST CONTROL

We emphasize efficient and competitive cost management without compromising our quality and maximize profitability through planned reduction in cost of funds, increased yield on advances and investments besides downsizing the cost of operation through technological leverage.

RISK MITIGATION

We manage financial as well as non-financial risks to optimize profitability through effective risk management and internal control system.

INNOVATIVE BANKING

We inspire innovation in product, process and market as the root for growth as much as technology as the prime agent for change.

BUSINESS DIVERSIFICATION

We continue to diversify our portfolio into leading corporate, large businesses, MSMEs, agriculture and retail customers to come together in a more sensible way.

A BETTER HUMAN FORCE

We adore our employees and foster their growth as the future force with constant training and development.

FOR A GREEN LIVING HABITAT

We are careful about the community and the environment and exert effort to make our homeland a green living habitat for all.

CUSTOMER CHARTER AND ETHICAL PREFERENCES

CUSTOMER CHARTER

We have a commitment to the customers to build long-term beneficial relationship based on mutual respect, pursuit of excellence and integrity.

We have Product Policy Guidelines (PPG) outlining the guiding principles in respect of various products and services offered by the Bank and the terms and conditions governing the conduct of the accounts.

We appreciate customers' needs and demands in the right perspective and remain constantly well aware of their needs of services and our ability to deliver.

We enforce greater transparency in dealing with individual customers and create awareness among customers of their rights.

We are aware of our contractual commitments and obligations with our customers and meet the terms of agreements with due diligence.

We create customer value, loyalty and equity, which add to customer delight over a lifetime of patronage.

We pursue good common practices and digital procedures for customers' comfort and put a grievance redress system in place to mitigate their complaints.

If there is any disagreement, we step forward to seek speedy and equitable solutions framed in the context of long-term and enduring relationship.

ETHICAL PREFERENCES

We ensure full compliance with the laws of the land.

We exercise zero tolerance to misconduct and corruption.

We speak up when we sense any breach of rules and regulations.

We sustain confidentiality of our customers and fidelity to our principles.

We do not go beyond the bounds of our banking business.

We always look forward to sustainable means, free of risks and full of returns.

We stay compliant on Anti-Money Laundering and Combating Financing of Terrorism guidelines and other prudential regulations.

Our Journey of MILESTONES

From our inception to new horizons, each milestone reflects our commitment to innovation, growth and creating value for our customers and stakeholders.

20-Mar-2013	Commencement of Business	01
20-Jun-2013	First Branch Operation (Dilkusha Branch)	02
11-Sep-2014	Midland online (Internet Banking) launched	03
01-Oct-2015	Completion of Centralized Banking Model (CBM)	04
23-Jan-2017	First Agent Banking Centre inaugurated	05
02-Oct-2017	Become one of the few member banks of NPSB found transfer project of Bangladesh Bank	06
20-Mar-2013	Become one of the few member banks of NPSB fund transfer project of Bangladesh Bank	07

07-Mar-2019 — Became PFI for project of Bangladesh Bank funded by IDA, World Bank group — 08

05-Dec-2019 — Obtained Islami Banking Window License from Bangladesh Bank — 09

31-Dec-2019 — Crossing of 100,000 Customers — 10

23-Mar-2020 — Obtained Off-shore Banking (OBU) License — 11

30-Jun-2020 — Bank's total capital crossed BDT 8,000 million benchmark — 12

05-Jul-2021 — Launched Automated Challan (A-Challan) service successfully as one of the pioneer banks — 13

04-Aug- 2024 — MDBAMC License from BSEC — 14

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Rooted in trust. Driven by innovation.
Committed to a better tomorrow.

This is our journey.

FORWARD LOOKING **STATEMENT**

This report contains forward-looking statements reflecting Midland Bank PLC.'s expectations, beliefs, strategies, and anticipated financial performance. These statements are based on current assumptions and are subject to various risks and uncertainties that may cause actual outcomes to differ materially. Such factors include economic conditions, structural challenges, regulatory changes, technological developments, and global market volatility. These statements should not be taken as final or fixed. Readers are advised to consider that national and global conditions may change, which are beyond the Bank's control. Midland Bank PLC. is not responsible for updating or revising these statements after the report is published.

OUTLOOK OF BANKING INDUSTRY FOR 2026

The banking sector in Bangladesh is expected to remain challenging but gradually improving. While economic and structural issues persist, ongoing reforms and stronger regulatory measures are supporting stability. Inflation, slower economic activity, rising non-performing investments, and governance challenges continue to impact the sector. However, improvements in risk management, financial discipline, and digital banking are expected to strengthen overall performance over time.

Global economic outlook:

The global economic outlook for 2026 indicates steady growth of around 3.3 percent, broadly unchanged from the previous year, reflecting a stable but moderate global recovery amid ongoing economic uncertainties.

Financial performance targets:

In Bangladesh, slower GDP growth (5.6% in FY2025; 6.2% in FY2026) and inflation (~6.8% in 2026) may pressure banks; however, positive growth in revenue, ROE, EPS, and net profit margins is expected.

Growth projections:

We expect continued expansion in retail and SME banking across urban and rural areas of Bangladesh, with steady annual growth in balance sheet size.

Non-Performing Loan (NPL):

NPLs in Bangladesh may rise in 2026 and could exceed 30% under stricter standards, putting pressure on profitability and capital adequacy.

We aim to strengthen recovery and monitoring to keep NPL's below industry average.

Asset quality:

Asset quality remains a key concern for the outlook in Bangladesh. The NPL ratio remained stable in 2025. The Bank aims to further reduce its NPL to improve profitability in 2026.

Capital adequacy:

The Bank maintained a Capital Adequacy Ratio (CAR) of 15.92% in 2025, well above the regulatory requirement, reflecting strong capital strength and supporting its continued growth strategy.

Digital transformation:

The banking sector in Bangladesh is increasingly embracing digital technologies, which is expected to enhance operational efficiency, lower costs, and expand access to a broader customer base.

Strategic initiatives:

Strengthened regulation and governance support sector stability. We are advancing digital transformation, expanding branches and agent outlets, and introducing innovative services with strong focus on financial inclusion.

VALUE CREATION FOR STAKEHOLDERS DURING 2025

Commitment to Society

Total amount of **BDT. 13.33** Million For annual **CSR activities of Midland Bank for the year 2025**

30% of annual CSR Budget Contributed to Education Sector

BDT 8.33 Million Fund Donated Through Islamic Banking Window **"THE WAR TORN PALESTINIAN (GAZA) PEOPLE"**

30% of annual CSR Budget Allocated for Healthcare

44% of annual **CSR Budget** Donation to Chief Advisors Relief and Welfare Fund for Flood

12% of annual **CSR Budget** Distribution of Blankets for the winter affected people

Operational Highlights for Our Customers

Total Branches
2025 **(42 Branches)**
2024 **(41 Branches)**

Total Sub-Branches
2025 **(23 Sub-Branches)**
2024 **(22 Sub-Branches)**

Total Collection Booths
2025 **(10 Collection Booths)**
2024 **(10 Collection Booths)**

Total Agent Banking Centres

2025 Agent Banking Centres	2024 Agent Banking Centres
142	140

Total ATM/ CRM Networks

2025 ATM/ CRM Networks	2024 ATM/ CRM Networks
74	69

No. of Urban and Rural Branches

2025: **21** Urban Branches & **21** Rural Branches
2024: **20** Urban Branches & **21** Rural Branches

Dhaka Region Dominates with
(**53%** Branches & **56%** Sub-Branches)
(**33%** Agent Banking Centres & **57%** ATM Networks)

ECONOMIC OUTLOOK

STABLE GROWTH. MANAGED RISKS. SUSTAINABLE FUTURE.

GLOBAL OUTLOOK

Global growth is expected to stay stable at around 3.2–3.3% from 2025 to 2027, supported by strong investment in technology (especially AI), policy support and adaptable businesses. Inflation is projected to gradually decline over this period.

However, risks remain, including trade and geopolitical tensions, high public debt and possible market corrections linked to AI investments.

While AI could further boost growth if productivity improves, maintaining stability will require sound policies, reduced uncertainty and structural reforms.

KEY DRIVERS OF GLOBAL OUTLOOK

POSITIVE FACTORS

- Strong investment in technology and artificial intelligence boosts productivity and innovation.
- Fiscal and monetary policy support helps stabilize economies and encourage growth.
- Accommodative financial conditions make borrowing easier and support investment.
- Private sector adaptability enables businesses to respond effectively to changing market conditions.

NEGATIVE FACTORS

- Shifting trade policies are creating uncertainty for businesses and investors.
- Global policy and geopolitical tensions are increasing risks to economic stability.
- Uneven regional growth means that not all economies are progressing at the same pace.
- Structural economic challenges in some regions hinder overall global growth.

GLOBAL AND BANGLADESH GROWTH SUMMARY

INDICATOR	2026 (PROJECTION)	2027 (PROJECTION)
Global GDP Growth	3.3%	3.2%
GDP Growth of Bangladesh	6.2%	6.6%
Advanced Economies Growth	1.8%	1.7%
United States GDP Growth	2.4%	2.0%
Euro Area GDP Growth	1.3%	1.4%
Japan GDP Growth	0.7%	0.6%
Emerging Economies Growth	~4.0%	~4.0%
China GDP Growth	4.3%	4.0%
India GDP Growth	6.4%	6.4%
Middle East Growth	3.9%	4.0%
Sub-Saharan Africa Growth	4.6%	4.6%
Latin America Growth	2.2%	2.7%
Emerging Europe Growth	2.3%	2.4%
World Trade Volume Growth	2.6%	3.1%

GLOBAL GROWTH STABILITY

Global growth is projected to remain stable at around 3.2-3.3% through 2025-2027

EMERGING ECONOMIES LEAD

Emerging & Developing Economies continue to outpace Advanced Economies.

TRADE RECOVERY

World Trade Volume Growth is expected to strengthen from 2.6% in 2026 to 3.1% in 2027.

INFLATION OUTLOOK

	2026	2027
GLOBAL INFLATION RATE	3.8%	3.4%
INFLATION RATE OF BD	6.8%	6.2%

Sustained growth and stability will depend on sound policies, structural reforms and global cooperation to navigate uncertainties and unlock the full potential of innovation.

OUTLOOK OF MDB 2026

The 2026 outlook for the Bangladesh banking industry is challenging, characterized by severe asset quality issues, high non-performing loans (NPLs) approaching 35% by mid-2025, and high inflation. Banks face a challenging environment with weak governance, liquidity strain, and necessary provisioning, leading to a "painful cleanup" phase. Bangladesh's economy faces significant challenges with slowing growth and rising poverty for three consecutive years, persistent inflation, stressed banking sector, weak revenue mobilization, and subdued private investment, which is further compounded by the headwinds from the conflict in the Middle East, says the World Bank in its new update, released today.

- Drive continuous product innovation using creativity, insights, technology, customer focus.
- Enhancing corporate sales to expand foreign exchange and cross-currency business.
- Explore alternative investments and non-funded income sources.
- Develop a balanced asset-liability portfolio to ensure sustainable balance sheet growth.
- Strict monitoring and rigorous follow-up to prevent loan default.
- Diversify exposure across industries to reduce sector-specific risks.
- Prioritizing onboarding customers keeping in view bank's risk appetite.
- Careful credit assessment while adhering to regulatory guidelines.
- Increased green and sustainable finance following the BB's directives.

STATEMENT ON ETHICS AND BUSINESS CODE OF CONDUCT

MDB is committed to conducting all business activities with the highest ethical standards, upholding principles of honesty, integrity, fairness and transparency in all interactions with customers, employees, partners, and the community.

OUR COMMITMENT

The principal objective of this Code of Conduct is to protect the interests of customers, owners, employees, stakeholders, counterparties and the wider society. This Code vests the responsibility of compliance along with abidance of legislation, regulation and industry/ employer codes and standards on all concerned in the bank in all day to day activity.

This Code of Conduct is intended to be complied with compulsorily by the Bank while conducting business. The ultimate objective is to ensure integrity, high ethical standards, due skill, care and diligence in all business and allied activities, including the stakeholders. MDB will take reasonable care and measures to organize, manage and control its dealings and affairs responsibly and effectively, with adequate risk management systems and financial resources.

KEY HIGHLIGHTS OF MDB'S CODE OF CONDUCT AND ETHICAL GUIDELINES

- Adherence to anti-money laundering laws
- Promoting honesty and integrity
- Avoiding conflicts of interest
- Prohibiting bribery in all its forms
- Promoting responsible business and financial practices
- Discouraging speculation in stocks
- Prohibiting participation in political activities
- Upholding ethical principles for customer complaints

OUR COMPLIANCE CULTURE

MDB upholds a strong compliance culture through its Code of Conduct and Ethical Guidelines, applicable to employees.

Activities of MDB are guided by laws of the country, international rules and internal policies, as well as its responsibilities toward regulators, shareholders, customers, employees and the community in which it serves.

MDB's reputation, integrity, risk management ability and accounting integrity are directly affected by the conduct of its employees.

It is policy of MDB to conduct the business of the Bank being compliant with the laws, rules and regulations of the community in which it operates and to adhere to the highest ethical standards.

Details have been discussed in "Code of Conduct and Ethical Guidelines" under Corporation Governance Report.

LEADERSHIP AND ACCOUNTABILITY

The Managing Director and CEO, as the head of the management team, is accountable to the Board for running the Bank in line with established policies and regulatory guidelines.

Management's Duties

- Safeguarding the interests of all stakeholders
- Implementing Board approved policies and strategic direction
- Maintaining a strong internal control system to ensure legal and regulatory compliance

Details have been discussed in "Separation of Chairman and Chief Executive Officer Roles" under Corporate Governance Report.

OUR CODE, OUR VALUES

MDB's Code of Conduct serves as both an internal guide and external commitment of corporate values to its stakeholders.

It conveys the mission, vision and values while setting clear expectations for employees' conduct in their interactions with both internal and external stakeholders.

It stands as a valuable resource, aiding employees in accessing relevant documents, services and resources to maintain ethical code of business and operation across MDB.

Details have been discussed in "Code of Conduct" under Organizational Overview.

OUR GUIDING PRINCIPLES

HONESTY | INTEGRITY | FAIRNESS | TRANSPARENCY | RESPONSIBILITY

CODE OF CONDUCT & ETHICAL GUIDELINES

The standards of ethics in banking in Bangladesh are not supposed to be particularly different than those practiced by bankers in other societies. Universally bankers are expected to be good corporate citizens, trying to adhere to certain moral and ethical values and endeavoring to do the right thing for the various stakeholders, customers, employees and investors while contributing positively to society as a whole. MDB's unwavering commitment to good governance is exemplified in our comprehensive Code of Conduct, which serves as both an internal guide and a testament to our corporate values and ethical responsibilities toward stakeholders. Thoughtfully shaped, this code defines MDB's mission, vision, and values, while upholding the highest standards of professional integrity and ethical conduct. This guideline is intended to be complied with compulsorily by bank while conducting the businesses. The ultimate and firm objective is to ensure integrity, high ethical standards, due skill, care and diligence in all of the business and allied activities, including the stakeholders. Following are the key highlights of our code of conduct and ethical guidelines:

Serving customers and the stakeholders

Achieving customer satisfaction and loyalty is essential for long-term survival. Clients should feel valued, wanted and loved.

Being fair to customers

Employees must treat all customers impartially and apply polices appropriately to all customers regardless of gender, race, religion, sexual orientation and the like.

Personal investments and insider trading

MDB employees and representatives are strictly prohibited from trading publicly traded securities, including those of their employer, for personal or household gain if they possess material non-public information.

Maintaining confidentiality

The Bank owes a strict duty of confidentiality to their customers. Employees must always protect the confidentiality of property and confidential information obtained or created in connection with activities for MDB in accordance with the applicable law.

Going the extra mile for a customer

All employees must actively assist customers in finding what they need and resolving any issues. If the solution is beyond the Bank's scope, staff should guide them to the appropriate person or authority for resolution.

Whistle Blower

MDB strictly prohibits violence or threats of violence by employees. Mutual respect is essential for professionalism, a safe workplace, and a strong corporate culture that serves the community.

Financial accountability and internal controls

MDB has numerous internal control policies and procedures involving all areas of operation. Every employee should be familiar with and operate within those established norms and internal controls requirements.

Things offered by employees

Employees shall not, on behalf of MDB directly or indirectly give, offer or promise anything of value to any individual, business entity, organization, public official, and political party for the purpose of influencing the recipient. Normal business practices of offering meals, entertainment, promotional gifts are exempted.

Fraud, Theft or Illegal Activities

Employees of MDB shall be vigilant about the frauds, theft or illegal activities and shall not engage in such activities at any cost. If any such activity comes into any employee's notice, he/she shall immediately report the same to his/her immediate superior/s or management to protect the interest of the organization.

Fair & Equal Employment Opportunity

MDB is committed to provide equal opportunity in employment on the basis of individual merit and personal qualifications to employees and applicants for employment. Every individual has the right to work in a professional atmosphere that promotes equal and legal employment opportunities and where discriminatory practices, including harassment are prohibited.

PRODUCTS & SERVICES

DEPOSIT PRODUCTS

RETAIL PRODUCTS

Savings Accounts

Savings Account- General	MDB Digital Savings Account	MDB CPP Savings
MDB Super Saver	MDB Digital Probashi Savings Account	MDB Smart University Saver
MDB College Saver	MDB e-Saver Account	MDB Super Saver Plus
MDB School Saver	MDB Sathi	MDB Freelancer ERQ Account
MDB Probashi Savings		

Current /SND Accounts

Current Deposit	MDB Personal Retail Account	Special Notice Deposit

Term Deposit

Fixed Deposit	MDB FD Plus	MDB Digital Fixed Deposit
MDB Double Benefit	MDB Interest First	MDB Digital Family Support Scheme
MDB Family Support		

Scheme Deposit

MDB Super Monthly Savings	MDB Millionaire Savings Scheme	MDB Digital Deposit Pension Scheme
MDB Special Rural Savings	MDB Platinum Savings Scheme	Double Benefit Plus Scheme
MDB Shikhsha Sanchay Scheme	MDB Traveller's Saving Scheme	Digital Double Benefit Plus Scheme
MDB Kotipoti		

CORPORATE PRODUCTS

Savings Accounts

Current Deposit	POS Merchant Transactional Account	MDB Virtual Collection Account
Special Notice Deposit		

Term Deposit

MDB Time Deposit	MDB FD Plus-Corporate	MDB Time Deposit-Corporate
MDB Fixed Deposit-Corporate		

LOAN PRODUCTS

RETAIL PRODUCTS

Personal Loan

Personal Loan (EMI)	MDB Secured Loan (EMI)	MDB Digital Secured Loan-EMI
Overdraft-FO	MDB Digital Loan-SOD	MDB Digital Nano Loan

Car Loan

Car Loan (EMI)

Home Loan

Home Loan (EMI)
MDB Amar Bari

MDB CARD PRODUCTS

RETAIL PRODUCTS

MDB VISA Debit Card	**MDB VISA Credit Card**	**MDB VISA Prepaid Card**

MDB OFFSHORE PRODUCTS & SERVICES

Deposit Products

Current Account for Type A clients	Fixed Deposit Non-residents & Type A clients	MDB International Banking Account (IB Account)

Trade finance facilities for Type A clients

L/C Opening	Back to Back L/C	Overdraft
L/C Advising	Export Bills Discounting	Time Loan
L/C Transfer	Bank Guarantee	Term Loan

Products for Resident Clients

UPAS L/C Bill Discounting	**Deemed Usance/ Deferred Export Bills Discounting**	**Foreign Currency Term Loan Facility**
Direct Usance/ Deferred Export Bill Discounting		

MDB ISLAMI BANKING WINDOW (MDB SAALAM)

DEPOSIT

Retail Banking

Saalam Current Deposit	Saalam Super Saver Account	Saalam Millionaire Scheme
Saalam Savings Account	Saalam Super Saver Plus Account	Saalam Hajj Savings Scheme
Saalam e-Saver Account	Saalam Personal Retail Account	Saalam Time Deposit
Saalam Probashi Savings Account	Saalam Term Deposit	Saalam Digital DPS
Saalam Sathi	Saalam Family Support	Saalam Digital Hajj Savings Scheme
Saalam College Saver	Saalam Double Benefit Plus Scheme	Saalam Digital Term Deposit Account
Saalam Corporate Payroll Package	Saalam DPS	Saalam Digital Family Support
Saalam Digital Savings Account		Saalam Digital Double Benefit Plus

SME

Saalam Abiram Account	Saalam Abiram Plus Account	Saalam Sthaee

Institutional Banking

Saalam Current Deposit-Corporate	Saalam Term Deposit-Corporate	Saalam Quarterly Corporate Term deposit
MDB Saalam SND-Corporate	Saalam Express Corporate Account	

INVESTMENT

Retail Banking

Saalam Consumer Finance	Saalam Bike Finance	Saalam Bai Muajjal Secured Finance
Saalam Auto Finance	Saalam Home Finance	Saalam Finance for Digital Device

SME

Saalam SME Shirkatul Melk	Saalam NGO Link	Saalam CMSME Pre-Finance Scheme
Saalam SME Bai Muajjal	Saalam Bai Muajjal Secured Finance	Saalam SME Shirkatul Melk

Institutional Banking

Saalam Murabaha Local Purchase	Bai Salam Finance	Saalam Musharaka Local Bill Purchase
Saalam Hire Purchase Shirkat-Ul-Melk	Bai Salam Pre-Shipment Finance	Saalam Musharaka Foreign Purchase
Saalam Murabaha Trust Receipt		

INSTITUTIONAL BANKING DIVISION

LOAN AND ADVANCE

Short-Term Financing

Working Capital Finance	Letter of Credits - Sight/Usance	Post Import Finance
Bank Guarantee (Performance Guarantees, Advance Payment Guarantees & Bid bonds)	Demand Loan	Packing Credit
	Time Loan	

Long Term Financing

Project Finance	Hire Purchase	Bangladesh Bank's Re-Financing Scheme
Structured Finance/Syndication Loan	Work Order Finance	

Regular Trade Service Products

Letter of Credit (Sight/Deferred/UPAS)	Export LC (Advising & Transfer)	Export Bill Negotiation/Collection
Back-to-back Letter of Credit	Letter of Guarantee	Local/Foreign Documents Purchase
Shipping Guarantee	Import Bill Handling	

Specialized Trade Service Products

EDF loan	Packing Credit	Counter Guarantee
OBU Financing		

Savings Products

Fixed Deposit Corporate	High Performance Corporate Account	Express Corporate Account

Digital Product & Cash management solutions

MDB Cash Management (MCM)	Virtual Account

STRATEGIC PRIORITIES

Our strategic priorities guides us in creating long-term value for our stakeholders while driving sustainable and inclusive growth.

01

STRENGTHENING FINANCIAL RESILIENCE

Strengthening Financial Resilience: Focus on maintaining a strong and stable balance sheet with sustainable profitability and solid provisioning.

02

ENHANCING CAPITAL ADEQUACY

Enhancing Capital Adequacy: Ensure the Bank remains well-capitalized to meet regulatory requirements and withstand financial downturns.

03

DRIVING COST EFFICIENCY

Driving Cost Efficiency: Optimize cost management through technological advancements, efficient resource allocation, and competitive pricing strategies.

04

STRENGTHENING RISK MANAGEMENT

Strengthening Risk Management: Enhance internal controls and risk mitigation strategies to safeguard assets and optimize profitability.

05

ADVANCING DIGITAL & INNOVATIVE BANKING

Advancing Digital & Innovative Banking: Promote innovation in banking products, processes, and technology-driven solutions to enhance customer experience.

06

EXPANDING BUSINESS SEGMENTS

Expanding Business Segments: Diversify the Bank's portfolio across corporate, MSME, agriculture, and retail sectors to ensure sustainable growth.

07

INVESTING IN HUMAN CAPITAL

Investing in Human Capital: Develop and nurture a skilled and future-ready workforce through continuous training and leadership development.

08

SUSTAINABILITY & SOCIAL RESPONSIBILITY

Promoting Sustainability & Social Responsibility: Commit to environmental responsibility, green banking, and community initiatives for a sustainable future.

BUSINESS MODEL AND VALUE CREATION

Our business model is designed to create sustainable value for our stakeholders by integrating environmental stewardship, social responsibility, and strong governance into everything we do. Through innovation, collaboration, and responsible practices, we aim to drive long-term growth while contributing to a better tomorrow.

INPUTS → OUR BUSINESS ACTIVITIES → OUTPUTS AND OUTCOMES

KEY ENABLERS

- Fair Governance
- Accelerating Innovation
- Honouring Operations
- Advancing Culture
- Driven Stakeholder

VALUE DRIVERS (SIX CAPITAL)

Capital	Business Activities	Outputs and Outcomes
Financial Capital	• Strong financial performance and disciplined capital allocation • Investment in growth and innovation • Risk management and prudent financial practices	Sustainable financial returns and long-term shareholder value
Manufactured Capital	• Efficient and safe infrastructure and facilities • Investment in advanced technologies • Responsible supply chain management	Operational efficiency Quality products and services
Intellectual Capital	• Digital transformation and technology innovation • Research, development and process improvement • Knowledge management and data-driven decision making	Enhanced innovation and operational excellence
Human Capital	• Skilled, diverse and engaged workforce • Training and development • Health, safety and well-being	A motivated, safe and future-ready workforce
Social and Relationship Capital	• Strong relationships with customers and partners • Community engagement and development • Trust and transparency	Stronger communities Customer loyalty and social license to operate
Natural Capital	• Responsible use of natural resources • Climate action and emissions management • Biodiversity conservation	Reduced environmental impact and a healthier planet

VALUE CREATED

- Financial Growth
- Advancing Sustainability
- Human Advancement
- Adaptive Resilience
- Durable Future

OUR CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS

01	03	05	08	09	10	11	12	13	14	15	16	17
NO POVERTY	GOOD HEALTH AND WELL-BEING	GENDER EQUALITY	DECENT WORK AND ECONOMIC GROWTH	INDUSTRY, INNOVATION AND INFRASTRUCTURE	REDUCED INEQUALITIES	SUSTAINABLE CITIES AND COMMUNITIES	RESPONSIBLE CONSUMPTION AND PRODUCTION	CLIMATE ACTION	LIFE BELOW WATER	LIFE ON LAND	PEACE, JUSTICE AND STRONG INSTITUTIONS	PARTNERSHIPS FOR THE GOALS

VALUE CREATION ACROSS OUR BUSINESS MODEL

CAPITAL	HOW WE CREATE VALUE	OUR KEY ACTIVITIES	VALUE CREATED
Financial Capital	• Generate sustainable returns • Optimize resources and manage risks • Invest in growth and innovation	• Financial planning & discipline • Risk management • Investments in strategic priorities	• Strong financial performance • Shareholder value creation • Business resilience
Manufactured Capital	• Strong financial performance and • disciplined capital allocation • Investment in growth Risk management and prudent	• Strong financial performance and • disciplined capital allocation • Investment in growth Risk management and prudent	• Strong financial performance and • disciplined capital allocation • Investment in growth Risk management and prudent
Intellectual Capital	• Foster innovation and digital transformation • Develop organizational knowledge and expertise • Leverage data, technology and intellectual assets	• Research & development • Technology and process innovation • Knowledge management and data analytics	• Innovative products and services • Improved efficiency and competitiveness • Long-term sustainable growth
Human Capital	• Attract, develop and retain talent • Promote diversity, equity & inclusion • Ensure health, safety and well-being	• Learning & development • Performance & recognition • Health, safety & well-being	• Engaged & skilled workforce • Innovation & productivity • Strong safety culture
Social and Relationship Capital	• Build trusted relationships • Engage with communities and stakeholders • Deliver responsible business practices	• Customer satisfaction • Community investment • Stakeholder engagement	• Customer trust & loyalty • Stronger communities • Enhanced reputation
Natural Capital	• Conserve natural resources • Reduce emissions and waste • Protect biodiversity	• Resource efficiency • Climate action • Waste & biodiversity management	• Lower environmental impact • Climate resilience • Preserved natural resources

SUPPORTED BY STRONG GOVERNANCE

Fiduciary Conduct | Assurance Compliance | Holistic Reporting | Adaptive Risk | Digital Security

By efficiently utilizing our custpitals, we deliver long-term sustainable value and contribute to a resilient economy and a better tommorrow.

PERFORMANCE AND IMPACT OF OUR ACHIEVEMENT

MDB demonstrates strong financial stability with key metrics like ROA, ROE, and NPL ratio, alongside a high Customer Satisfaction Index reflecting its commitment to service excellence. The bank's adherence to ESG principles further ensures sustainable and compliant banking practices.

PERFORMANCE HIGHLIGHTS (FY 2025)

NPAT
826 Mn
+0.94% Vs FY 2024

Deposits
86,432 Mn
+14.93% Vs FY 2024

Interest income
7,160 Mn
+18.91% Vs FY 2024

Earning assets
0,972 Mn
+23.75% vs FY 2024

PBPT
2,702 Mn
+27.77% Vs FY 2024

Earnings per share
1.25
+0.81% vs FY 2024

RISKS AND CHALLENGES

Strong Governance

- Environmental Risks
- Transition to Low Carbon
- Talent Management
- Supply Chain Disruptions
- Regulatory Changes
- Reputation and Stakeholders

IMPACT ON STAKEHOLDERS

Investors	Employees	Customers	Community	Society	Planet
Sustainable value creation	Assured Inclusive Workplace	Impactful Responsible Solutions	Driving Community Development	Unified Sustainable Growth	Lasting Resource Protection

MDB remains dedicated to fostering trust, driving innovation and creating shared value for a sustainable future.

HUMAN RESOURCE ACCOUNTING (HRA)

Midland Bank PLC. views its human capital as the foundation for sustainable growth. Guided by the philosophy "Our People, Our Strength," the Bank invests in attracting, developing, and retaining a skilled and motivated workforce. In 2025, efforts focused on structured recruitment, continuous professional development, leadership grooming, and performance-based rewards, alongside investments in employee well-being and organizational development.

Expenditures on recruitment and training, recognized as generating future benefits, are charged to the Profit & Loss Account as per accounting and regulatory guidelines. MDB remains committed to an inclusive, ethical, high-performance culture, enhancing productivity, service excellence, and stakeholder confidence.

2025 HIGHLIGHTS

893
Total Employees
(Steady workforce growth)

67.41%
Permanent Employees
(Higher permanence ratio)

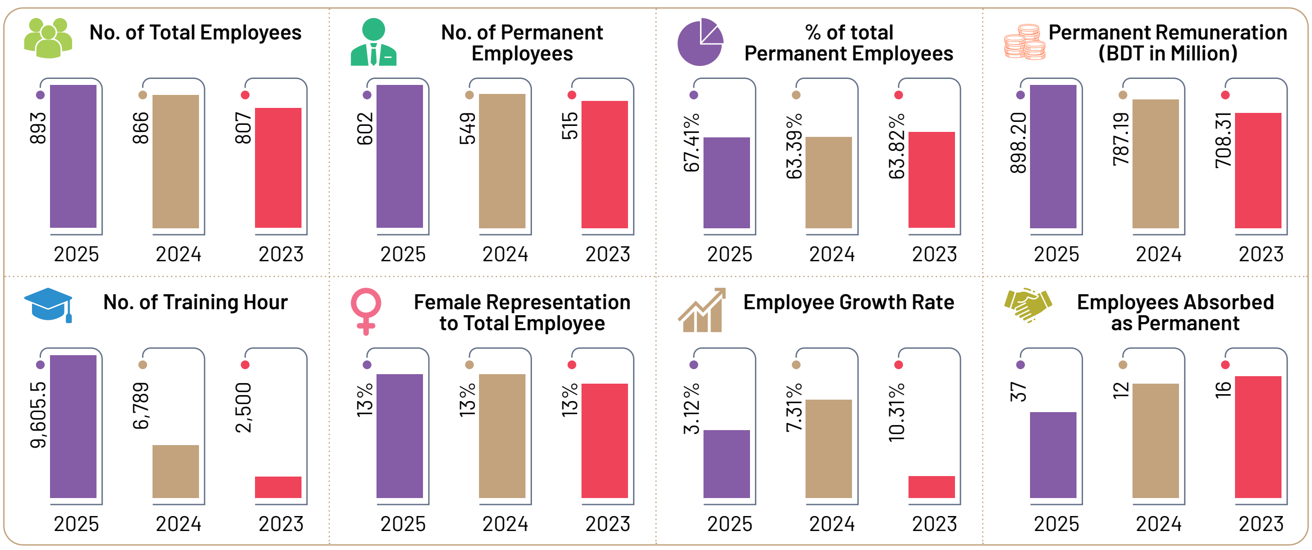
9,605.5 hrs
Training Hours
(Enhancing capabilities)

13%
Female Representation
(Diversity improvement)

37
Contractual Employees Absorbed as Permanent
(Strengthening retention)

THREE YEARS ANALYTICAL OVERVIEW

Particulars	2025	2024	2023	Insights
No. of Total Employees	893	866	807	Steady workforce growth; moderated hiring for productivity.
No. of Permanent Employees	602	549	515	Permanent employees increased, strengthening workforce stability.
% of Permanent Employees to total Employees	67.41%	63.39%	63.82%	Higher permanency reduced contractual workforce dependency.
Employee Remuneration (BDT in Million)	898.20	787.19	708.31	Rising remuneration supports retention and performance culture.
No. of Training Hours	9,605.5 hrs	6,789 hrs	2,500 hrs	Training hours surged, enhancing workforce capabilities.
Female Representation to Total Employee	13%	13%	13%	Female representation stable; diversity improvement opportunity.
Employee Growth Rate	3.12%	7.31%	10.31%	Growth slowdown indicates workforce optimization focus.
Contractual Employees Absorbed as Permanent	37	12	16	Contractual absorption increased, strengthening talent retention.



INCLUSIVE CULTURE
Building a diverse and inclusive workplace for all.

DEVELOP & GROW
Investing in learning and development to unlock potential.

REWARD & RECOGNIZE
Performance-driven rewards that inspire excellence and loyalty.

PARTICULARS
Empowering people today for a stronger, sustainable tomorrow.

STRATEGIC FOCUS AND **RESOURCE ALLOCATION**

MDB operates in a dynamic financial environment and adopts a structured strategy to ensure sustainable growth, resilience and long-term value creation. Aligned with its vision, the Bank focuses on key priorities across short, medium and long-term horizons, emphasizing asset quality, efficiency, governance, digital transformation and inclusive growth.

	01	02	03	04	05
SHORT TERM GOALS	Strengthen asset quality and balance sheet resilience.	Improve cost efficiency through technology and funding optimization.	Enhance customer experience via better channels and digital tools.	Ensure regulatory compliance and strong governance.	Expand Shari'ah banking and governance framework.
MID TERM GOALS	Achieve sustainable profit growth through diversification and higher yields.	Expand across corporate, MSME, agriculture and retail segments.	Strengthen capital adequacy for growth and compliance.	Enhance risk management and internal controls.	Build a skilled, learning-focused workforce.
LONG TERM GOALS	Position MDB as a leading and trusted regional bank.	Achieve excellence in digital and innovative banking.	Ensure sustainable long-term shareholder value.	Promote inclusive and socially responsible banking.	Set benchmark standards in compliance and governance.

Based on the previously outlined goals, MDB has identified three priority areas that require attention to ensure balanced growth for the bank:

IMMEDIATE PRIORITY

Strengthen asset quality, improve cost efficiency, enhance customer service through digital channels, ensure strong compliance and reinforce Shari'ah governance framework.

MEDIUM-TERM PRIORITY

Achieve sustainable profit growth through diversification, expand into key business segments, strengthen capital base, enhance risk management, and build a skilled workforce.

LONG-TERM PRIORITIES

Establish MDB as a leading regional bank with excellence in digital banking, sustainable shareholder value, inclusive growth, and benchmark standards in governance and compliance.

STRATEGY & RESOURCE ALLOCATION

FINANCIAL CAPITAL

Strategic Priorities: Strengthen capital base, profitability, and balance sheet resilience for sustainable growth.

Initiatives: Diversification of income streams, improved asset quality, optimized funding mix, and efficient capital management.

KPI's: Capital Adequacy Ratio, ROA, ROE, NPL ratio, cost of funds, and profitability growth.

HUMAN CAPITAL

Strategic Priorities: Develop a skilled, ethical, and performance-driven workforce aligned with banking innovation and compliance culture.

Initiatives: Continuous training, leadership development, digital skill enhancement, and learning organization culture.

KPI's: Training hours per employee, employee productivity, retention rate, performance appraisal scores, and leadership pipeline strength.

MANUFACTURED CAPITAL

Strategic Priorities: Strengthen physical and digital infrastructure to support efficient and customer-centric banking operations.

Initiatives: Expansion of branch network, modernization of IT systems, digital banking platforms, and process automation.

KPI's: Digital transaction ratio, system uptime, branch productivity, turnaround time, and operational efficiency ratio.

SOCIAL & RELATIONSHIP CAPITAL

Strategic Priorities: Enhance stakeholder trust, financial inclusion, and socially responsible banking practices.

Initiatives: Inclusive banking products, CSR activities, SME and rural financing, and customer engagement programs.

KPI's: Customer satisfaction index, account growth in underserved segments, CSR impact indicators, and SME portfolio growth.

INTELLECTUAL CAPITAL

Strategic Priorities: Strengthen innovation, knowledge management, and strong compliance-driven banking practices.

Initiatives: Product innovation, digital transformation, knowledge-sharing systems, and enhanced Shari'ah governance framework.

KPI's: Number of new products launched, digital adoption rate, compliance score, audit findings, and process innovation index.

NATURAL CAPITAL

Strategic Priorities: Promote environmentally sustainable and green banking practices. Green financing, paperless banking, energy-efficient operations, and ESG integration in lending decisions.

Initiatives: Green financing, paperless banking, energy-efficient operations, and ESG integration in lending decisions.

KPI's: Green financing portfolio size, paperless transaction ratio, carbon footprint reduction, and ESG compliance score.

FINANCIAL HIGHLIGHTS (BDT in Million)

Total Assets	126,365.08
Total Loans and Advances/ Investments	71,067.90
Total Investment in Share and Securities	37,703.44
Total Deposit	86,432.19
Money at call & short notice	19.90
Interest Income/Profit on Investment	7,159.63
Profit paid on Deposit	8,065.00
Net Investment Income	(905.37)
Income from Investment in Share and Securities	4,663.11
Commission, Exchange and Brokerage	595.59
Other Operating Income	147.24
Total Operating Income	4,500.56
Total Operating Expenses	1,798.98
Profit before Provision and Taxes	2,701.59
Net Profit after Tax	825.68
EPS	1.25

KEY POERATING METRICS

No. of Branches	42
No. of Sub-Branches	23
No. of Collection Booths	10
No. of ATM/ CRM	74
Agent Banking Centre (ABC)	142
No. of employees including contractual staff of 317 in 2024 and 291 in 2025	893
Number RMA	169
No. of NOSTRO Accounts (Five Major currency)	20

INTEGRATED REPORTING & RESOURCE ALLOCATION

We integrate our financial and non-financial resources to create long-term value for our stakeholders.

Our strategic priorities ensure sustainable growth, resilience and inclusive development for the future.

OUR COMMITMENT

- Strengthen Resilience
- Drive Innovation
- Empower People
- Protect Environment
- Grow Together

MDB is committed to sustainable value creation through responsible banking, operational excellence and a strong governance framework.

BOARD GOVERNANCE SUSTAINABILITY, ESG, SDG & EFFECTIVENESS

BOARD OF DIRECTORS

SL.	Board Of Directors	Position	Gender	Nationality	EC	BAC	BRMC	Remarks
1	Mr. Ahsan Khan Chowdhury	Chairman	Male	Bangladeshi	Member	-	-	-
2	Mr. Md. Shamsuzzaman	VC	Male	Bangladeshi	-	-	Member	-
3	Mr. Rezaul Karim	Director	Male	Bangladeshi	Chairman	-	-	-
4	Mr. Hafizur Rahman Sarker	Director	Male	Bangladeshi	-	Member	Member	-
5	Dr. Mostafizur Rahman	Director	Male	Bangladeshi	Member	-	Chairman	-
6	Mrs. Shahnaj Parveen	Director	Female	Bangladeshi	-	Member	-	-
7	Mr. Master Abul Kashem	Director	Male	Bangladeshi	Member	-	-	-
8	Mr. Mohammad Jamal Ullah	Director	Male	Bangladeshi	-	Member	-	-
9	Al-haj Mohammed Helal Miah	Director	Male	Bangladeshi	Member	-	-	-
10	Mr. A.K.M. Badiul Alam	Director	Male	Bangladeshi	Member	-	-	-
11	Mr. Md Wahid Miah	Director	Male	Bangladeshi	-	-	-	TE on 23.06.2025
12	Mr. Mohammad Asif-uz-Zaman	ID	Male	Bangladeshi	-	Member	-	TE on 07.11.2025
13	Mr. Khandhaker Tanveer Shamsul Islam	ID	Male	Bangladeshi	-	-	-	TE on 25.09.2025
14	Mr. Riaz Ahmed Chowdhury	ID	Male	Bangladeshi	Member	-	-	IN on 29.07.2025
15	Ms. Akhtar Sarjida Kasem FCA, FCMA	ID	Female	Bangladeshi	-	Chairman	-	TE on 05.03.2025
16	Mr. Mahbubul Hady Fazle Rab	ID	Male	Bangladeshi	-	-	-	TE on 11.01.2025
17	Mr. Nazimuddin Choudhury	ID	Male	Bangladeshi	-	-	-	TE on 25.02.2025

Note: Executive Committee (EC), Board Audit Committee (BAC), Board Risk Management Committee (BRMC), Vice-Chairman (VC), Independent Director (ID), Tenure Expired (TE), Inclusion (IN), Corporate Governance Code 2018 (CG), BRPD Circular No. 2 & 3, Dated 11th & 14th February 2024 (BRPD).

GOVERNANCE SUSTAINABILITY, ESG AND SDG ANALYSIS

Governance Sustainability

- **CG & BRPD**: Strong committee-based governance ensuring effectiveness;
- **CG & BRPD**: Separate BAC and BRMC support audit and risk governance;
- **CG & BRPD**: Active director participation in committees and decision-making;
- **CG & BRPD**: Independent directors enhance transparency and accountability;
- **CG & BRPD**: Timely inclusion of new directors ensures governance continuity.

Areas for ESG

- **Social (S)**: Female representation strengthens diversity;
- **Governance (G)**: Independent directors enhance transparency;
- **Governance (G)**: Risk oversight supports sustainability;
- **Governance (G)**: Committee governance aligns with ESG expectations;
- **Governance (G)**: ESG matters is integrated into committee decisions;

Areas for SDGs

- **SDG 5**: Gender diversity in Board;
- **SDG 8**: Effective governance and institutional efficiency;
- **SDG 9**: Strong governance infrastructure (audit & risk systems);
- **SDG 16**: Transparent, accountable and strong board governance;
- **SDG 17**: Integrated ESG and committee-based governance approach;

Board: **14** of meetings Governance Sustainability in 2025

9 meetings in Q1 & Q2

Total Board & Committees **33** meetings

The Board shows a structured governance framework with active committee oversight, enhanced transparency, and sustainability-oriented practices aligned with evolving ESG and SDG expectations.

SUSTAINABILITY STRATEGY

Building a Sustainable Future, Creating Lasting Value.

MDB is committed to embedding sustainability into its business strategy and operations, promoting responsible growth, managing climate risks, and creating positive impact for people, communities, and the nation.

01 STRATEGIC PILLAR 1
Financing for sustainability

MDB is committed to expanding its portfolio of green and sustainable finance by prioritizing environmentally responsible projects, particularly in renewable energy, energy efficiency and the climate-resilient sectors.

- Integrates ESG risk assessment into credit appraisal process to ensure responsible lending.
- Supports the growth of SME and retail sectors as key drivers of inclusive economic development.
- Financing a greener future through responsible and impactful investments.

02 STRATEGIC PILLAR 2
Accelerated climate resilience action & Environmental Stewardship

The Bank is strengthening its climate risk management framework in line with IFRS S1 and S2, focusing on identifying, measuring and mitigating climate-related financial risks.

- Reduce operational carbon footprint through efficient resource management, digital transformation and sustainable procurement practices.
- Promote green banking initiatives across all operations.
- Build climate resilience and support a low-carbon, sustainable economy.

03 STRATEGIC PILLAR 3
Holistic social impact Inclusive Growth

MDB is committed to fostering inclusive and equitable growth by promoting financial inclusion, enhancing financial literacy and ensuring gender equality across its workforce and client base.

- Promote financial inclusion and enhance financial literacy.
- Ensure gender equality across our workforce and client base.
- Invest in sustainable human resource development to build a skilled, diverse and future-ready workforce.
- CSR initiatives aligned with national priorities and the Sustainable Development Goals (SDGs) to maximize social impact.

04 STRATEGIC PILLAR 4
Accountable governance assurance & Data Integrity

Strong governance remains central to MDB's sustainability agenda.

- Ensure strong ESG disclosures and active stakeholder engagement.
- Uphold data privacy and information security at the highest standards.
- Regularly assess material ESG topics and integrate into strategic planning.
- Enhance transparency, accountability and trust across all stakeholder groups.

05 STRATEGIC PILLAR 5
Driving national development & Economic Value Creation

MDB continues to contribute to national economic development through sustainable financing, support to priority sectors and significant contributions to the national exchequer.

- Provide sustainable financing to priority sectors and drive responsible growth.
- Support businesses and communities to build a resilient and inclusive economy.
- Deliver significant contributions to the national exchequer and economic growth.
- Act as catalyst for sustainable business practices across our value chain.

Together, we are building a sustainable, inclusive and resilient future in line with our Purpose and the Sustainable Development Goals.

03 GOOD HEALTH AND WELL-BEING | 04 QUALITY EDUCATION | 05 GENDER EQUALITY | 07 AFFORDABLE AND CLEAN ENERGY | 08 DECENT WORK AND ECONOMIC GROWTH | 09 INDUSTRY, INNOVATION AND INFRASTRUCTURE | 11 SUSTAINABLE CITIES AND COMMUNITIES | 12 RESPONSIBLE CONSUMPTION AND PRODUCTION | 17 PARTNERSHIPS FOR THE GOALS

SUSTAINABILITY REPORT

MDB is committed to integrating environmental, social and governance issues into their day-to-day operations. The banking industry is also becoming more competitive, with many new entrants using innovative and inclusive business models to offer differentiated products and services such as social banking and social finance, which focus in particular on investing based on social responsibility.

The bank is emerging with a new set of banking capabilities, including better insights into customer behaviors and needs, and new approaches to reach and engage them. The bank is more transparent and risk-aware, tries to improve its trust and relationships with clients, stakeholders, governments and regulators, which in turn will make the bank capable to respond more efficiently to future regulatory requirements, improve the bank's ability to manage risks and avoid costs and penalties of non-compliance. MDB prioritizes on educating customers about services and products in a more transparent way. We are inclined to responsible financing considering social and environmental impacts that cause from bank's financing and operational activities. view to creating sound, efficient and responsive financial institution, where the management has focus and priority.

Environment Management

We continue to strengthen our commitment to the environment through responsible operations, resource efficiency and climate action.

Social Responsibility

We are dedicated to creating positive social impact by empowering our people, supporting communities and promoting financial inclusion and well-being.

Governance & Ethics

Strong governance and ethical conduct are the foundation of our business. We uphold transparency, accountability and integrity in all that we do.

Economic Performance

We deliver sustainable financial performance while creating long-term value for our customers, shareholders and society.

Innovation & Digitalization

We embrace innovation and digital transformation to enhance customer experience, operational efficiency and sustainable growth.

Sustainable Organization:

MDB supports sustainable corporate practices by embedding ESG principles across all levels of the organization. We prioritize employee well-being, ethical business conduct and resource efficiency to create long-term value.

Sustainable Investment:

MDB promotes investment and digital transformation with a strong focus on sustainability. By adopting green financing, sustainable products and responsible investment principles, we aim to support our clients' transition to a low-carbon and inclusive economy while generating sustainable returns.

Financial Inclusion:

Midland Bank PLC. extends financial inclusion by enabling affordable banking through agent banking, mobile services and tailored financial solutions for underserved communities. In 2025, MDB expanded literacy and digital skills training to promote financial empowerment among women, youth and entrepreneurs.

Regulatory Compliance:

Midland Bank PLC. upholds transparency, accountability and ethical conduct in compliance with all applicable laws and regulations. The Bank promotes responsible banking by preventing financial crimes and ensuring data protection.

Risk Management:

MDB integrates environmental and social risks into our enterprise risk management framework. We identify, assess and mitigate potential risks associated with climate change, social impact and governance practices to build a resilient and sustainable business.

Stakeholder Engagement:

Our bank believes in active engagement with our stakeholders to understand their expectations and create shared value. We maintain open communication and partnerships with customers, investors, employees, regulators and communities.

Energy and Emissions:

MDB is continuously working to reduce our carbon footprint by improving energy efficiency, adopting renewable energy solutions and promoting a low-carbon culture.

OUR COMMITMENT

We are committed to creating a sustainable future by aligning our strategy with ESG principles and working together with our stakeholders to build a better tomorrow.

Responsible Business | Empowered Communities | Healthy Planet | Sustainable Growth

OUR PROGRESS IN 2025

During 2025, MDB arranged Financial Literacy Training to 13,677 customers. Financial Literacy Day 2025 prepares youth for employment through career guidance and workshops at Presidency University, promoting academic-industry cooperation. It encourages sustainable growth, strategic business

Commitment Towards Climate and Net-Zero Goals

As a responsible financial institution, we remain committed to supporting the global fight against climate change. We have set targets to align our financing portfolio with the goals of the Paris Agreement and aim to achieve net-zero emissions from our operations and financing activities by 2050.

- We continuously assess and manage climate-related risks and opportunities.
- We promote sustainable lending and transition financing.
- Strengthening green loan portfolio and sustainable investments.

Employee Engagement

Our people are the key to our success. We focus on creating an inclusive workplace, providing continuous learning opportunities and ensuring health, safety and well-being for all employees.

Targets & Milestones

We set measurable targets for ESG and KYC procedures across all business processes. Our milestones reflect our commitment to continuous improvement and sustainable growth.

Promoting Sustainable Finance

Our green finance priorities include ETP, modernization of brick kiln by advanced technology, Bio-gas Plant, Solar Power System and other renewable energy sectors. In our attempt for green finance in 2025, we have disbursed a sum of BDT 2,885.07 million in different sectors such as Energy Efficiency, Healthcare Services etc. Besides, specific environment and social risk management plan and guidelines are in place with the Bank.

Contribution to Government & Economy

The strength of our socio economic development generates mainly from government revenues. As per tax law, the Bank deducts at source income tax, VAT and excise duty from various payments and services for ultimate credit to government exchequer.

Looking Ahead

As we move forward, we will continue to strengthen our sustainability journey by scaling up green financing, enhancing digital solutions and fostering innovation. Together, we aim to create a more inclusive, resilient and sustainable future for all.

> Sustainability is not just a commitment, it is our way of banking for a better tomorrow.

At a Glance - Highlights 2025

CMSME loan disbursement	New CMSME	Women Entrepreneur Finance Disbursement	Solar Financing Disbursement	CSR Allotment	Financial Literacy Training
BDT 3,345.32 Million	**BDT 207**	**BDT 415.40** Million	**BDT 2,885.07** Million	**BDT 13.33** Million	**13,677** Customers

DISCLOSURE ON ESG INITIATIVES

Our commitment to Environmental, Social, and Governance (ESG) is rooted in our responsibility to our stakeholders and our vision for a sustainable future. We view ESG not just as a compliance requirement, but as a strategic framework that guides our long-term value creation. Our goals across the three ESG pillars good governance, positive social impact, and environmental care are closely aligned with our vision, mission, and strategic priorities. In a fast-changing world, we actively seek out new opportunities within the challenges we face. This forward-thinking approach helps us build responsible business practices into everything we do, making MDB stronger, more resilient, and purpose-driven. Through this journey, MDB aims to promote sustainable finance, inclusive development, and ethical leadership, supporting both national priorities and the United Nations Sustainable Development Goals (SDGs).

ENVIRONMENTAL ALIGNMENT:

Environmental sustainability is a vital part of responsible banking. As the world faces increasing climate and ecological challenges, MDB is committed to reducing its environmental footprint and supporting green growth. Our initiatives are aligned with our broader ESG strategy and reflect a conscious effort to promote eco-friendly operations, sustainable resource use, and green financing solutions.

SOCIAL ALIGNMENT:

MDB is deeply committed to creating positive social impact through our financial services, community engagement, and inclusive business practices. We believe that a strong, sustainable society is built on principles of equity, opportunity, and responsibility. Our social initiatives focus on enhancing access to financial services, empowering employees, and supporting underserved communities. By innovating banking solutions, promoting inclusive growth, and prioritizing employee development, we are working towards a more just and equitable future for all.

GOVERNANCE ALIGNMENT:

MDB is committed to upholding the highest standards of governance, ensuring transparency, accountability, and ethical practices in everything we do. Through responsible risk management, capital strength, and a focus on regulatory compliance, we aim to lead by example in driving financial stability and sustainable growth. Our commitment to integrity, transparency, and ethical business conduct is at the heart of our operations, ensuring that we build a trustworthy institution that continues to flourish and positively contribute to both the economy and society.

ENVIRONMENTAL ALIGNMENT

MDB's Promise	Alignment to ESG
Cost Control: Efficient cost management and profitability optimization	Promotes sustainable resource use, efficiency, and responsible financial management.
For a Green Living Habitat: Environmental consciousness and community support	Reflects the bank's commitment to environmental sustainability and ecological responsibility through green finance and eco-friendly operations.

SOCIAL INITIATIVES

MDB's Promise	Alignment to ESG
Provide quality banking services with enhanced customer focus and innovate need-based products	Promotes inclusive access to financial services and addresses customer needs across diverse socioeconomic backgrounds.
Sharpen leadership as a learning organization with the finest professionals	Encourages continuous learning, skill development, and professional excellence within the workforce.
Maintain a healthy and diversified financial profile for inclusive growth	Advocates inclusive financing that enables participation of underserved segments in the economy.
Be a responsible social enterprise by blending commercial pursuits with social banking	Balances profit and purpose by addressing community needs, promoting equality, and contributing to social development.
Business Diversification: Serving corporate, MSMEs, agriculture, and retail	Enables inclusive growth by financing various economic segments, especially MSMEs and agriculture.
A Better Human Force: Employee training and development	Builds a skilled, diverse, and empowered workforce, supporting inclusive and sustainable employment.
Innovative Banking: Innovation in products, processes, and delivery	Enhances financial accessibility, fosters digital innovation, and bridges service gaps for underserved groups.

GOVERNANCE INITIATIVES

Our ESG framework is built on our promise to our stakeholders and aligned with global sustainability goals.

MDB's Promise	Alignment to ESG
Trusted, respected, and valued financial service provider	Envisions leadership in financial services through trust, innovation, and stakeholder value—fostering responsible business practices, economic growth, and strong institutions.
Resilient Balance Sheet: Solid provisioning and sustainable profitability	A strong, risk-resilient balance sheet underpins financial stability, supporting long-term economic growth and infrastructure investment.
Capital Strength: Adequate capitalization to withstand downturns	Ensuring capital adequacy aligns with prudent governance, financial transparency, and institutional trust.
Risk Mitigation: Managing financial and non-financial risks	Supports long-term resilience and responsible business practices through robust risk controls and compliance.
Be a benchmark in compliance, governance, and ethics	Reflects commitment to strong institutional governance, regulatory compliance, and ethical business conduct.
Build long-term shareholder value with consistent growth momentum	Ensures sustained financial health and collaborative growth that supports long-term impact and SDG alignment.

We are steadfast in our commitment to **Environmental, Social, and Governance (ESG)** principles, which are integral to our operations, strategy, and long-term vision. By embedding responsible practices across governance, social impact, and environmental stewardship, we ensure that every aspect of our business contributes to a sustainable and equitable future.

STAKEHOLDERS ENGAGEMENT

Midland Bank PLC. is committed to understanding the impact of its operations at every stage, maintaining open communication with its stakeholders to ensure their needs and expectations are met.

By engaging with customers, investors, regulators, employees, and communities, we aim to understand their priorities and address the issues that matter most.

In line with our dedication to transparency, MDB has expanded its non-financial reporting to include detailed sustainability disclosures. We continuously strengthen our efforts to provide stakeholders with valuable insights into our sustainable practices and strategies, ensuring we effectively meet their evolving needs and expectations.

OUR COMMITMENT

Transparency
We believe in open communication and accountability

Sustainability
We integrate environmental, social and governance (ESG) principles into our business strategy.

Responsibility
We are committed to creating positive impact for society and the environment.

Long-Term Value
We align with stakeholder expectations to drive sustainable growth and inclusive prosperity.

HOW WE ENGAGE		HOW MDB CREATES VALUE IN THE LONG TERM
CUSTOMERS	Regular surveys, feedback channels, digital platforms, customer service teams.	Enhancing customer experience through innovative products and services, ensuring long-term trust and loyalty.
EMPLOYEES	Employee engagement surveys, training programs, performance reviews.	Developing a skilled and motivated workforce, fostering long-term employee satisfaction and growth.
INVESTORS	Quarterly financial reports, annual general meetings (AGM), transparency in ESG performance.	Delivering consistent financial performance, long-term growth, and aligning with sustainable investment priorities.
SUPPLIERS	Supplier engagement meetings, audits, Formal communication, and feedback channels.	Building long-term, sustainable supplier relationships that promote operational efficiency and ethical sourcing.
COMMUNITIES	Community outreach programs, corporate social responsibility (CSR) initiatives, volunteering, local partnerships, social media engagement.	Contributing to societal well-being and sustainable local development, driving inclusive economic growth.
REGULATORS	Regular consultations, compliance reporting, meetings with regulatory bodies.	Ensuring legal compliance, promoting ethical business practices, and fostering long-term industry stability and growth.

This approach to stakeholder engagement ensures MDB remains responsible, transparent and sustainable. By aligning our strategies with stakeholder expectations, we create long-term value for stakeholders, communities, and the economy, while upholding ethical practices, social responsibility, and environmental care.

ETHICAL PRACTICES
Upholding integrity high standards in all we do.

SOCIAL RESPONSIBILITY
Creating positive impact and inclusive opportunities for all.

ENVIRONMENTAL CARE
Promoting responsible resource use and a greener future.

LONG-TERM VALUE
Driving sustainable growth and prosperity for future generations.

MATERIAL TOPIC REPORT

As a responsible financial institution, Midland Bank is committed to managing key environmental, social, and governance (ESG) factors that impact business performance, stakeholder interests, and sustainable development. The Bank follows a structured materiality assessment process based on the GRI framework and aligns with the guidelines of Bangladesh Bank, BSEC, and the UN Sustainable Development Goals (SDGs).

MATERIALITY ASSESSMENT PROCESS OF MDB

MDB conducted a structured materiality assessment process during 2025 to identify and evaluate the most significant topics impacting the Bank and its stakeholders.

Factor Identification	Active Stakeholder Engagement	Holistic Prioritization	Assessment Validation	Disclosure Reporting & Integration
Key ESG, operational, governance, and financial topics were identified through internal review, regulatory guidance, industry benchmarking, and stakeholder feedback.	Engagement sessions, surveys, meetings, and feedback mechanisms were conducted with key stakeholder groups.	Topics were prioritized based on their significance to stakeholders and their potential impact on MDB's business performance and long-term sustainability.	The material topics were reviewed and validated by senior management and relevant committees.	The finalized material topics were integrated into strategic planning, risk management, ESG initiatives, and annual reporting disclosures.

OUR COMMITMENT

Driving sustainable growth, creating shared value, and building a resilient future for all stakeholders.

ALIGNED WITH

SUSTAINABLE DEVELOPMENT GOALS

OUR MANTERIAL TOPICS

Material Topic	How MDB Responds	GRI Relevance	Six Capital Impacted
Integrity, Transparency & Accountability	MDB ensures ethical practices, transparency, compliance, accountability, and governance through effective risk management.	GRI 2: General Disclosures GRI 205: Anti-corruption GRI 206: Anti-competitive Behavior	Financial Intellectual Social & Relationship
Macroeconomic & Geopolitical Environment	MDB regularly monitors economic risks and conducts stress testing for prudent financial planning and stability.	GRI 201: Economic Performance GRI 203: Indirect Economic Impacts	Financial Intellectual
Corporate Governance & Ethics	MDB ensures strong governance through effective Board oversight, ethical practices, compliance, and transparent disclosures.	GRI 2: Governance GRI 205: Anti-corruption	Financial Intellectual Social & Relationship
Customer Satisfaction	MDB enhances customer experience through quality services, digital banking, complaint resolution, and engagement initiatives.	GRI 417: Marketing & Labeling	Social & Relationship
Customer Privacy & Data Security	MDB prioritizes customer information security through cybersecurity controls, ISO 27001:2013 and PCI DSS certifications.	GRI 418: Customer Privacy	Intellectual
Financial Inclusion	MDB promotes financial inclusion through agent banking, SME financing, women entrepreneurship, and digital services.	GRI 203: Indirect Economic Impacts	Financial Social & Relationship
Employee Safety, Security and Well-being	MDB ensures employee well-being through safety measures, health awareness, insurance, and supportive workplace environment.	GRI 403: Occupational Health & Safety	Human
Talent Acquisition & Management	MDB develops talent through recruitment, training, performance evaluation, promotions, and leadership development programs.	GRI 404: Training & Education	Human Intellectual
Environmental Impact	MDB supports environmental sustainability through green finance, energy efficiency, solar branches, and risk assessment.	GRI 302: Energy GRI 305: Emissions	Financial Manufactured Human Natural
Digital Transformation	MDB advances digital transformation through internet and mobile banking, automation, cybersecurity, and technology-driven services.	GRI 418: Customer Privacy	Intellectual Financial
Asset Quality & Asset Growth	MDB ensures prudent credit risk management through portfolio monitoring, recovery actions, and diversified asset growth.	GRI 201: Economic Performance	Financial
Prevention of Financial Crimes	MDB ensures AML/CFT compliance through training, monitoring systems, reporting, due diligence, and internal controls.	GRI 205: Anti-corruption	Financial Human Relationship

MDB'S STAKEHOLDER ENGAGEMENT

MDB's Promise	MDB's Promise	MDB's Promise
Shareholders & Investors	AGM, Annual Report, Investor Communications, Regulatory Disclosures	• AGM Attendance (in 2025): Physical 49%, Digital 51% • Dividend Declaration: A total 6% in 2025 • Distribution of Annual Report before 21 days of AGM
Customers	Customer feedback, digital communication, surveys, complaint handling mechanisms	• Total No. of Accounts: 329,302 • Rural Customer Coverage in 2025: 173,262 • No. of Digital Banking Users: 36,395
Employees	Training programs, internal communication, appraisal discussions, engagement sessions	• Training Hours (9,605.5 hrs) • Employee Growth Rate (3.12%) • Female Employee Ratio (13%)
Business Partners & Vendors	Business meetings, operational coordination, contract management	• Conducted Vendor Engagement Meetings • Timely Service Delivery • Payment and procurement policy
Regulators & Policymakers	Regulatory meetings, compliance reporting, supervisory engagement	• Total 14 Board Meetings held in 2025 • Average Board Meeting Attendance Rate: ~80%
Local Community & Society	CSR activities, awareness programs, financial literacy initiatives	• CSR Expenditure (Tk. 13.33 Million) • Financial Literacy Participants (13,677) • No. of Awareness Campaigns (82)

Material topics	Impact on stakeholders	Relevant SDGs	Impact on capital type	Topic details
Sound Financial performance	Investors, depositors, lenders	08, 09, 11, 12	Financial	Information for Stakeholders, Financial Statements
Good Corporate Governance	All the kay stakeholders	16, 17	Intellectual, Financial	Corporate Governance Report
Financial inclement	Customers (mainly the unbanked ones)	10	Social & Relationship	Retail and SME Banking, Sustainability Report
Anti-money laundering & terrorist financing	Employees Customers	16	Intellectual	Corporate Governance Report
Risk management	Investors Customers & Employees	16	All	Risk Management Report
Information & data security	Customers	11, 17	Intellectual	Sustainable Growth through Technological Advancement
Health & safety	Employees	03	Human	Human Resource Accounting (HRA) Sustainable Human Resource Development
Human resource development	Employees	05, 08, 10	Human	The Trendsetter in Caring HR Prances
Service quality	Customers	09, 10, 16	Social relationships	Customer Delight. Our Journey towards Excellence
Innovation in products and services	Customers	09, 17	Intellectual	Managing Director's Review
Energy and emission	Society	07, 12	Natural	Sustainability Report
Resource optimization	Society	06, 07, 12	Natural	Sustainability Report
Green finance Sustainable investment	Society	11, 12, 17	Natural	Sustainability Report
Regulatory Compliance	Regulator	16, 17	Social and Relationship	Corporate Governance Sustainability Report

SUSTAINABLE PROGRESS, SHARED VALUE

MIDLAND BANK PLC.

Materiality Matrix of Midland Bank PLC.: KPI / Metric

SUSTAINABLE FINANCE & GREEN BANKING

Green Finance:	2,885.10 mn
Sustainable Finance:	16,057.30 mn
Projects under Climate Risk Fund (CRF):	04 (2025)
Solar Branches:	11 (2025)

CREDIT RISK & ASSET QUALITY

NPL Ratio:	3.08%
Classified Loan Amount:	2,189.94 mn

FINANCIAL PERFORMANCE

Profit After Tax		826 mn
ROA	ROE	EPS
0.72%	8.19%	BDT 1.25
Dividend in 2025		3% Cash & 3% Stock

FINANCIAL INCLUSION

Agent Banking Outlets	142
New Deposit Accounts	76,779
SME Loan Portfolio	BDT 5,503.22 m
Total Deposit Accounts	412,445
Digital Accounts	36,395
Total Customer	3,29,302

DIGITAL BANKING & CYBERSECURITY

Internet Banking Users	17,484
Mobile App Users	17,321
ISO 27001:2022 & PCI DSS Certified	
Online Branch Coverage	65
Solar-Powered Branches	11
ATM Network	74
Rural Customer Coverage	173,262

CORPORATE GOVERNANCE & COMPLIANCE

Board Meetings Held	14
Attendance Rate	~80%
Regulatory Penalties	Nil

HUMAN CAPITAL DEVELOPMENT

Total Employees	893
Training Hours	9,605.5 hrs
Employee Growth Rate	3.12%
AML Training Sessions	13

EMPLOYEE WELL-BEING & RETENTION

No. of Promotions	173
Contractual Employees Absorbed	37
Female Employee Ratio	13%

SME & ENTREPRENEURSHIP SUPPORT

SME Loan Portfolio	5,503.22 mn
Women Entrepreneur Financing	415.40 mn
Women Entrepreneur Beneficiaries	2,268

CSR & COMMUNITY INVESTMENT

CSR	13.33 mn
Green Finance	2,885.10 mn
Sustainable Finance	16,057.30 mn
Impact Fund Investment	300 mn
Energy & Resource	4,085.66 mn

TAX & ECONOMIC CONTRIBUTION

Tax Paid	1,922.01 mn
VAT Paid	1,662.22 mn
Contribution to National Exchequer	3,732.46 mn

ENVIRONMENTAL SUSTAINABILITY

Branches with Rainwater Harvesting	01
Branches with Solid Waste Management	05
Green Projects Financed	10

STAKEHOLDER ENGAGEMENT

Awareness Campaigns (Fire Drills)	82
Participants in Financial Literacy Training	13,677
Green Banking Training Programs	02
Participants in Green Banking Training	160

GREEN HOUSE GAS (GHG) EMISSIONS TCO2E

Gross GHG Emissions		Net GHG Emissions	
Scope-1 (Direct)	89.25	Scope-1 (Direct)	83.35
Scope-2 (Indirect)	1,619.93	Scope-2 (Indirect)	1,619.93
Scope-3 (Financed)	2,84,101	Scope-3 (Financed)	2,76,638

MATERIALITY MATRIX (MDB) - Impact Assessment

The following matrix presents the material Environmental, Social and Governance (ESG) topics based on their impact and relevance to the Bank and its key stakeholders

MATERIALITY MATRIX

Importance to Stakeholders ↓ / Importance to the Bank →	Low	Medium	High
High	No material topics identified	CSR & Community Investment Environmental Sustainability Stakeholder Engagement	Sustainable Finance & Green Banking Credit Risk & Asset Quality Financial Performance Financial Inclusion Digital Banking & Cybersecurity Corporate Governance & Compliance SME & Entrepreneurship Support
Medium	No material topics identified	Human Capital Development Employee Well-being & Retention Tax & Economic Contribution	No material topics identified
Low	Human Capital Development Employee Well-being & Retention Tax & Economic Contribution	No material topics identified	No material topics identified

MATERIAL TOPICS - IMPACT ASSESSMENT SUMMARY

Material Topic	Importance to the Bank	Importance to Stakeholders
Sustainable Finance & Green Banking	High	High
Credit Risk & Asset Quality	High	High
Financial Performance	High	High
Financial Inclusion	High	High
Digital Banking & Cybersecurity	High	High
Corporate Governance & Compliance	High	High
SME & Entrepreneurship Support	High	High
CSR & Community Investment	Medium	High

Material Topic	Importance to the Bank	Importance to Stakeholders
Environmental Sustainability	Medium	High
Stakeholder Engagement	Medium	High
Human Capital Development	Medium	Medium
Employee Well-being & Retention	Medium	Medium
Tax & Economic Contribution	Medium	Medium
Human Capital Development	Low	Low
Employee Well-being & Retention	Low	Low
Tax & Economic Contribution	Low	Low

7 TOPICS — **High Priority**
Strategic priorities with significant financial and stakeholder impact

6 TOPICS — **Medium Priority**
Important but not mission-critical drivers

3 TOPICS — **Low Priority**
Supporting or non-material areas with limited ESG impact

COMMITMENT TO SUSTAINABLE DEVELOPMENT GOALS (SDGs)

As a responsible financial institution, we recognize that meaningful progress toward sustainable development requires a deliberate alignment of our business activities with global, national, and local priorities. This alignment enables us to contribute to positive change while fostering a more sustainable and inclusive future.

Our commitment to the Sustainable Development Goals (SDGs) is deeply integrated into our overall strategic objectives, supported by a robust risk management approach and a governance framework that prioritizes stakeholder value. Through this holistic integration, we ensure that sustainability considerations are embedded across our operations and decision-making processes.

ALIGNING WITH THE SDGS

Our materiality assessment, conducted using the Global Reporting Initiative (GRI) framework, has enabled us to identify and prioritize Environmental, Social, and Governance (ESG) issues that are most relevant to our stakeholders and the broader operating environment. These material topics form the foundation of our contribution to the SDGs, ensuring our strategic actions create long-term value while supporting national and global sustainability agendas. We are particularly focused on the SDGs that closely align with our business model, regulatory obligations, and stakeholder expectations, including:

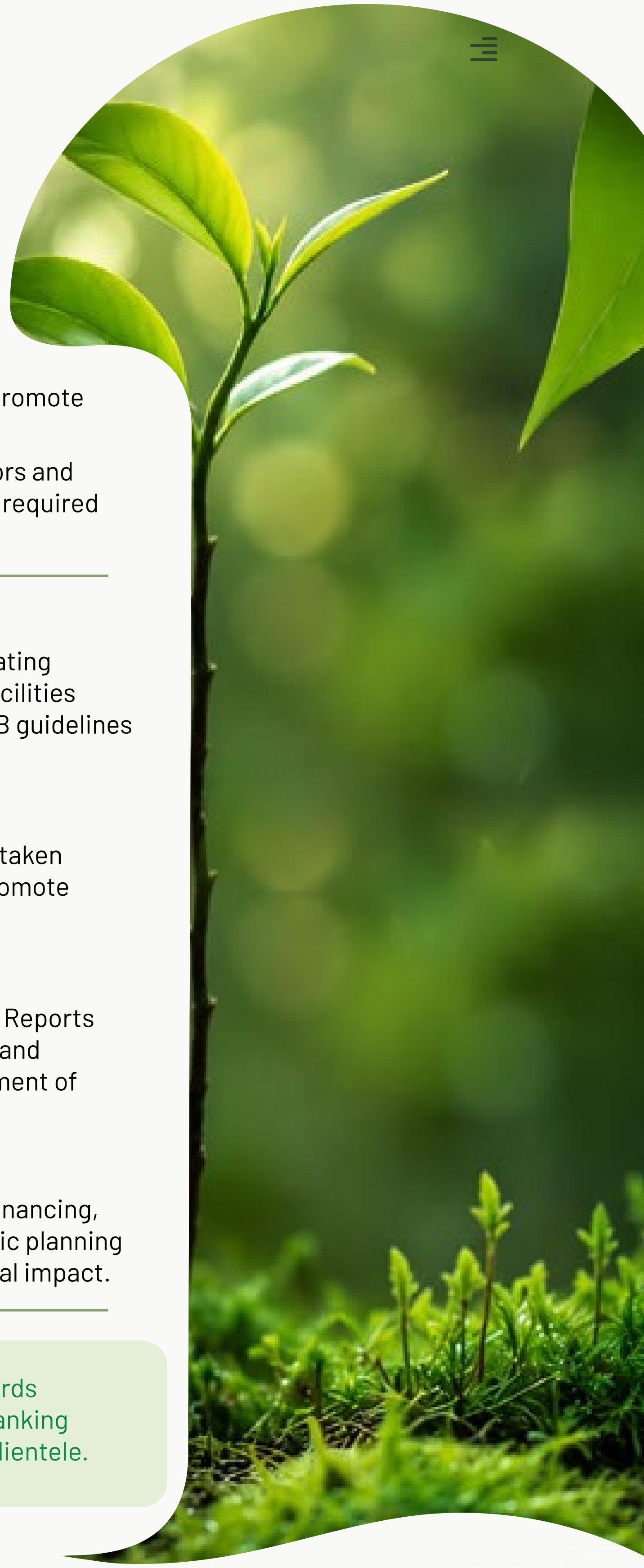
SDG FOCUS	HOW WE CONTNBUTE	OUR IMPACT
No Poverty	Expanding financial inclusion through SME microfinance and rural banking solutions.	Strengthening financial inclusion for entrepreneurs and underserved groups;
Gender Equality	Promoting women entrepreneurship through tailored loan products and inclusive workplace policies.	Advancing empowered women and inclusive workplace culture;
Decent Work and Economic Growth	Supporting job creation via SME financing, employee development and ethical employment practices.	Inclusive sustainable employment and economic empowerment;
Industry, Innovation and Infrastructure	Investing in digital transformation, fintech partnerships and sustainable infrastructure financing.	Driving sustainable infrastructure and innovation-led growth;
Climate Action	Implementing green banking initiatives, paperless banking and financing eco-friendly projects.	Reduced environmental footprint and climate resilience
Peace, Justice and Strong Institutions	Strengthening governance, anti-corruption measures and transparent reporting.	Leading with trust, accountability and ethical business practices.

OUR COMMITMENT IN ACTION

Key initiatives supporting the SDGs: Our commitment to supporting the Sustainable Development Goals (SDGs) is reflected in a range of targeted initiatives that aim to create meaningful and lasting impact. As part of our efforts to promote financial inclusion, we have disbursed over BDT 20,239 crore in loans to priority sectors such as agriculture, SMEs, women empowerment, and green financing under national priority policies and regulations. This includes our work under the SME Financing and Refinancing Scheme, which has supported thousands of businesses and generated employment opportunities across the country. In addition, we have adopted Bangladesh Bank's Green Finance Policy and invested in eco-friendly projects to help reduce environmental risk and support the transition to a low-carbon economy. We are also driving digital transformation across the organization, enhancing access to financial services for our customers through secure and innovative digital solutions. Through these forward-looking strategies, Midland Bank PLC aims to create long-term value for both its stakeholders and the broader society.

People	Planet	Governance	Prosperity
Empowering individuals and communities for a better future	Protecting the environment and promoting sustainability	Upholding transparency, integrity and responsible leadership	Driving inclusive and sustainable economic growth

GREEN BANKING:
TOWARDS SUSTAINABLE BANKING



Midland Bank (MDB) is much more aware to implement and promote green banking initiatives in line with

Bangladesh Bank's policy guidelines. Bank's Board of Directors and Management have committed every support, resources and required strategies to the growth of green business and practices.

ENVIRONMENTAL RISK MANAGEMENT

MDB conducts Environmental & Social Risk Rating (ESRR) for the projects as well as the credit facilities (both new and existing). ESRM policy as per BB guidelines is implemented

IN-HOUSE GREEN BANKING

In view of Green Banking Policy, the Bank has taken measures or started building awareness to promote Green Banking within the bank.

GREEN REPORTING & DISCLOSURE

MDB prepares Green Banking & Sustainability Reports to disclose updates on its quarterly activities and engagements to Sustainable Finance Department of Bangladesh Bank.

MDB GREEN REPORT CARD 2025

Highlights the Bank's efforts in eco-friendly financing, digital banking, awareness building, & strategic planning demonstrating its dedication to environmental impact.

We are well aware of our responsibilities towards the society to encourage adaption of green banking practices across the broad segments of the clientele.

SUPPORTING SUSTAINABLE DEVELOPMENT GOALS

07 AFFORDABLE AND CLEAN ENERGY	08 DECENT WORK AND ECONOMIC GROWTH	09 INDUSTRY, INNOVATION AND INFRASTRUCTURE	11 SUSTAINABLE CITIES AND COMMUNITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION

OUR PERFORMANCE

Area/ Theme	Unit	No. of Projects	Key Highlights
Introducing Green Finance			
Energy & Resource Efficiency	4,085.66	02	Energy saving & efficient technology
Liquid Waste Management	205.16	03	Wastewater treatment & pollution control
Solar Panel / Renewable Energy	105.02	02	Clean and renewable energy
Environment-Friendly Brick Production	154.07	02	Eco-friendly
Green Socially Responsible Financing	75.42	01	Sustainable social enterprises

Particulars	Accounts	Key Highlights
Online Banking		
ATM/ CRM	74	Expanding customer access
Branches & Sub-Branches with Online Coverage	65	Enhanced digital banking
Solar-Powered Branches	11	Promoting green energy
Branches with Rainwater Harvesting	01	Water sustainability
Branches with Solid Waste Management	05	Eco-friendly operations
Total Deposit Accounts	412,445	Large customer base
Accounts with Internet Banking	90,172	Convenient digital access
Accounts with Mobile/SMS Banking	58,412	Banking on-the-go

Particulars	Participants	Key Highlights
Awareness Building		
Training Programs on Green Banking (In-house)	02	Employee Capacity Building
Participants in the Training	160	Staff Skill Development
Participants in Financial Literacy Training	13,677	Customer Awareness & Financial Literacy

Particulars	Focus Area
Disclosure	
Website	Published and accessible online
Annual Report	Included in the Bank's annual reporting
Green Banking & Sustainability	Customer Awareness & Financial Literacy
Report (if any)	Detailed sustainability initiatives
Climate-related Financial Disclosure	
(GHG Emission)	Transparency on environmental impact

Particulars	Key Highlight
Green Strategic Planning	
Formulation of Green Strategic Planning	Strategic framework for sustainable banking
Formulation of Bank's Specific Environmental Risk	Identification & management of environmental risks
Management Plan & Guidelines (Others, if any)	Policies and procedures for green operations

Particulars	Projects	Focus Area
Health and Safety		
Number of Fire Drills conducted across the company	82	Ensuring employee and customer safety, enhancing emergency preparedness, and promoting awareness of fire safety protocols

Particulars	Status	Focus Area
Grievance/ complaints handling Mechanism		
Grievance/Complaints Mechanism for Employees	Yes	Employee support, transparency & accountability
Grievance/Complaints Mechanism for External Stakeholders	Yes	Customer & stakeholder satisfaction, transparent resolution

At MDB, we integrate sustainability into our core business strategy, align with global sustainability frameworks and continuously improve our environmental, social and governance (ESG) performance to create long-term value for our stakeholders.

GOVERNANCE & STRATEGY

Focus Area	Focus Area
Policy & Commitment	Strong sustainability governance framework and policies
Board Oversight	Board-level oversight on sustainability and ESG risks
Risk Management	Integration of environmental and social risks in lending
Stakeholder Engagement	Engaging with clients, employees, communities and regulators
Targets & Monitoring	Setting measurable targets and monitoring progress

PRODUCTS & SERVICES

Focus Area	Focus Initiatives
Green Financing	Financing renewable energy, energy efficiency and green projects
Sustainable Banking Solutions	Digital banking, paperless services, green investments
Financial Inclusion	Products & services for underserved and SME segments
Community Development	Education, healthcare, livelihood & social welfare programs

ENVIRONMENTAL IMPACT

Focus Area	Focus Impact
Energy Efficiency	Reduced energy consumption through efficient operations
Resource Conservation	Reduced paper & water usage and responsible sourcing
Waste Management	E-waste recycling & responsible waste disposal
Climate Action	Supporting low-carbon and climate-resilient initiatives

We are committed to building a sustainable future through responsible banking, innovation and collaboration.

SUSTAINABILITY AND CLIMATE RELATED FINANCIAL DISCLOSURE UNDER IFRS S1 AND S2

Bangladesh has been ranked 13th in the Long-Term Climate Risk Index (CRI) 2025, reflecting its continued vulnerability to climate-related hazards such as floods, heatwaves, cyclones and storms according to the global disaster watchdog Germanwatch. Another less focused challenge the country face is the environment pollution which erodes the country's sustainability significantly in the long run through creating serious health risks, deterioration in biodiversity and environmental hazards. For example, Bangladesh ranked 2nd among countries with the worst air pollution in 2025, while Dhaka was the third most polluted city in the world. Therefore, financed assets of financial companies are vulnerable to climate risks as well as environmental and social risks which has been more and more evident from recent extreme weather events and deteriorating environmental ecosystem in the country. To address these risks, Bangladesh Bank has introduced Sustainability & Climate Related Financial Disclosure under IFRS S1 and IFRS S2 and has made it a regulatory requirement for Banks and FIs to publish the same. Both the Sustainability-related disclosures (IFRS S1) and Climate-related disclosures (IFRS S2) are based on the following four pillars:

OUR SUSTAINABILITY FRAMEWORK

Governance

Strong oversight by the Board and its committees

Strategy

Integration of sustainability and climate considerations into our business strategy

Risk Management

Climate risk and opportunity identification, assessment, and management

Metrics and Targets

Tracking performance through measurable metrics and targets

STRATEGIC PILLARS

Board Leadership

Oversees climate & sustainability risks and opportunities.

Risk Management Committee

Supports Board via reviews, policy approvals, & reporting

Management Reporting

Presents progress on sustainability initiatives

SDG Monitoring

Tracks the Bank's actions toward SDGs

ESRM & ESG Reporting

Ensures relevant risks are reported to the Board

Capacity & Skill

Ensures adequate sustainability risk resources

OUR COMMITMENT TO THE SDGS

Our sustainability priorities align with the UN Sustainable Development Goals (SDGs).

06 CLEAN WATER AND SANITATION

07 AFFORDABLE AND CLEAN ENERGY

08 DECENT WORK AND ECONOMIC GROWTH

09 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

13 CLIMATE ACTION

LINK TO MANAGEMENT

Sustainability and climate-related considerations are integrated into our enterprise risk management, capital allocation, and performance evaluation processes.

Sustainability-related Financial Information (IFRS S1)

The Bank provides disclosures on sustainability-related risks and opportunities covering governance, strategy, risk management, and performance metrics.

Climate-related Disclosures (IFRS S2)

The Bank provides transparent reporting of climate-related risks and opportunities including governance, strategy, risk management and emissions.

STRATEGY, MANAGEMENT & RISK FRAMEWORK

ROLE OF MANAGEMENT

Sustainable Finance Committee	Oversees climate and sustainability-related risks and opportunities
Sustainable Finance Unit	Monitors sustainability initiatives and reporting
Senior Management Oversight	Leads ESG and sustainable finance implementation
Credit Appraisal (E&S Risk Assessment)	Evaluates environmental & social risks of borrowers

STRATEGY

Sustainability-related risks and opportunities

Portfolio Risk Exposure

Climate-related risks affecting lending and investment portfolio

Climate-Vulnerable Credit Risk

Increased credit risk from borrowers in climate-sensitive sectors

Green Finance Opportunities

Expanding sustainable lending and strengthening market positioning

Strategy and decision-making

Capacity Building

ESG integration and reporting

Stronger internal capacity

Transition Planning

Phased transition approach

Net-Zero by 2050

Green Finance Growth

Expanding green finance

Sustainable revenue growth

RISK MANAGEMENT

Risk Identification & Assessment

Identify physical and transition risks

Risk Monitoring & Oversight

Track high-risk sectors and compliance

Opportunity Identification

Identify green and climate-resilient investments

Monitoring & Reporting

Monitor sustainability performance

DELIVERING INPACT FOR A SUSTAINABLE FUTURE

SUSTAINABILITY HIGHLIGHTS: GREEN OPERATIONS

Indicator	Nos.	Relevant SDGs
Solar-Powered Branches	11	07, 13
Branches with Rainwater Harvesting Systems	01	06, 13
Branches Practicing Solid Waste Management	05	12, 13
Solar-Powered Agent Outlets	01	07, 13
Climate Risk Fund (CRF)	Yes	09, 13
Projects under CRF	04	09, 11, 13

SUSTAINABLE FINANCING IN 2025

Category	Amount (BDT Million)
Green Finance Disbursement	2,885.10
Sustainable Finance Disbursement	16,057.30
Investment in Impact Fund	300.00

GREEN HOUSE GAS (GHG) EMISSIONS TCO2E

Particulars	Direct	Indirect	Financed	Focus Area
Gross GHG Emissions	89.25	1,619.93	2,84,101	Total carbon footprint before mitigation
Net GHG Emissions	83.35	1,619.93	2,76,638	Carbon footprint after mitigation measures
Methodology Used	GHG Protocol	Grid Emission Factors and IPCC guidelines	Joint Impact Model	

Exclusions from Financed Emissions Calculation: Consumer finance, Staff Loan, Housing Finance and undrawn loan commitments (95.15% of the Bank's financed portfolio has been covered).

Data Quality: In this report, our disclosure ranges from data quality 4 to 5. However, the bank is a signatory of PCAF (Partnership for Carbon Accounting Financials) and committed to utilize the PCAF Standards to measure and disclose greenhouse gas (GHG) emissions associated with our financial activities.

GOVERNANCE & OVERSIGHT

Our governance structure ensures effective oversight and management of sustainability and climate-related matters across the organization.

Board of Directors Oversight

The Board has ultimate oversight of sustainability and climate-related risks and opportunities.

Board Committees

The Audit Committee and Risk Management Committee review climate-related matters regularly.

Management Responsibility

Senior management is responsible for setting strategy, implementing action plans and meeting targets.

STRATEGY

We integrate climate-related risks and opportunities into our strategic planning to build resilience and capture long-term value.

Climate-Related Risks

- Transition risks (policy, legal, technology, market, reputation)
- Physical risks (acute and chronic)
- Impact on operations, supply chain and financial performance

Climate-Related Opportunities

- Low-carbon products and services
- Energy efficiency and cost savings
- Access to green finance and new markets
- Strengthened stakeholder trust and brand value

RISK MANAGEMENT

We adopt a structured approach to identify, assess, prioritize and manage climate-related risks.

Identify
Identify climate-related risks and opportunities across value chain

Assess
Evaluate potential financial impacts (likelihood & severity)

Manage
Implement mitigation measures and integrate into decision-making

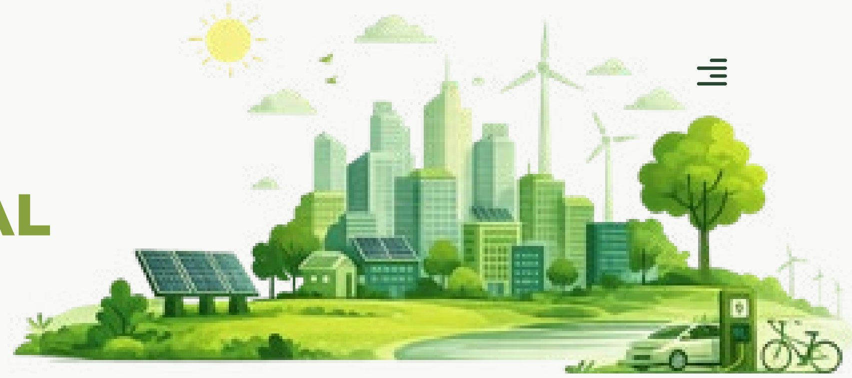
Monitor
Continuously monitor and review risks and opportunities

Report
Disclose material information transparently

RISK MANAGEMENT INTEGRATION

Climate-related risks are integrated into our Enterprise Risk Management (ERM) framework and considered in strategic planning, investment decisions and operational management.

Resilient Business **Responsible Growth** **Sustainable Future**



REPORT ON

CORPORATE SOCIAL RESPONSIBILITY

MDB CSR ACTIVITY IN 2025

Initiated by Bangladesh Bank (BB) in 2008, the Corporate Social Responsibility (CSR) mainstreaming campaign has engaged all Banks and Financial Institutions in Bangladesh in a wide range of direct and indirect CSR activities, including humanitarian relief and disaster response, expanding opportunities for disadvantaged communities through support in healthcare, education and training, and promoting environmental sustainability through various greening initiatives.

In line with this, Midland Bank PLC.'s CSR Policy was approved by the Board of Directors in February 2015. In January 2022, Bangladesh Bank's Sustainable Finance Department introduced revised CSR Policy Guidelines for banks. Accordingly, the Bank's CSR Policy is being reviewed and updated to reflect recent financial developments and global economic changes, ensuring a more structured approach to environmental, social, equitable and sustainable development.

CSR Initiatives

TK 133.31 lac

Funds allocated to social development activities, reflecting MDB's commitment to community welfare.

CRF

TK 5.00 lac

Contributed to capital resilience and strategic financing, enhancing MDB's operational capacity.

As per instruction of Bangladesh Bank, MDB formed a declicated Sustainable Financial Unit, under direct supervision of the Managing Director of the Bank at the Bank's Head Office. As per instruction given by the Board of Directors of the Bank, MDB started CSR activities at the time of its inauguration.

STATEMENT OF CSR ACTIVITIES FUNDED FROM THE CSR BUDGET

The status of the CST activities of the Bank as on 31st December 2025 are as furnished below:

Particulars	Amount	Allocation	Status
Midland Bank Education Scholarship	10,00,000	Education	Not yet disbursed
Financial assistance to the Prime Minister's Education Assistance Trust as per BB instruction	2,50,000	Education	disbursed
Financial assistance to Mr. Mofidul Islam for treatment purpose as per BB instruction	1,00,000	Health Care	disbursed
Sponsorship of Ahsanullah University Robotics Club	50,000	Education	disbursed
Financial assistance to Proyash School, Rajshahi as per BB instruction	50,000	Education	disbursed
Sponsorship of monthly braille newspaper –"Dristi Bejoee" published by Bangladesh Disable Development Trust	1,21,053	Education	disbursed
Financial assistance to Moonflower Autism Foundation, Dhaka	50,000	Education	disbursed
Financial Literacy Programme	5,00,000	Education	disbursed
Sponsorship of a transformative 13-part session and dialogue series focusing on justice, inequality, poverty alleviation, institutional reform, and capability enhancement organized by Banglar Pathshala Foundation	1,00,000	Education	disbursed
Financial assistance to Mr. Ezaz Mahmud for treatment purpose as per BB instruction	1,00,000	Health Care	disbursed
Financial assistance to Ms. Kamrunnesa for treatment purpose as per BB instruction	1,00,000	Health Care	disbursed
Distribution of 48 nos of Bicycles to	4,51,000	Education	Not yet disbursed
Distribution of Blankets through branches	10,00,000	Disaster Management	disbursed
Donation of blankets to Ramakrishna Math & Ramakrishna Mission as per BB instruction	84,000	Disaster Management	disbursed
Tree plantation & Implementing pure drinking water System	5,00,000	Climate Change Mitigation and adoption	Not yet disbursed
Donation to Moonflower Autism Foundation for improving the education facility of the Special Children of the Moonflower School.	50,000	Education	disbursed
CRF	5,00,000	Climate Change Mitigation and adoption	Not yet disbursed
Total	**50,06,053.00**		

PERCENTAGE-WISE DISBURSEMENT OF THE BANK'S CSR FUND (UP TO 31.12.2025)

[Amount in BDT]

Particulars	Allocation for Education	Allocation for Healthcare	Environment and Climate Change mitigation & adaptation	Disaster management, Infrastructure Development, Sports & Culture, Income -generating Activities and Other Sector	Remarks
Fixed by BB CSR Policy (%)	30%	30%	20%	20%	100%
MDB CSR fund already disbursed (%)	53.93%	5.00%	19.98%	21.99%	100%
Amount of CSR fund distribution	26,22,053	3,00,000	10,00,000	10,84,000	50,06,053

STATEMENT OF CHARITABLE ACTIVITIES FROM THE COMPENSATION AMOUNT OF THE ISLAMI BANKING WINDOW:

SL	Particulars	Amount in BDT	Area of Allocation	Status
01	Midland Bank Education Scholarship	38,65,751.00	Education	Not yet disbursed
02	Financial assistance to the Abul Kalam Family	5,00,000.00		disbursed
03	Financial assistance to Sajada Foundation for Korail Slum Fire Relief	5,00,000.00	Health Care	disbursed
04	Financial Assistance to Bengal Institute for Architecture, Landscapes and Settlements for the publication titled "Muzharul Islam: An Architect of Tomorrow," which is part of the Muzharul Islam Centenary Project commemorating the 100th birth anniversary of Architect Muzharul Islam.	5,00,000.00	Education	disbursed
05	**Donation of Ambulance to Anjuman Mufidul Islam**	**29,65,162.00**	**Health Care**	**disbursed**
	Total.	**83,30,913.00**		

In 2025, Midland Bank PLC. reaffirmed its strong commitment to Corporate Social Responsibility by effectively allocating and disbursing the entire approved CSR budget across diverse and impactful areas. From supporting critical healthcare needs and promoting educational opportunities, to providing humanitarian aid and advancing environmental sustainability, each initiative was thoughtfully designed to address real societal challenges in alignment with Bangladesh Bank guidelines and national development priorities. Looking ahead, Midland Bank PLC. remains committed to expanding its social footprint, strengthening its partnerships, and continuously evolving its CSR strategy to maximize positive impact and support the long-term well-being of the communities it serves.

KEY IMPACTS OF MDB'S CSR INITIATIVES

Promotes Sustainable Development	*Strengthens Stakeholder Trust*	*Long-term Business Value*	*Regulatory and Ethical Obligations*	*Supports MDB's Vision and Mission*
R O A RETURN ON ASSETS				
Ensuring Inclusive Growth	*Responsible And Ethical Institution*	*Business Sustainability*	*Good Governance practices*	*Integrity, Responsibility, & Customer-Centricity*

PHOTO *Gallery*

OUR COMMITMENT TO PEOPLE & PLANET

Midland Bank PLC. belives in creating shared value for society through responsible banking and meaningful community engagement. Here are some of our impactful CSR initiatives during the year.

Donated an ambulance to Anjuman Mofidul Islam under Midland Bank's CSR initiative through the Islami Banking Compensation Fund.

Provided Tk. 10.00 lac financial assistance to Sajida Foundation, including support from the Islami Banking Fund and MDB Family Members.

Contributed Tk. 10.00 lac for publication of the works and life of Architect Muzharul Islam under CSR support.

Provided Tk. 15.00 lac financial support to the family of late Abul Kalam as part of the Bank's social welfare commitment.

Donated BDT 2.50 lac to Prime Minister's Education Assistance Trust to support education and human resource development.

Distributed blankets among cold-affected underprivileged communities through Midland Bank branches and sub-branches nationwide.

Provided bicycles to meritorious and financially challenged female students under the 'SHAPNO JATRA' programme.

OUR CSR FOCUS AREAS

- Healthcare Support
- Education Development
- Community Welfare
- Disaster Support
- Youth Empowerment
- Environmental Responsibility

SUSTAINABLE HUMAN RESOURCE DEVELOPMENT

"Our People, Our Strength"

At Midland Bank PLC. (MDB), our people are the driving force behind our success. Guided by the philosophy "Our People, Our Strength" the Human Resources Management Division (HRMD) continues to support the Bank's strategic objectives by developing a resilient, skilled and values-driven workforce capable of navigating the evolving banking environment.

During the year 2025, HRMD focused on aligning human capital strategies with business priorities, ensuring workforce stability, productivity and readiness for future growth. Structured workforce planning and competency-based recruitment enabled the Bank to attract and retain talent with the skills, integrity and customer-centric mindset required to deliver sustainable performance.

MDB remains committed to fostering a diverse, equitable and inclusive workplace where people can grow, contribute meaningfully and achieve their fullest potential.

OUR HRMD FOCUS AREAS

Recruitment & Workforce Planning	Building a skilled, diverse & future-ready workforce
Training & Capability Building	Enhancing skills, knowledge & leadership capability
Leadership & Succession Planning	Strengthening leadership pipeline & ensuring business continuity
Performance Management	Driving productivity through clarity, feedback & continuous improvement
Employee Engagement & Well-being	Fostering motivation, collaboration & well being
Diversity & Inclusion	Promoting equal opportunity & an inclusive culture
Governance & Compliance	Upholding integrity, transparency & regulatory compliance
Digital HR Transformation	Leveraging digital systems for efficiency & better people experience

Looking ahead, the HRMD will continue to invest in people, leadership, and culture to support MDB's long-term growth and transformation. By empowering our workforce and nurturing talent, we remain confident that our people will continue to be our greatest strength in driving sustainable success.

OUR IMPACT ACROSS KEY PILLARS

SOCIAL
Builds a skilled, motivated and values-driven workforce

GOVERNANCE
Ensures fairness, accountability, transparency & ethical conduct

CAPABILITY
Enhances skills, compliance, digital & leadership capability

CULTURE
Improves workplace satisfaction & productivity

INCLUSION
Promotes equal opportunity & inclusive workforce

DIGITAL
Improves efficiency & modern HR practices

OUR COMMITMENT

INTEGRITY
We act with honesty and accountability

RESPECT
We value people and embrace diversity

EXCELLENCE
We strive for continuous improvement

COLLABORATION
We achieve more together

SUSTAINABILITY
We build for long-term impact

We are committed to creating a supportive and inclusive work environment by promoting open communication, teamwork and work-life balance.

HRMD ACTIVITIES & THEIR IMPACT

HRMD ACTIVITY AREA	SIX CAPITALS IMPACTED	DESCRIPTION/ IMPACT
Workforce Philosophy	Human, Social Capital	Employee capability & organizational culture
Recruitment & Planning	Human, Intellectual Capital	Skilled workforce & knowledge base
Training & Development	Human, Intellectual Capital	Skills enhancement & knowledge growth
Performance Management	Human, Intellectual Capital	Productivity & organizational learning
Employee Engagement	Human, Social Capital	Motivation, collaboration, retention
Diversity & Inclusion	Human, Social Capital	Equal opportunity & inclusive culture
Governance & Ethics	Intellectual, Social Capital	Systems, trust & institutional integrity
Digital HR Transformation	Manufactured, Intellectual Capital	Digital systems & process efficiency

ESG IMPACT TABLE

HRMD ACTIVITY AREA	ESG PILLAR	IMPACT DESCRIPTION
Human-centric philosophy & workforce development	Social	Builds skilled, motivated and values-driven workforce
Workforce planning & recruitment	Social/ Governance	Ensures fair, skilled and competency-based hiring
Training & talent development	Social	Ensures skills, compliance, digital & leadership capability
Performance management system	Governance	Ensures accountability, transparency and alignment
Employee engagement & well-being	Social	Improves workplace satisfaction and productivity
Diversity, equity & inclusion	Social	Promotes equal opportunity and inclusive workforce
Governance, Ethics & compliance	Governance	Strengthens integrity and institutional trust
Digital transformation in HR	Social/ Governance	Improves efficiency and modern HR practices

ALIGNMENT WITH SUSTAINABLE DEVELOPMENT GOALS (SDGs)

HRMD ACTIVITY AREA	RELEVANT SDGs	CONTRIBUTION
Workforce development philosophy	03 GOOD HEALTH AND WELL-BEING; 04 QUALITY EDUCATION; 05 GENDER EQUALITY; 08 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	Decent work, employee well-being and inclusive growth

To be a people-centric organization where talent thrives, performance excels and every individual contributes to a sustainable future.

GENDER EQUALITY REPORT OF MIDLAND BANK PLC.

Gender equality is a fundamental pillar of sustainable development and an essential component of sound Environmental, Social and Governance (ESG) practices, Midland Bank PLC. (MDB) recognizes gender equality as a strategic priority and an integral part of its corporate governance and human capital development framework. The Bank is committed to fostering an inclusive workplace where equal opportunities are ensured for all employees, regardless of gender, across recruitment, career progression and leadership development.

Equal Pay & Benefits	Sexual Harassment	Women Support Cell	Gender Balance	Comply CGC Code 2018	Women Empowerment	Community & CSR Initiatives	Development & Leadership
Equal pay for equal work	Zero Tolerance towards sexual harassment	Gender equality is of paramount importance	Presence of two respected female Directors	One female independent director in the Board	Women Entrepreneurs in the calendar year 2025	"SHAPNO JATRA" a special programme	Equal training programs for male and female employees

POLICY COMMITMENT & GOVERNANCE

MDB is committed to ensuring gender equality, diversity and inclusion as integral components of its ESG framework. The Bank maintains a non-discriminatory and equitable approach across all stages of employment, including recruitment, selection, promotion and career advancement.

MDB follows a transparent, merit-based recruitment process where candidates are assessed solely on qualifications, competencies, experience, and potential, irrespective of gender. Standardized evaluation criteria and objective decision-making mechanisms are in place to eliminate bias and ensure fairness.

Aligned with the principles of the UN SDG 5: Gender Equality, MDB actively promotes gender diversity and encourages the participation of qualified female candidates at all organizational levels. This commitment reflects MDB's broader objective of strengthening corporate governance and building an inclusive workplace culture.

WORKFORCE GENDER DIVERSITY

Particulars	2025	2024	2023	Trend Insight
Total Employees	893	866	807	Continuous workforce expansion
Female Employees	13%	13%	13%	Stagnant gender ratio

EQUAL PAY & BENEFITS

MDB adheres to the principle of "equal pay for equal work," ensuring that compensation structures are gender-neutral and based on role, performance, and experience. The Bank provides equitable benefits to all employees, including maternity leave, medical coverage, and other welfare facilities, without discrimination.

TRAINING, DEVELOPMENT & LEADERSHIP

MDB emphasizes capacity building and leadership development for female employees through targeted training programs and professional development initiatives. The Bank continues to explore structured mentorship and leadership pipelines to increase female participation in managerial and decision-making roles.

WORKPLACE ENVIRONMENT & SAFETY

a) Sexual Harassment Prevention

MDB maintains a zero-tolerance policy toward sexual harassment and is committed to providing a safe, respectful, and inclusive workplace. All complaints are treated with confidentiality and seriousness, ensuring fair investigation and appropriate disciplinary action, including termination where necessary. The Bank also ensures that no employee faces retaliation for raising concerns.

b) Women Support Cell (WSC)

Recognizing the unique challenges faced by female employees, MDB has established a Women Support Cell (WSC). This platform enables female employees to share concerns in a comfortable and confidential environment. The initiative enhances early issue identification, promotes open communication, and strengthens organizational responsiveness to gender-specific challenges.

Work-Life Balance & Inclusion Initiatives

MDB supports work-life balance through flexible working arrangements and inclusive HR practices. The Bank continues to explore additional support mechanisms to enhance employee well-being and retention, particularly for female employees.

05 GENDER EQUALITY

- Increasing female workforce participation
- Enhancing female representation in leadership roles
- Reducing gender gaps in recruitment and promotion
- Expanding financial services for women entrepreneurs

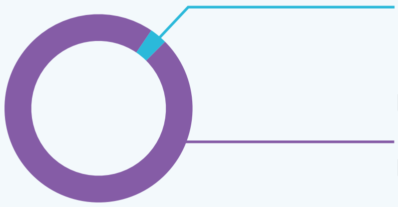
FINANCIAL INCLUSION & WOMEN EMPOWERMENT (CORE BANKING IMPACT)

In alignment with the guidelines of Bangladesh Bank, MDB actively promotes financial inclusion, particularly for women entrepreneurs and underserved segments.

Women entrepreneur loan disbursement (2025):

415.40 million

Total beneficiaries:
2,268
women entrepreneurs



Direct: **65**
Distribution: **3%**

Indirect (through MFIs): **2,203**
Distribution: **97%**

Within the CMSME portfolio, BDT 254.76 million was disbursed under Bangladesh Bank's refinance scheme. MDB continues to expand cluster-based financing and SME lending, recognizing women entrepreneurs as a critical driver of inclusive economic growth. The Bank's increasing focus on women-led enterprises demonstrates a strong commitment to inclusive finance. However, further expansion in direct lending and tailored financial products can significantly enhance impact and visibility.

Community & CSR Initiatives

As part of its CSR initiatives, MDB implemented the "SHAPNO JATRA" program, distributing bicycles to meritorious and financially challenged female students in North Bengal. This initiative addresses mobility barriers and promotes female education, contributing to long-term social empowerment.

Targets & Future Commitments

- Increasing female workforce participation
- Enhancing female representation in leadership roles
- Reducing gender gaps in recruitment and promotion
- Expanding financial services for women entrepreneurs

COMPLIANCE & REGULATORY ALIGNMENT

a) Gender Balance in Governance

MDB shows gender diversity at the Board level with two female Directors and representation in key committees, including the Board Audit Committee.

Board-level diversity reflects strong governance alignment within the Board of Directors and the Board Audit Committee.

b) Corporate Governance Compliance

MDB complies with the Corporate Governance Code 2018 by appointing at least one female independent director in the Board.

Regulatory compliance is well maintained, and MDB's governance structure provides a solid foundation for advancing gender equality initiatives.

CONCLUSION

MDB has established a strong foundation for gender equality through policy commitment, inclusive practices, and financial empowerment initiatives. While progress is evident, particularly in governance and financial inclusion, further focus on improving workforce diversity and leadership representation will enhance the Bank's ESG performance and sustainability rating in the coming years.

INTERNATIONAL WOMEN'S DAY

International Women’s Day 2025, Every woman carries the power to create change, nurture dreams, and build a stronger future.

FINANCIAL LITERACY

Financial literacy is the education and understanding of how money is made, spent, and saved, as well as the skills and ability to use financial resources to make decisions. These decisions include how to generate, invest, spend, and save money. Financial literacy is essential in order to promote financial inclusion, especially in the context of the advancement of Digital Financial Services (DFS).

Financial Knowledge	Understanding budgeting, saving, investing, and borrowing
Informed Decision Making	Making responsible and effective financial decisions
Financial Planning & Security	Managing money for long-term financial well-being
Financial Empowerment	Navigating financial challenges and building secure futures

Financial Literacy is the ability to understand and effectively manage personal financial behavior. It encompasses knowledge about budgeting, saving, investing, borrowing, and financial planning for the future of an individual. A financially literate person is able to make informed and responsible decisions related to money, thereby ensuring their economic well-being. In a world of complex financial products and services, financial literacy empowers individuals to navigate financial challenges, avoid pitfalls, and build secure futures.

Midland Bank Celebration of Financial Literacy Day:

Midland Bank PLC. has celebrated Financial Literacy Day-2025. Mr. Md. Zahid Hossain, Deputy Managing Director of the Bank & Chairman of Financial Literacy Wing inaugurated the Financial Literacy Day program at the bank's head office on Monday, 3rd March 2025.

In the discussion meeting organized on this occasion, the essence of financial literacy including the understanding of financial literacy, fundamental model of financial literacy for individual financial behavior, individual investment model, spreading of financial knowledge about banking products and services among the customers and protecting customer deposits were discussed. The following three important issues were also particularly streamlined:

- Cash withdrawal and transfer through thumb print in the Agent Banking Centers.
- Need for transaction to be done inside the MDB Agent Banking Centre and with the specific Agent Official.
- After completion of transaction, machine printed original receipt must be collected and ensure receipt of SMS alert in the registered mobile phone.

Inauguration of Financial Literacy Day	Focus on Banking Awareness	Agent Banking Centre Innovations	Transaction Protocol	Receipt Collection and SMS Alerts
March 3rd 2025	Protecting Customer Deposits	Biometric Integration	Ensure Security & Accuracy	Transactions Confirmation

Financial Literacy Week:

Midland Bank has celebrated Financial Literacy Week from 17-23 March, 2025 throughout the country by MDB Branches, Sub-Branches & Agent Banking Centers at their premises or outsides. The bank has conducted a zoom meeting with all officers of branches, sub-branches and agent centers where the theme provided by Bangladesh Bank "Think before you follow, wise money tomorrow" & under this theme some topics such as Finfluencers, Herd Mentality, Biased advice and Peer or social media pressure are explained for sharing ideas with customers and societies particularly with young generation. Some digital contents are also circulated in social media pages of the bank. Besides, the yearlong financial literacy theme (আর্থিক খাতে অংশগ্রহণ নারীর অধিকার) is also emphasized during discussion.

Financial Literacy Sessions:

In 2025, a series of comprehensive financial literacy programs were organized and conducted by various divisions, branches, sub-branches, and agent banking centers across the country. These initiatives aimed to enhance financial awareness and empower individuals with the knowledge needed to make informed financial decisions. The sessions covered a wide range of topics, including savings, investments, budgeting, and the importance of financial planning, tailored to meet the needs of diverse communities.

PHOTO Gallery

Empowering communities through knowledge.
Building a financially literate and sustainable future together.

Midland Bank in collaboration with Independent University Bangladesh (IUB) jointly organized a seminar captioned "Financial Literacy and Career Workshop" at IUB Campus.

Midland Bank in collaboration with Jahangirnagar University, communic-IBA to promote financial literacy jointly organized a seminar captioned "Financial Literacy and Career Workshop" at JU Campus.

Midland Bank in collaboration with Independent University Bangladesh jointly organized a seminar captioned "Financial Literacy" at IUB Campus.

Midland Bank in collaboration with North South University (NSU) jointly organized a seminar captioned "Financial Literacy" at NSU Campus.

Midland Bank in collaboration with American International University Bangladesh. (AIUB) jointly organized a seminar captioned "Financial Literacy" at AIUB Campus.

Midland Bank in collaboration with Barishal University jointly organized a seminar captioned "Financial Literacy" at Barishal University Campus.

Midland Bank in collaboration with Green University jointly organized a seminar captioned "Financial Literacy" at Green University Campus.

Midland Bank in collaboration with Presidency University (PU) jointly organized a seminar captioned "Financial Literacy" at PU Campus.

Financial Literacy
Knowledge Today, Wealth Tomorrow

Community Empowerment
Building stronger communities together

Sustainable Impact
Creating long-term value for people and planet

Collaborative Partnership
Working together for meaningful change

DISCLOSURE ON INFORMATION SECURITY CERTIFICATION AND COMPLIANCE

The Bank follows a comprehensive Information and Cyber Security framework in line with Bangladesh Bank guidelines and international standards such as ISO/IEC 27001 and PCI DSS. Oversight is provided by the Board of Directors, Board-level Committees, and senior management, supported by dedicated Information Security and ICT Risk Management teams.

The Bank has established well-defined policies, standards, and procedures to manage user access, secure systems and networks, protect data, handle security incidents, and manage third-party risks. Regular ICT risk assessments, vulnerability assessments, and security reviews are carried out to identify potential threats and weaknesses. Necessary corrective actions are taken and monitored through a structured risk management process.

Centralized security monitoring systems, including SIEM-based log monitoring, endpoint protection, and network security controls, enable timely detection and response to cyber threats. A formal Cyber Security Incident Response Plan, along with regularly tested Business Continuity and Disaster Recovery arrangements, ensures the availability and resilience of critical banking services during disruptions.

ESG Impact Table: Cyber Security & Information Protection

ESG Pillar	Sub-Area	MDB Activities	Impact Description
Environmental	Digital Infrastructure	Secure ICT systems and centralized digital monitoring	Supports efficient, resource-light digital operations.
Social	Cyber Awareness	Security awareness and risk management practices	Builds employee vigilance and reduces cyber-related human errors
Governance	ISO & International Standards Compliance	Alignment with ISO/IEC 27001 and PCI DSS	Strengthens global-standard information security governance

SDG Impact Table: Cyber Security & Digital Trust

SDG Title	MDB Contribution	Impact Description
08 Decent Work & Economic Growth	Secure digital banking operations	Supports safe and reliable financial services, strengthening digital economy
09 Industry, Innovation & Infrastructure	ICT security systems, SIEM, and digital monitoring	Builds resilient and secure digital financial infrastructure
16 Peace, Justice & Strong Institutions	ISO-aligned governance and cyber risk framework	Strengthens institutional trust, transparency, and cybersecurity governance
17 Partnerships for the Goals	Alignment with ISO/IEC 27001 and PCI DSS standards	Enhances global-standard compliance and fosters institutional collaboration

Our Commitment
We are committed to safeguarding information, building digital trust and creating long-term value for all our stakeholders through secure, resilient and responsible digital operations.

- Secure by Design
- Monitor Continuously
- Train Regularly
- Respond Effectively
- Collaborate Globally

DATA PRIVACY AND **INFORMATION SECURITY**

Information Security, Trust and the Future of Digital Banking

TRUST IN BANKING AND THE DIGITAL FUTURE

As banking becomes more digital, protecting information and maintaining customer trust remain key priorities for the bank. Digital banking services, electronic payment systems and technology-based solutions have made banking faster and more convenient, while also increasing the need for strong information and cyber security. The Bank is committed to protecting information and ensuring its confidentiality, integrity, and availability across all operations.

OUR COMMITMENT TO SECURITY – MESSAGE TO OUR STAKEHOLDERS

The Bank established a separate and independent department named 'Information Systems Security' in 2024. This department is responsible for protecting the Bank's information assets from cyber threats and ensuring that information security risks are properly managed. The department operated independently and reports directly to the Chief Risk Officer (CRO), supporting effective governance and alignment with the Bank's overall objectives.

OUR COMMITMENT IN ACTION

Trust is essential for sustainable banking. As digital services continue to expand, the Bank places equal importance on security, reliability and transparency. Strong data protection measures, secure system configurations, regular software updates and encryption are used to protect customer information and ensure privacy. The Bank also recognizes that technology alone is not enough. Responsible governance and employee awareness play an important role in cyber security. Regular training and awareness programs are conducted to help employees stay alert against risks such as phishing, social engineering and digital fraud.

OUR CONTINUED COMMITMENT

The Bank remains fully committed to protecting the interests of its customers, shareholders, regulators and employees. Continuous investments are made in people, processes and technology to strengthen cyber security and address emerging risks.

As the Bank moves forward in an increasingly digital environment, it will continue to enhance its security measures, build trust and provide safe, secure and reliable banking services for all stakeholders.

ESG IMPACT TABLE: INFORMATION SECURITY & DIGITAL TRUST

ESG PILLAR	SUB-AREA	IMPACT DESCRIPTION
Environmental	Paperless Banking	Reduces paper consumption through digital banking
Social	Data Protection	Strengthens customer trust and ensures privacy
	Cyber Awareness	Builds secure and risk-aware workforce
	Service Reliability	Ensures safe and uninterrupted banking services
Governance	Security Governance	Strengthens oversight via dedicated information security unit
	Compliance	Ensures adherence to regulatory and industry requirements
	Risk Management	Reduces cyber and operational risks
	Data Protection	Ensures secure and resilient information systems

SDGs Impact:
Strong Governance of cyber security, data protection and digital banking infrastructure.

08 DECENT WORK AND ECONOMIC GROWTH | 09 INDUSTRY, INNOVATION AND INFRASTRUCTURE | 16 PEACE, JUSTICE AND STRONG INSTITUTIONS | 17 PARTNERSHIPS FOR THE GOALS

DRIVING IMPACT THROUGH **GLOBAL GOALS**

Midland Bank PLC. aligns its sustainability strategy with the UN SDGs to promote responsible growth, inclusive development, and long-term value creation.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Peace, Justice & Strong Institutions

Through strong governance, transparency, and compliance

17 PARTNERSHIPS FOR THE GOALS

Partnerships for the Goals

Through collaboration with regulators and development partners.

SDGs IMPACT TABLE: INFORMATION SECURITY & DIGITAL TRUST

SDG	SDG TITLE	MDB CONTRIBUTION	IMPACT DESCRIPTION
08 DECENT WORK AND ECONOMIC GROWTH	Decent Work & Economic Growth	SME financing and job creation.	SME financing drives growth, entrepreneurship, and job creation.
09 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Industry, Innovation & Infrastructure	Digital banking systems and cyber-secure infrastructure	Promotes resilient, secure and innovative financial infrastructure.

HOW WE CREATE VALUE

Focused protection
Protect information and ensure privacy with strong security measures.

Advancing empowerment
Empower employees through training and awareness programs.

Holistic governance
Strengthen governance through dedicated oversight and risk management.

Alliance collaboration
Collaborate with regulators and partners for a secure financial ecosystem.

Driving growth
Drive sustainable growth through trust, reliability and innovation.

AT A GLANCE

- Inclusive growth, stronger institutions, and sustainable development.
- Strong and disciplined risk management practices.
- Strong Data Protection, Encryption & System Security Measures
- Regular Training & Awareness to Build a Risk Aware Workforce
- Aligned with Global Goals for a Secure, Trusted and Sustainable Future

SUSTAINABLE GROWTH THROUGH **TECHNOLOGICAL ADVANCEMENT**

Digital Convenience: The Bank enhanced its technology infrastructure and introduced key digital services, including real-time credit card bill payment, Sheba integration, foreign currency conversion for mariners, and seamless participation in the Government Pension Scheme through both digital and branch channels.

Corporate Banking Solutions: For corporate customers, Midland Cash Management (MCM) enhanced digital transactions by enabling secure fund transfers, real-time monitoring, authorization, and distributor payments via Virtual Accounts and mobile apps solutions.

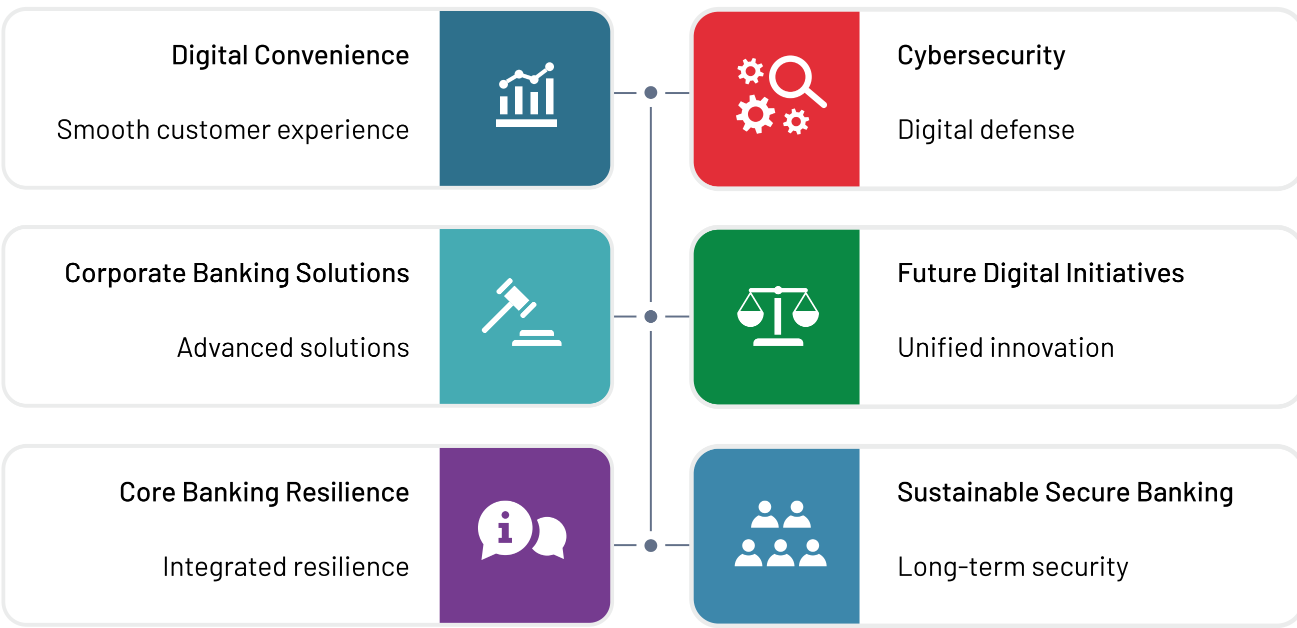
Core Banking Resilience: The Bank upgraded its Core Banking System to enhance scalability, transaction speed, and reliability, while implementing backup, DLP, and OPM systems to ensure resilience, data protection, and service continuity.

Cybersecurity: MDB strengthened cybersecurity and network infrastructure by deploying enterprise firewalls, Web Application Firewall (WAF), and upgraded Core and DMZ firewalls, improving stability, threat detection, and overall security readiness.

Future Digital Initiatives: Looking ahead, the Bank is in the process of launching VISA Direct services to facilitate secure and real-time fund transfers, further enhancing digital payment capabilities and customer convenience.

Sustainable Secure Banking: Through these technological advancements, The Bank remains committed to building a secure, innovative, and customer-centric banking environment that supports sustainable business growth, financial inclusion, and long-term value creation for stakeholders.

ESG Pillar Area Initiatives & SDG Alignment



Area	ESG Pillar	SDG Alignment	Our Initiatives
Financial Inclusion & Customer Convenience	Social (S)	SDG 8 (Decent Work & Economic Growth), SDG 10 (Reduced Inequalities)	Real-time payments, Sheba integration, foreign currency services for mariners, and digital & branch-based pension access.
Corporate Digital Banking	Social (S)	SDG 9 (Industry, Innovation & Infrastructure)	Midland Cash Management (MCM): secure fund transfers, real-time monitoring, virtual accounts, mobile-based authorization
Core Banking & Operational Resilience	Governance (G)	SDG 16 (Strong Institutions)	Core banking upgrade, backup & recovery systems, DLP controls, OPM systems for monitoring & compliance
Cybersecurity & Data Protection	Governance (G)	SDG 16 (Peace, Justice & Strong Institutions)	Enterprise firewalls, Web Application Firewall (WAF), upgraded Core & DMZ security systems
Sustainable Banking	Overall ESG Commitment		Focus on secure, inclusive, innovative digital banking with long-term stakeholder value creation

CONTRIBUTION IN SME SECTOR

"We grow with your business"

Cottage, Micro, Small and Medium sized enterprise, apart from agricultural sector one of the biggest employers of Bangladesh economy and its combined contribution to GDP is higher than that of many large enterprises. As such, this segment is considered as the growth engine of the country.

Bangladesh Bank envisions giving priority in segments like women entrepreneurship, micro enterprise, cottage industries, under privileged groups, 3rd gender, ethnic groups etc. with refinancing opportunity at lower rate of interest, MDB disbursed loan of 415.40 million to the women entrepreneur during the year to 2025 which is an outstanding achievement for the Bank.

Tk. 415.4 million disbursed

to women entrepreneurs in 2025

Two new SME Service Centers opened

Gazipur SME Center & Nawabpur SME Center

Strategic Partnership

with MFIs, Agents, FinTechs & Start-up Financing

Portfolio Diversification

across priority sectors for sustainable growth

OUR APPROACH

We provide comprehensive support to SMEs through refinancing, partnership, capacity building and inclusive financing. Our initiatives are designed to drive growth, innovation and financial inclusion while ensuring sustainable impact across Bangladesh.

OUR COMMITMENT

- Inclusive Growth
- Sustainable Finance
- Empowered Entrepreneurs
- Stronger Bangladesh

ESG IMPACTS - CONTRIBUTION IN SME SECTOR

ESG PILLAR	SUB-AREA	MDB SME ACTIVITIES	DETAILED IMPACT
ENVIRONMENTAL	Green Finance & Sustainable Lending	Participation in Bangladesh Bank Green Finance refinancing schemes	Promotes sustainable SME practices, energy efficiency and green business models.
	Sustainable Business Promotion	Financing agro-based and resource-efficient enterprises	Promotes sustainable agriculture SMEs, reducing waste and resource use.
SOCIAL	Women Empowerment	Tk. 415.40 million disbursed to women entrepreneurs (2025)	Empowers women entrepreneurs and financial independence.
	Employment Generation	Financing of micro, cottage and small enterprises	Creates jobs, strengthens local markets and supports livelihoods.
	Regional Development	SME Service Centers in Gazipur and Nawabpur + rural branch network	Reduces regional disparities through expanded banking access.
	Entrepreneurship Development	Product structuring for different SME segments	Strengthens SME growth through tailored finance.

GOVERNANCE	Regulatory Compliance	Bangladesh Bank Compliance (Women, Agro, Start-up, Green Finance, SMEDP-2)	Ensures transparent, compliant SME lending aligned with policy.
	Risk & Credit Discipline	Structured SME credit appraisal and monitoring	Improves credit quality, reduces risk and ensures responsible lending.
	Institutional Partnerships	Collaboration with Bangladesh Bank and participation in refinance programs	Strengthens financial ecosystem and enables concessional funding access.
	Financial Integrity & Sustainability Strategy	SME portfolio diversification across priority sectors	Ensures sustainable growth balancing profit, inclusion and risk.

Relevant SDGs and Impact: SME Sector Contribution

SDG	SDG Title	MDB SME Contribution	Key Impact on Society & Economy
01 NO POVERTY	No Poverty	CMSME financing to micro, cottage, and small entrepreneurs	Income generation, poverty reduction, improved household economic stability
05 GENDER EQUALITY	Gender Equality	Financing women entrepreneurs (Tk.415.40 million in 2025)	Women empowerment, increased participation in economic activities, reduced gender gap in finance
08 DECENT WORK AND ECONOMIC GROWTH	Decent Work & Economic Growth	SME financing across manufacturing, trade, and services	Job creation, entrepreneurship growth, increased GDP contribution
09 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Industry, Innovation & Infrastructure	SME Service Centers, refinancing schemes, MSME development support	Strengthening SME infrastructure, improved access to finance, business expansion and innovation
10 REDUCED INEQUALITIES	Reduced Inequalities	Financing for rural, ethnic, micro and underprivileged groups	Reduced regional and social inequality, financial inclusion for marginalized communities
17 PARTNERSHIPS FOR THE GOALS	Partnerships for the Goals	Collaboration with Bangladesh Bank (refinancing schemes, SMESDP-2, Green Finance)	Strong public private partnerships, enhanced SME funding ecosystem, policy-driven development

OUR IMPACT AT GLANCE

Tk. 41.54
crore to women entrepreneurs in 2025

2
New SME Service Centers Opened

6
SDGs Supported Across Key Areas

Wide Reach
Rural, ethnic & underprivileged communities

> “Together, we build a sustainable, inclusive and prosperous SME ecosystem for Bangladesh”

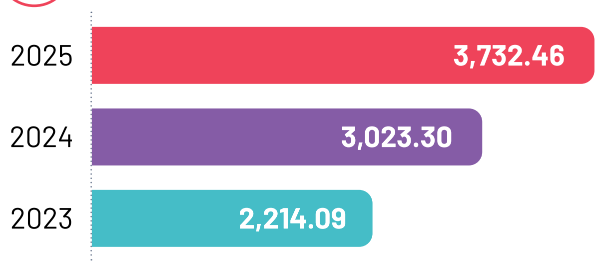
CONTRIBUTION TO NATIONAL EXCHEQUER

Midland Bank PLC. as a contributor to the national exchequer, consistently demonstrates its commitment to responsible financial practices by ensuring the timely payment of taxes, often well before statutory deadlines.

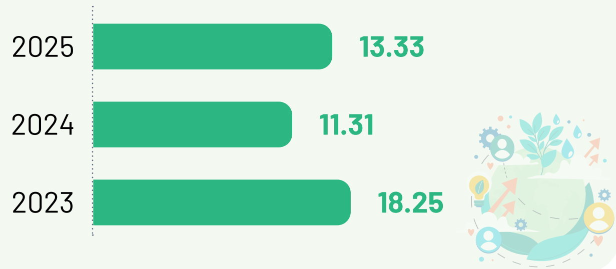
This includes both direct taxes—such as Corporate Tax and Withholding Tax and indirect taxes, including VAT and Excise Duty, all of which are duly remitted to the government treasury.

KEY CONTRIBUTIONS IN 2025

Contribution to national exchequer
(BDT in Million)



CSR EXPENDITURE
(BDT in Million)



KEY IMPACT AREA

- Sustainable Financial Inclusion
- Active Employment Generation
- Immediate Social Support
- DRIVEN WOMEN EMPOWERMENT
- Unified Exchequer Contribution
- Long-Term Infrastructure Growth

CONTRIBUTION TO NATIONAL EXCHEQUER BY MIDLAND BANK PLC. OVER THE LAST THREE YEARS:

(BDT in Million)

PARTICULARS	2025	2024	2023
Tax Paid To Govt.	1,922.01	1,802.71	1,331.60
Excise Duty	148.23	132.31	116.10
Vat & Withholding	1,662.22	1,088.28	766.39
Total	**3,732.46**	**3,023.30**	**2,214.09**

"Through timely and responsible tax payments, Midland Bank PLC. continues to play a vital role in strengthening the nation's economy and building a sustainable future for all.

GEOGRAPHIC MAP OF **BRANCHES AND SUB-BRANCHES**

As of December 31, 2025, Midland Bank PLC. (MDB) has continued to strengthen its nationwide presence through strategic expansion and enhanced service accessibility. The Bank has established a diversified service network comprising 42 Branches (21 Urban and 21 Rural), 23 Sub-Branches, 10 Collection Booths, 142 Agent Banking Centers, and 74 ATM Networks across the country.

This expanding footprint reflects MDB's ongoing commitment to promoting inclusive banking services, ensuring convenient access to financial solutions for customers in both urban and rural areas. Through this widespread network, the Bank continues to bring modern banking services closer to communities, supporting financial inclusion and sustainable growth.

The following table presents the division-wise distribution of Branches, Sub-Branches, Collection Booths, Agent Banking Centers, and ATM Networks, highlighting Midland Bank PLC.'s extensive geographic presence across Bangladesh:

Rangpur

Branches	02
Sub-Branches	01
Collection Booths	01
Agent Banking	13
ATM/ CRM	02

Mymensingh

Branches	01
Sub-Branches	01
Collection Booths	00
Agent Banking	07
ATM/ CRM	05

Sylhet

Branches	01
Sub-Branches	01
Collection Booths	00
Agent Banking	01
ATM/ CRM	02

Rajshahi

Branches	03
Sub-Branches	03
Collection Booths	02
Agent Banking	36
ATM/ CRM	06

Dhaka

Branches	22
Sub-Branches	13
Collection Booths	03
Agent Banking	46
ATM/ CRM	42

Chattogram

Branches	08
Sub-Branches	03
Collection Booths	00
Agent Banking	16
ATM/ CRM	11

Barishal

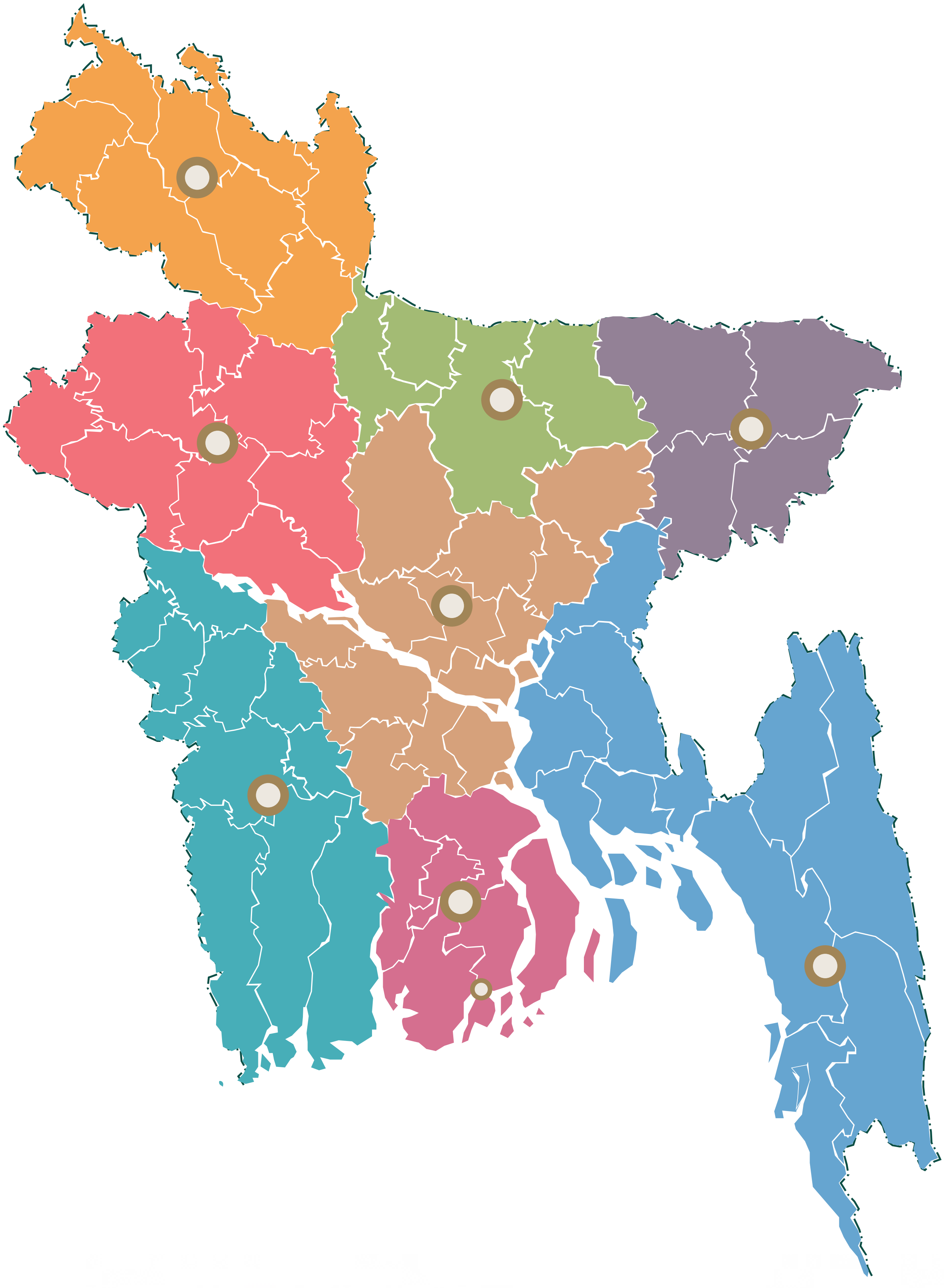
Branches	01
Sub-Branches	00
Collection Booths	00
Agent Banking	00
ATM/ CRM	01

Khulna

Branches	04
Sub-Branches	01
Collection Booths	04
Agent Banking	23
ATM/ CRM	05

WINDOWS OF MDB – EXPANDING ACCESS & REACH

MDB's expanding distribution network demonstrates the Bank's strategic focus on enhancing customer convenience, strengthening regional coverage, and advancing financial inclusion across Bangladesh.



MDB SERVICES **NETWORK**

Barishal Division

BRANCHES

SL	Branch Name	Address
01	Barishal Branch	"A.K. School Building (1st Floor), Holding # 388, K.B. Hemayet Uddin Road, Girza Moholla, Barishal Mail: hob.barishal@midlandbankbd.net PABX No: +(88) 096 66 410 937/ +(88) 096 66 410 937"

ATM NETWORKS

SI	DIVISION	ATM NAME	ADDRESS
01	Barishal	MDbarA58, GRG ATM	Barishal Branch, Girga Moholla, BARISAL

Chattogram Division

BRANCHES

SL	Branch Name	Address
01	Agrabad Branch	As- Salam Tower (1st floor), 57, Agrabad C/A, Chattogram Email: hob.agrabad@midlandbankbd.net PABX: +(88) 096 66 410 903 / +(88) 096 11 410 903
02	CDA Avenue Branch	EVE's Centre (1st floor) A 1/47 P, East Nasirabad, Panchlaish, Chattogram Email: hob.cda@midlandbankbd.net PABX: +(88) 096 66 410 917 / +(88) 096 11 410 917
03	Chowdhuryhat Branch	Abdul Rashid Market (1st & 2nd floor) Chowdhuryhat , Hat Hajari, Chattogram Email: hob.chowdhuryhat@midlandbankbd.net PABX: +(88) 096 66 410 919 / +(88) 096 11 410 919
04	Dalal Bazar Branch	Montaz patwary Mansion (1st floor), Lakshmipur Sadar, Lakshmipur Email: hob.dalalbazar@midlandbankbd.net PABX: +(88) 096 66 410 921 / +(88) 096 11 410 921
05	Sompara Bazar Branch	Hai Mansion (1st Floor), Holding No. 365, Dag no. 842/1345, Katian no. 624,Muza - Prasadpur. Union - 1 no. Sahapur,Kochua Bottoli Road, Thana - Chatkhil, Noakhali. Mail: hob.sompara@midlandbankbd.net PABX: +(88) 096 66 410 924 / +(88) 096 11 410 924
06	Shashongacha Branch	Meem Tower, Shashongacha, Adarsha Sadar, Cumilla, Mail: hob.shashongacha@midlandbankbd.net, PABX: +(88) 096 66 410 931 / +(88) 096 11 410 931
07	Bokhter Munshi Bazar Branch	Soudagar Market, Holding No. 227, Ward No. 06, Mongolkandi, Sonagazi, Feni Mail: hob.bokhter@midlandbankbd.net PABX No: +(88) 096 66 410 938/ +(88) 096 66 410 938
08	Chandraganj Branch	Emirates Tower, Afjal Road, Chandraganj, Lakshmipur Sadar, Lakshmipur Mail: hob.chandraganj@midlandbankbd.net PABX No.: +(88) 096 66 410 939/ +(88) 096 66 410 939

SUB-BRANCHES

SI	Sub-Branch Name	Address
01	Lakshmipur Sub-Branch	R. S. Tower (1st floor), Hospital Road, Sador, Lakshmipur Mail:lakshmipur.sub@midlandbankbd.net PABX: +(88) 096 66 410 921 / +(88) 096 11 410 921

Sl	Sub-Branch Name	Address
02	Chatkhil Sub-Branch	Aziz Super Market, Holding No-629, C&B Road, Ward No-3, Chatkhil, Noakhali Mail:chatkhil.sub@midlandbankbd.net PABX No: +(88) 096 66 410 924 / +(88) 096 11 410 924
03	Jubilee Road Sub-Branch	B&B Tower, 129 Jubilee Road, Enayet Bazar, Chottagram. Mail: jubilee.sub@midlandbankbd.net PABX: +(88) 096 66 410 903 / +(88) 096 11 410 903

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	Green SEO Tools	Rail Gate Bazar, 1no. Rail Gate Bazar, Modonhat-4330, Fatepur Union Parishad, Hathazari, Chattogram.
02	M/S S B Tiles	Nazrul Avenue, Kandirpar, Sadar, Cumilla
03	M/S Rasel Bricks	Dhamti Bazar, Debidwar, Cumilla
04	Fatema Mobile Servising Center	Somitir Hat, Hathajari, Chattogram
05	Online Bangla Shop	Chawbazar, Chawbazar-4000, Chawbazar, Chattogram
06	Brothers Enterprise	Nur Tower, Hashem Bazar, Aturar Depo, Panchlaish, Chattogram
07	Jamuna Traders	Taltola Bazar, Taltola Bazar-3870, Chatkhil, Noakhali
08	M/S Abdul Motalib Traders	Burburia Bazar, Burburia-3420, Bancharampur, Brahmanbaria
09	Simul Traders	Noorullah Godown , Tewariganj Road, Bhabaniganj-3702, PS: Lakshmipur Sadar, Dist: Lakshmipur
10	Apon Telecom	Fakir Bazar, PO: Fakir Bazar-3500, PS: Burichong , Dist: Cumilla
11	Karrani Foods	Chashir Hat Bazar, PO: Sonaimuri-3827, PS: Sonaimuri, Dist: Noakhali
12	Sikdar Enterprise	Bibirhat Bazar, PO: Fatikchari-4353, PS: Fatikchari, Dist: Chattogram
13	Adnan Enterprise	Hotkatoli Bazar, Kongai-3510, Chandina, Cumilla
14	Faiza Enterprise	Mohichail Bazar, Mohichail-3510, Chandina, Cumilla
15	S. N It Point	Balarampur Bazar, PO: Halimanagar - 3502, PS:Cumilla Adarsha Sadar , Dist- Cumilla
16	Jannat Traders	Yasinhazir Bazar, PO: Noakhola -3870, PS: Chatkhil, Dist: Noakhali

ATM NETWORKS

Sl	DIVISION	ATM NAME	ADDRESS
1	Chattogram	MDsasA35, NCR ATM	Shashongacha Branch, KOTOWALI, COMILLA
2	Chattogram	MDagrA02, GRG ATM	Agrabad Branch, AGRABAD, Chattogram
3	Chattogram	MDfniA60, NCR ATM	Baktar Munshi Feni, Sonagazi, FENI
4	Chattogram	MDlxmA38, NCR ATM	Lakshmipur Sub Branch, LAKSMIPUR SADAR, LAKSMIPUR
5	Chattogram	MDcdaR16, Hitachi CRM-01	CDA Avenue Branch, NASIRABAD, Chattogram
6	Chattogram	MDjubA46, GRG ATM (TTW)	Jubilee Road Sub-Branch, Enayetbazar, Chattogram
7	Chattogram	MDchtA44, GRG ATM(TTW)	Chatkhil Sub Branch, CNB ROAD, NOAKHALI
8	Chattogram	MDcndA61, GRG ATM	Chandragonj Branch, Chandragonj, LAKSMIPUR
9	Chattogram	MDchbR18, Hitachi CRM-01	Chowdhury Hat Branch, HAT HAZARI, Chattogram
10	Chattogram	MDsomA26, NCR ATM-1	Sompara Branch, CHATKHIL, NOAKHALI
11	Chattogram	MDdalR23, Hitachi CRM-01	Dalal Bazar Branch, LAKSMIPUR SADAR

Dhaka Division

BRANCHES

SL	Branch Name	Address
01	Dilkusha Corporate Branch	Chini Shilpa Bhaban (1st floor), 3, Dilkusha C/A, Dhaka 1000 Email: hob.dilkusha@midlandbankbd.net PABX: 09666-410901/ +(88) 096 11 410 901
02	Banani Branch	Nilufar Heights, B 52, (1st Floor) Kemal Ataturk Avenue, Banani, Dhaka. Email: hob.banani@midlandbankbd.net PABX: +(88) 096 66 410 902 / +(88) 096 11 410 902
03	Mirzapur Bazar Branch	Mannan Plaza (1st floor), Mirzapur Bazar, Bhawal, Mirzapur Sadar, Gazipur Email: hob.mirzapur@midlandbankbd.net PABX: +(88) 096 66 410 904 / +(88) 096 11 410 904
04	Panchar Branch	Dia-Moni Plaza (1st floor), Panchar, Shibchar, Madaripur Email: hob.panchar@midlandbankbd.net PABX: +(88) 096 66 410 905 / +(88) 096 11 410 905
05	Uttara Branch	ABC Heritage (Ground floor), Plot 2 & 4, Jashim Uddin Avenue, Sector 3, Uttara, Dhaka 1230 Email: hob.uttara@midlandbankbd.net PABX: +(88) 096 66 410 906 / +(88) 096 11 410 906
06	Aganagar Branch	Maksuda Garden City (2nd floor), Aganagar, South Keranigonj, Dhaka Email: hob.aganagar@midlandbankbd.net PABX: +(88) 096 66 410 907 / +(88) 096 11 410 907
07	Dhanmondi Branch	Green Rowshanara Tower (2nd Floor), House# 755(Old), 55(New),Satmasjid Road, Dhanmondi, Dhaka 1205 Email: hob.dhanmondi@midlandbankbd.net PABX: +(88) 096 66 410 908 / +(88) 096 11 410 908
08	Hemayetpur Branch	Ayesha Tower (1st Floor), 522 Singair Road, Hemayetpur, Savar, Dhaka Email: hob.hemayetpur@midlandbankbd.net PABX: +(88) 096 66 410 909 / +(88) 096 11 410 909
09	Zirabo Branch	Razzak Commercial Complex, Zirabo, Ashulia, Savar, Dhaka Email: hob.zirabo@midlandbankbd.net PABX: +(88) 096 66 410 910 / +(88) 096 11 410 910
10	Gulshan Branch	NB Tower, Level 5, 40/7 North Avenue, Gulshan 2, Dhaka 1212 Email: hob.gulshan@midlandbankbd.net PABX: +(88) 096 66 410 911 / +(88) 096 11 410 911
11	Panchrukhi Branch	Shopon Tower, Panchrukhi Bazar, Araihajar, Narayanganj Email: hob.panchrukhi@midlandbankbd.net PABX: +(88) 096 66 410 912 / +(88) 096 11 410 912
12	Kamarpara Branch	Ramjan Tower, Natun Bazar Mor, Kamarpara, Turga, Dhaka. Email: hob.kamarpara@midlandbankbd.net PABX: +(88) 096 66 410 913 / +(88) 096 11 410 913
13	Narshingdi Branch	Helal Tower, First & second floor, 211 ShahidShorwadi Park Road, Narshingdi Email: hob.Narshingdi@midlandbankbd.net PABX: +(88) 096 66 410 914 / +(88) 096 11 410 914
14	Narayanganj Branch	55/A, Ground Floor, Tanbazar, Narayanganj Email: hob.narayanganj@midlandbankbd.net PABX: +(88) 096 66 410 915 / +(88) 096 11 410 915
15	Paragram Branch	West Paragram Bazar, Nawabganj, Dhaka (Right side of Singair Road) Mail: hob.paragram@midlandbankbd.net PABX: +(88) 096 66 410 925 / +(88) 096 11 410 925
16	Mirpur Branch	Hyperion Rose, Holding No-61/1-2, Block-B, Road No-4, Ward No-2,Section-12, Pallabi, Dhaka Mail: hob.mirpur@midlandbankbd.net PABX: +(88) 096 66 410 926 / +(88) 096 11 410 926
17	Maligram Branch	Vashra, Maligram, Deora, Bhanga, Faridpur Mail: hob.maligram@midlandbankbd.net PABX: +(88) 096 66 410 928 / +(88) 096 11 410 928

SL	Branch Name	Address
18	Islampur Branch	Emon Tower, Holding-61, Islampur Road, Ward-36, P.S.-Kotowali, Dist- Dhaka Mail: hob.islampur@midlandbankbd.net PABX: +(88) 096 66 410 930 / +(88) 096 11 410 930
19	Fatullah Branch	Islam Super Market, Fatullah Bazar, Narayanganj Mail: hob.fatullah@midlandbankbd.net PABX No : +(88) 096 66 410 934 / +(88) 096 11 410 934
20	Kawran Bazar Branch	Jahangir Tower, 10, Kazi Nazrul Islam Avenue, Ward No-26, Tejgaon, Dhaka Mail: hob.kawran@midlandbankbd.net PABX: +(88) 096 66 410 935 / +(88) 096 11 410 935
21	Gazipur Branch	Smart Plaza, Holding No: 154/1, Joydebpur Bazar Road, Ward No: 26, Gazipur City Corporation, P/S: Gazipur Sadar, Dist: Gazipur Mail: hob.gazipur@midlandbankbd.net, PBX: 09666-410941
22	Katiadi Branch	Shahidullah Bhaban, Holding No: 1255, Road name: C & B Road, Ward no: 03, Kishoreganj Mail: hob.katiadi@midlandbankbd.net PABX No: +(88) 096 66 410 940/ +(88) 096 66 410 940

SUB-BRANCHES

Sl	Sub-Branch Name	Address
01	Madhabdi Sub-Branch	Pourashava office Bhaban, Madhabdi, Narshingdi Mail: madhabdi.sub@midlandbankbd.net PABX: +(88) 096 66 410 914 / +(88) 096 11 410 914
02	Rupnagar Sub-Branch	House #56, Road#19, Rupnagar R/A Rupnagar, Mirpur Dhaka Mail: rupnagar.sub@midlandbankbd.net PABX: +(88) 096 66 410 926 / +(88) 096 11 410 926
03	Motijheel Sub-Branch	Showantex Tower (ground floor), House no. 9/I, Motijheel C/A, Dhaka Mail: motijheel.sub@midlandbankbd.net PABX: +(88) 096 66 410 901 / +(88) 096 11 410 901
04	MIEZ Sub Branch	Meghna Industrial Economic Zone, Tipordi, Daag No- RS-31, Mouza-Choto Shilmondi, Union-Mograpara, P.S: Sonargaon, Dist: Narayanganj Mail: miez.sub@midlandbankbd.net PABX: +(88) 096 66 410 901 / +(88) 096 11 410 901
05	Sreenagar Sub-Branch	Sreenagar Plaza, Kancha Bazar Road, Sreenagar Bazar, Sreenagar, Munshiganj Mail: sreenagar.sub@midlandbankbd.net PABX: 09666-410926
06	Noser Market Sub-Branch	Shajib Shabbir Villa, Gazipur City Corporation, Konabari(Metro), Gazipur Mail: nosermarket.sub@midlandbankbd.net PBX: 09666-410904
07	Nurjahan Road Sub-Branch	House: 1/9 Road: NoorJahan Road, Block: D, Police Station: Mohammadpur, Post office: Mohammadpur-1207, Dhaka Mail: nurjahanroad.sub@midlandbankbd.net PABX: 09666-410908
08	Dendabor Sub-Branch	Ekota Bhaban (1st floor), Dendabor (Palli Biddut Bus Stand), Ashulia, Savar, Dhaka. Mail: dendabor.sub@midlandbankbd.net PABX: +(88) 096 66 410 910 / +(88) 096 11 410 910
09	Uttara Shahjalal Avenue Sub-Branch	Holding No-02, Road No-13/C, Sector-6, Shahjalal Avenue, Ward-01. Dhaka North City Corporation, Uttara-West, Dhaka Mail: uttarashahjalal.sub@midlandbankbd.net PABX: +(88) 096 66 410 906 / +(88) 096 11 410 906
10	Madani Avenue Sub-Branch	Sajid Plaza, Holding No - 46 Madani Avenue, Ward No -40, Dhaka North City Corporation, Police Station – Vatara, District - Dhaka Mail: madani.sub@midlandbankbd.net PABX No: +(88) 096 66 410 911 / +(88) 096 11 410 911
11	Nawabpur Sub-Branch	Majed Sardar Tower-01, Haji Osman Goni Road, Holding-153, Ward-34, Dhaka South City Corporation, Dhaka Mail: nawabpur.sub@midlandbankbd.net PABX No: +(88) 096 66 410 930 / +(88) 096 11 410 930

Sl	Sub-Branch Name	Address
12	Ashulia Sub-Branch	Ashraf Plaza, (1st Floor), Village: East Jamgora, Union: Yearpur, ward no: 01, Mouza: Diakhali, Upazila: Savar, Dist: Dhaka Mail: ashulia.sub@midlandbankbd.net PABX No: +(88) 096 66 410 910 / +(88) 096 11 410 910
13	Karatia Sub-Branch	Eshaque Tower, (1st Floor), Village: Karatia, Union: Karatia, ward no: 04, Mouza: Karatia, Upazila: Tangail Sadar, Dist: Tangail Mail: karatia.sub@midlandbankbd.net PABX No: +(88) 096 66 410 910 / +(88) 096 11 410 910

COLLECTION BOOTHS

Sl	Name of Collection Booth	Address	Assigned Officer
01	Southeast University Fees Collection Booth	House # 251/A & 252, Tejgaon I/A, Dhaka	Mr. Mostofa Maynul Hasan, VP Phone: +8801985700057, 01914064738 Email: mostofa.maynul@midlandbankbd.net PABX: 09666-410902 Ext. 902-057
02	Narsigndi Bill Collection Booth	Narsigndi Pourashava Bhaban, Narsigndi	Mr. Md. Mahmudul Hasan, AVP Phone: 01985700974,01717910524 Email: mahamudul.h@midlandbankbd.net PABX: 09666-410914 Ext.914-974
03	Madhabdi Pourashava Collection Booth	Madhabdi Pourashava Office Bhaban, Madhabdi, Narsigndi	Mr. Md. Mahmudul Hasan, AVP Phone: 01985700974,01717910524 Email: mahamudul.h@midlandbankbd.net PABX: 09666-410914 Ext.914-974

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	United Social Human Advancement (USHA) Foundation	Dighi Borabo, Jatramura, Rupganj, Narayanganj,Dhaka
02	United Social Human Advancement (USHA) Foundation	Kalibari Bazar, Araihazar, Narayanganj
03	United Social Human Advancement (USHA) Foundation	Alinogor, Bondor, Narayanganj
04	United Social Human Advancement (USHA) Foundation	Norshinghapur, Zirabo, Savar, Dhaka
05	United Social Human Advancement (USHA) Foundation	Bhuigor, Fatullah, Narayanganj
06	United Social Human Advancement (USHA) Foundation	Baimail(East), Konabari, Kashem Kotton Mill, Gazipur Sadar, Gazipur
07	United Social Human Advancement (USHA) Foundation	Chinispur, Narshingdi Sadar, Narshingdi
08	United Social Human Advancement (USHA) Foundation	Katatara, Bawbazar, Madhobdi, Narshingdi
09	United Social Human Advancement (USHA) Foundation	Mograpara, Sonargaon, Narayanganj
10	United Social Human Advancement (USHA) Foundation	Brahmanpara, Narshingdi Sadar, Narshingdi
11	United Social Human Advancement (USHA) Foundation	Uddobgonj, Sonargaon, Narayanganj
12	Society For Family Happiness And Prosperity (FHP)	Dari Kandi, Bajitpur, Kishoregonj, Dhaka
13	Sarker Apparels Food & Trading Limited	Mezbah Uddin Plaza (2nd Floor), 91, Siddeswari, New Circular Road, Dhaka-1217
14	M/S K. H. Enterprise	Narayanpur Bazar, Belabo, Narshingdi
15	M/S K. H. Enterprise	Ibrahimpur Bazar, Narayanpur-1360, Belabo, Narshingdi
16	Mehjabin Traders	Lemubari Notunhat, Balirtek Road, Manikgonj Sadar, Manikgonj
17	Mehjabin Traders	Palora Bazar, Betila, Manikgonj Sadar, Manikgonj

SL	Agent Name	Agent Centre Address
18	Janani Traders	Fatepur Bazar, Chandahar, Singair, Manikgonj
19	Ma Enterprise	Chanderchar Bazar, Umedpur, Shibchar, Madaripur
20	Z.R. Corporation	1 No Kalma Bazar, Savar, Dhaka
21	Mandol Hardware	Jhaturdia Bazar, Nagarkanda, Faridpur
22	Mahi Enterprise	Baliyahati Bazar, Baliyahati, Bhanga, Faridpur
23	Roni Enterprise	Paril Bazar, Paril Nowadha, Singair, Manikgonj
24	Protik Electronics	Tuital Bazar, Tashulla Banglabazar, Nawabganj, Dhaka.
25	Protik Electronics	Horishkul Bazar, Jantrail, Nawabganj, Dhaka
26	Protik Electronics	Tashulla Banglabazar, Tashulla Banglabazar-1322, Nayansree Union Parishad, Nawabganj, Dhaka
27	SM Link	Siruail Bazar, Hat Siruail, Shibchar, Madaripur
28	M/S Labib Electronics	Boiragy Bazar, Paikpara Union Porishod, K H Madrasha-7931, Rajoir, Madaripur
29	Fiha Trading Corporation	Jurain Bazar Road, Jurain Rail Gate, Jurain, Dhaka-1204
30	Edgex Limited	House-02, Road-07, Dhanmondi, Dhaka-1205
31	M/S Tanjim Traders	Dohargaon, Baliyapara-1460, Rupganj, Narayanganj
32	M/S Munni Enterprise	Shahorail Bazar, Shahorail, Singair, Manikgonj
33	Sk Traders	Baishteki, Mirpur-13, Kafrul, Dhaka
34	Care And Cure Engineering Consultancy Firm	Sharakghat Bazar, Piruj Ali Union Parishad, Piruj Ali-1703, Gazipur Sadar, Gazipur
35	Techosonic It & Technologies	Kalabagan, Po: New Market -1205, Ps: Kalabagan, Dist: Dhaka
36	Fashol Dotcom Limited	130 Kabbokash, Unit 3/4, Kawran Bazar, Dhaka-1215
37	Rana Telecom	Kawlibera Bazar, Po: Kawlibera-7830, Ps: Bhanga, Dist: Faridpur
38	M/S Ruhi Enterprise	Botrish, Po: Kishoreganj -2300, Ps: Kishoreganj Sadar, Dist: Kishorganj
39	Master Computers	Joina Bazar, Po: Telehati-1740, Ps: Sreepur, Dist: Gazipur
40	Ruponti Parlour, Jewellery, Cosmetics And Boutique House	Baushia More Bazar, Po: Panchoboti-1600, Ps: Narshingdi Sadar, Dist: Narshingdi
41	Palli Bidyut Online	Nawabganj Bazar, Po: Nawabganj-1320, Ps: Nawabganj, Dist: Dhaka
42	M/S Annesha Plus Enterprise	Signboard, Po: Siddirganj-1431, Siddirganj, Narayanganj
43	Motion Enterprise	Telirchala, Po: Mouchak-1751, Ps: Kaliakair, Dist: Gazipur
44	Kingshuk Store	Charabag, Ashulia -1341, Ashulia, Savar, Dhaka
45	M/S Alamin Enterprise	Tatul Jora Bazar, Rajfulbaria- 1347, Savar, Dhaka
46	Arisha Telecom	Horinachala, Po: Konabari - 1346, Ps: Gazipur Sadar, Dist: Gazipur
47	M/S K. H. Enterprise	Sorrabad, Narayanpur, Norshingdi

ATM NETWORKS

SI	DIVISION	ATM NAME	Address
01	Dhaka	MDamtA14, NCR-1 (Off-Site ATM)	Amtranet, Tongi, Tongi Industrial Area, Gazipur
02	Dhaka	MDzirR15, Hitachi CRM	Zirabo Branch, Ashulia, Savar
03	Dhaka	MDamsA57, NCR-3 (Off Site ATM)	Amtranet Savar, Savar, Dhaka
04	Dhaka	MDkamR67, CRM Hitachi	Kamarpara Branch, Kamarpara, Dhaka
05	Dhaka	MDamnA22, GRG ATM-2(Off-site)	Amanat Shah, Panchdona, Norshingdi
06	Dhaka	MDmadA34, NCR ATM	Madhabdi Sub Branch, Narshingdi
07	Dhaka	MDnsrA53, NCR ATM	Noser Market Sub-Branch, Gazipur, Gazipur
08	Dhaka	MDmrpR28, Hitachi CRM	Mirpur Branch, Pallabi, Dhaka
09	Dhaka	MDagnR08, Hitachi CRM-01	Aganagar Branch, Aganagar, Dhaka
10	Dhaka	MDreeA50, NCR ATM	Sreenagar Sub-Branch, Sreenagar, Munshigonj

SI	DIVISION	ATM NAME	Address
11	Dhaka	MDftIA39, NCR ATM	Fatullah Branch, Fatullah, Narayanganj
12	Dhaka	MDguIA07, GRG ATM	Gulshan Branch, Gulshan-2, Dhaka
13	Dhaka	MDTNGA56, NCR(Off-Site ATM)	Amtranet, Tongi 2, Tongi, Dhaka
14	Dhaka	MDmezA45, GRG ATM (TTW)	Miez Sub Branch, Sonagaon, Narayanganj
15	Dhaka	MDkawA47, GRG ATM (TTW)	Kawran Bazar Branch, Kawran Bazar, Dhaka
16	Dhaka	MDpanA09, NCR ATM-1	Panchrukhi Branch, Panchrukhi, Narayanganj
17	Dhaka	MDdenA54, GRG ATM	Dendabor Sub-Branch, Ashulia, Savar
18	Dhaka	MDrupR41, Hitachi CRM	Rupnagar Sub-Branch, Mirpur, Dhaka
17	Dhaka	MDmotR40, Hitachi CRM	Motijheel Sub-Branch, Motijheel, Dhaka
18	Dhaka	MDseuA64, ATM	Southeast University Tejgaon Campus, Tejgaon, Dhaka
19	Dhaka	MDnsdR11, Hitachi CRM	Narshingdi Branch, Park Road, Norshingdi
20	Dhaka	MDnarR12, Hitachi CRM	Narayanganj Branch, Tanbazar, Narayanganj
21	Dhaka	MDnurA52, ATM	Nurjahan Road Sub Branch, Mohammadpur, Dhaka
22	Dhaka	MDdhnR03, Hitachi CRM	Dhanmondi Branch, Dhanmondhi, Dhaka
23	Dhaka	MDmadR66, Hitachi CRM	Madhabdi Sub Branch 2, Madhabdi, Norshingdi
24	Dhaka	MDdilR33, Hitachi CRM	Dilkusha Corporate Branch, Motijheel, Dhaka
25	Dhaka	MDusaA62, GRG ATM	Uttara Shahjalal Ave. Sub Branch, Uttara, Dhaka
26	Dhaka	MDmirR04, Hitachi CRM	Mirzapur Branch, Mirzapur Sadar, Gazipur
27	Dhaka	MDnsbR68, Hitachi CRM	Nowabpur Sub-Branch, Nawabpur, Dhaka
28	Dhaka	MDmlgA30, NCR ATM	Maligram Branch, Bhanga, Faridpur
29	Dhaka	MDparA27, NCR ATM	Paragram Branch, Nawabganj, Dhaka
30	Dhaka	MDmavA65, GRG ATM	Madani Ave. Sub.br., Vatara, Dhaka
31	Dhaka	MDisIA32, NCR ATM	Islampur Branch, Islampur, Dhaka
32	Dhaka	MDgazR70, Hitachi CRM	Gazipur Branch, Gazipur
33	Dhaka	MDutrR21, CRM Hitachi	Uttara Branch, Uttara, Dhaka
34	Dhaka	MDprnR01, Hitachi CRM	Banani Branch, Banani, Dhaka
35	Dhaka	MDpanR06, Hitachi CRM-01	Panchar Branch, Panchar, Madaripur
36	Dhaka	MDhemR05, Hitachi CRM-01	Hemayetpur Branch, Savar, Dhaka
37	Dhaka	MDamsA20, NCR-2 (Off Site ATM)	Amtranet Savar, Savar, Dhaka
38	Dhaka	MDkarR72, Hitachi CRM	Karatia Sub Branch, Mouza: Karatia, Upazila: Tangail Sadar, Dist: Tangail. Dhaka
39	Dhaka	MDamnA73, GRG TTW ATM-3(Off-Site ATM)	Amanat Shah, Panchdona, Dhaka
40	Dhaka	MDashR71, Hitachi CRM	Ashulia Sub-Branch, Savar, Dhaka

Khulna Division

BRANCHES

SL	Branch Name	Address
01	Khulna Branch	Tayamun Centre (1st Floor), 181/1 Jessore Road, Khulna Mail: hob.khulna@midlandbankbd.net PABX:+(88) 096 66 410 923 / +(88) 096 11 410 923
02	Foyla Bazar Branch	98/1 Haji Market, Bara Nawabpur, Faylabazar, Ujalkur, Rampal, Bagerhat Mail: hob.foylabazar@midlandbankbd.net PABX: : +(88) 096 66 410 927 / +(88) 096 11 410 927
03	Bheramara Branch	Godown Moor, Bheramara Highway, Kushtia Mail: hob.bheramara@midlandbankbd.net PABX : +(88) 096 66 410 932 / +(88) 096 11 410 932
04	Jashore Branch	Holding-02-010-(0867-00), Road-Rabindranath Road, Ward-2, Jashore, Kotwali, Jashore Mail: hob.jashore@midlandbankbd.net PABX No: +(88) 096 66 410 942/ +(88) 096 66 410 942

SUB-BRANCHES

Sl	Sub-Branch Name	Address
01	Noapara Sub-Branch	Sharif Market,Holding No:648,Jashore-Khulna Mohasharak,Ward No: 06, Pourashava: Noapara,Ps- Abhaynagar, Jessore Mail:noapara.sub@midlandbankbd.net PABX: 09666-410923

COLLECTION BOOTHS

Sl	Name of Collection Booth	Address	Assigned Officer
01	Bheramara REB Collection Booth	Bheramara Polli Budyut Zonal office, Bheramara, Kushtia	Mr. Md. Syfur Rahman, FAVP Phone: 01985700254,01920854982 Email: syfur.rahman@midlandbankbd.net PABX: 09666-410932 Ext. 932-254
02	Daulatpur REB Collection Booth	Daulatpur Polli Budyut Zonal office, Kushtia	Mr. Md. Syfur Rahman, FAVP Phone: 01985700254,01920854982 Email: syfur.rahman@midlandbankbd.net PABX: 09666-410932 Ext. 932-254
03	Bheramara Pourashava Collection Booth	Pourashava Bhaban, Bheramara	Mr. Md. Syfur Rahman, FAVP Phone: 01985700254,01920854982 Email: syfur.rahman@midlandbankbd.net PABX: 09666-410932 Ext. 932-254

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	Maysha Enterprise	Dhakkin Khanpur, Khanpur, Bagherhat Sadar, Bagherhat
02	Population Crisis Control & Mass Education Committee	H# 180, R# 12, Sonadanga, Khulna
03	Population Crisis Control & Mass Education Committee	Koyra, Koyra, Khulna-9290
04	Population Crisis Control & Mass Education Committee	Dakop, Dakop, Khulna-9272
05	Population Crisis Control & Mass Education Committee	Paikgacha Bazar, Paikgacha, Khulna-9280
06	Population Crisis Control & Mass Education Committee	Ashasuni, Ashasuni, Satkhira-9460
07	M/S Amin Brothers	Katakhali Bazar, Town Nowapara-9370, Piljong Union Parishad, Fokirhat, Bagerhat

SL	Agent Name	Agent Centre Address
08	Sadiq Sell Center	Koya Bazar, Jalma Union Parishad, PO: Koya Bazar, PS: Batiaghata, Khulna
09	Mizan Brothers	Polerhat Bazar, 8 No. Khanpur Union Parishad, Khanpur, Bagerhat Sadar, Bagerhat
10	Sarker Enterprise	Poddarganj Bazar, Saheber Abad, Dacope, Khulna
11	Action For Human Development Organization (AHDO)	Jhaudia Bazar, Kushtia Sadar, Kushtia
12	Action For Human Development Organization (AHDO)	Mothurapur, Daulatpur, Kushtia
13	Action For Human Development Organization (AHDO)	Kuchiamora Bazar, Bheramara, Kushtia
14	Action For Human Development Organization (AHDO)	Sona Potti, Bheramara, Kushtia
15	Juma Enterprise	Paikgacha Bazar, Paikgacha, Khulna
16	U.S.Telecom	Rupsha Bazar, Rahimnagar-1260, Rupsha, Khulna
17	U.S.Telecom	Rahimnagar, Rupsha, Khulna
18	Dreamworld Trading	Khalishpur (Polytechnic College More), PO: Khulna GPO:9000, PS: Khalishpur, Dist: Khulna
19	A. R Enterprise	Choto Boyra, PO: Khulna-9100, PS: Khulna Sadar, Dist: Khulna
20	Manirampur Central Hospital	Manirampur Upazilla Sadar, PO:Manirampur - 7440, PS: Manirampur, Dist- Jashore
21	Six Wings International	Ak Tower, Picture Palace Point, 78 Lower Jashore Road, PO: Khulna Sadar-9100, PS: Khulna Sadar, Dist: Khulna
22	Shah Enterprise	Shingher Char, Natun Bazar, Rupsha, Khulna
23	Population Crisis Control & Mass Education Committee	Shyamnagar, Shyamnagar, Shyamnagar-9450, Satkhira, Khulna

ATM NETWORKS

SI	DIVISION	ATM NAME	ADDRESS
01	Khulna	MDflaA29, NCR ATM	Foyla Bazar Branch, MONGLA, KHULNA
02	Khulna	MDnoaA51, NCR ATM	Noapara Sub-Branch, ABHAYNAGAR, JESSORE
03	Khulna	MDbheA36, NCR ATM	Bheramara Branch, BHERAMARA, KUSHTIA
04	Khulna	MDkhuR24, Hitachi CRM-01	Khulna Branch, JESSORE ROAD, KHULNA
05	Khulna	MDjsrR75, Hitachi CRM-01	Jashore Branch, Jashore, KHULNA

Mymensingh Division

BRANCHES

SL	Branch Name	Address
01	Valuka Branch	Jamirdia, Masterbari, Valuka, Mymensingh Email: hob.valuka@midlandbankbd.net PABX: +(88) 096 66 410 916 / +(88) 096 11 410 916

SUB-BRANCHES

SI	Sub-Branch Name	Address
01	Mymensingh Sub-Branch	Hira Square, Holding-20, Jadhav Lahiri Lane, Mymensingh Mail: mymensingh.sub@midlandbankbd.net PABX: +(88) 096 66 410 916 / +(88) 096 11 410 916

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	M/S Shikder Fisheries	Shomvuganj Bazar, Mymensingh Sadar
02	M/S Shikder Fisheries	Churkhai Bazar, Churkhai, Kotwali, Mymensingh Sadar
03	G M Agro Farm	Rajai Bazar, 11 No Rajai Union Parishad, Rajai-2240, Bhaluka, Mymensingh
04	M/S Rhidoy Traders	Mallikbari Bazar, PO: Mallikbari -2240, PS: Valuka, Dist: Mymensingh
05	Rakib Medicine And Mobile Banking Zone	Valuka Sadar, PO: Valuka-2240, PS: Valuka, Dist: Mymensingh
06	Gazi Agro Farm	Kashore Bazar, Habirbari, Valuka

ATM NETWORKS

SI	DIVISION	ATM NAME	ADDRESS
01	Mymensingh	MDkatR69, Hitachi CRM	Katiadi Branch, Katiadi, KISHOREGANJ
02	Mymensingh	MDvalR13, Hitachi CRM	Valuka Branch, BHALUKA, MYMENSINGH
03	Mymensingh	MDvalA59, GRG offsite ATM	Valuka EsliteGMS, BHALUKA, MYMENSINGH
04	Mymensingh	MDmymA48, NCR ATM	Mymensingh Sub Branch, Mymensingh sadar
05	Mymensingh	MDvalA72, NCR-3(Offsite ATM)	Valuka EsliteGMS, Bhaluka, DHAKA

Rajshahi Division

BRANCHES

SL	Branch Name	Address
01	Mokamtola Branch	Majeda Plaza (1st floor), Talukdar Market, Mokamtola, Shibganj, Bogra Email: hob.mokamtola@midlandbankbd.net PABX: +(88) 096 66 410 918 / +(88) 096 11 410 918
02	Bogura Branch	Zamzam Tower, Holding No: 334-01, Shahid Abdul Jabbar Road, Ward: 07, Bogura Sadar, Bogura. Email: hob.bogra@midlandbankbd.net PABX: +88) 096 66 410 920/ +(88) 096 11 410 920
03	Rajshahi Branch	Rahamania Tower, Holding-57,58 & 60, Ganok Para, Station Road, Ward-12, P.S.-Boalia, Dist-Rajshahi Mail: hob.rajshahi@midlandbankbd.net PABX: +(88) 096 66 410 929 / +(88) 096 11 410 929

SUB-BRANCHES

SI	Sub-Branch Name	Address
01	Shahjadpur Sub-Branch	CCMPSL Tower, Holding No. 412, Ward No. 06, Shahjadpur, Sirajganj Mail: shahjadpur.sub@midlandbankbd.net PABX: +(88) 096 66 410 920 / +(88) 096 11 410 920
02	Rajshahi City Corporation Sub-Branch	Nagar Bhaban, Holding No-142, Greater Road, Ward No-13, Rajshahi City Corporation, P.S-Boalia, Dist.-Rajshahi Mail: rajshahi.sub@midlandbankbd.net PABX: +(88) 096 66 410 929 / +(88) 096 11 410 929
03	Bogura Pourashava Sub-Branch	Poura Bhaban, Bogura Pourashava, Bogura Mail: bogurapourashava.sub@midlandbankbd.net PABX No: +88) 096 66 410 920/ +(88) 096 11 410 920

COLLECTION BOOTHS

Sl	Name of Collection Booth	Address	Assigned Officer
01	Mokamtola REB Collection Booth	Mokamtola Polli Budyut Zonal Office, Mokamtola, Bogura	Mr. Md. Nur Newaz, FAVP Phone: 01985700459,01712697868 Email: nur.newaz@midlandbankbd.net PABX: 09666-410918 Ext. 918-459
02	REB Collection Booth, Bogura	REB Head Office, Bogura	Mr. Md. Mejbahur Rahman, FAVP Phone: 01718881471 Email: mejbahur.rahman@midlandbankbd.net PABX: 09666-410920 Ext.1085

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	M/S. Mozaddediya Enterprise	Moshipur, Shahjadpur, Sirajganj
02	Deshbondhu Solar And Electronics	Gujia Bazar, Shibganj, Bogura
03	Deshbondhu Solar And Electronics	Amtoli Bazar, Shibganj, Bogura
04	Master & Sons	Oddirgola Bazar, Shabgram, Bogura Sadar, Bogura
05	Forid Traders	Zinai, Sonahata Bazar, Dhunot, Bogura
06	Tonoya Traders	Kundugram, Adomdighi, Bogura
07	Durjoy Medical Store	Kagoil Bazar, Kagoil, Gabtoli, Bogura
08	Durjoy Medical Store	Uzgram Bazar, Gabtoli, Bogura
09	R N Enterprise	Atapara Bazar, Sonarai, Gabtoli, Bogura
10	Ha-Mim Enterprise	Monjhar Bazar, Khetlal, Jaypurhat
11	Provati Seba Sales Enterprise	Gosaibari Bazar, Gosaibari, Dhunat, Bogura
12	M/S Kaium Electric	Sonarpara Bazar, Kichok-5810, Shibganj, Bogura
13	M/S Shahida Traders	Dewli Union Parishad, PS: Shibganj, Dist: Bogura
14	M/S Rijvi And Roktim Traders	Jamurhat Bazar, 6 No Buriganj Union Parishad, Buriganj-5810, Shibganj, Bogura
15	M/S Maymuna Traders	Atmul Bazar, Atmul-5810, Atmul Union Parishad, Shibganj, Bogura
16	Mohona Shopping Zone	Daridaha Bazar, Daridaha Bazar-5810, Shibganj, Bogura
17	M/S Amar Desh Traders	Ratankandi Bazar, Shahjadpur-6770, Shahjadpur, Sirajganj
18	M/S Sotota Traders	Mahasthan Bazar, Mahasthan, Shibganj, Bogura
19	A.R Telecom	Khanpukur Bazar, PO: Khanpukur-6590, PS: Raninagar, Dist: Naogaon
20	Vai Bon Library And B-Kash Point	Modhupur Bazar, Shalikha-5826, Sonatola, Bogura
21	M/S Nirob Enterprise	Kutubpur Bazar, PO: Jorgacha-5831, PS: Sariakandi, Dist: Bogura
22	Alif Telecom	Vill: Baluahat Bazar, PO: Baluahat-5826, PS: Sonatola, District: Bogura
23	M/S Delowar Traders	Dakumara Bazar, Syedpur Union, PO: Jogonnathpur-5810, PS: Shibganj, Dist: Bogura
24	M/S Jomela Enterprise	Balshabari Bazar , PO: Balshabari -6760, PS: Ullapara, Dist: Sirajganj
25	Rowson Ali Enterprise	Jamirta Bazar, PO: Porjana-6761, PS: Shahjadpur, Dist: Sirajganj
26	M/S Arham Electronics	Mostail Bazar, Bohail, Shahjahanpur, Bogura
27	Taiyeba Traders	Chhagaldhara Bazar, PO: Ramchandrapur-5830, PS: Sariakandi, Dist: Bogura
28	M/S Suma Enterprise	Umar Dighi Bazar, PO: Bonvety-5800, PS: Shajahanpur, Dist: Bogura
29	M/S Rabeya Rashid Enterprise	Rameshwarpur Bazar, Rameshwarpur-5800, Gabtoli, Bogura
30	M/S Khokan Traders	Gangnagar Bazar, PO: Gangnagar - 5826, PS: Shibganj, Dist- Bogura
31	M/S Rafi Telecom	Pirgacha Bazar, PO:Pirgacha - 5800, PS: Gabtoli, Dist- Bogura

SL	Agent Name	Agent Centre Address
32	Mothers Telecom And Mobile Showroom	Char Panagari Bazar, Nischintapur, Kazipur, Sirajganj
33	Mahi Mawa Enterprise	Pathanpara Bazar, PO: Uttar Hatsohor -5930, PS: Khetlal, Dist: Joypurhat
34	My Telecom	Kholshi Bazar, PO: Mollikpur-6321, PS: Nachol, Dist: Chapainawabganj
35	Ms Jran Traders	Panitola Bazar, PO: Daridaha -5810, PS: Shibganj, Dist: Bogura
36	M/S Noha Enterprise	Bhawanigonj Bazar, Bhawanigonj, Bagmara, Rajshahi

ATM NETWORKS

SI	DIVISION	ATM NAME	ADDRESS
01	Rajshahi	MDrajA43, NCR ATM	Rajshahi Sub Branch, RAJSHAHI CITY CORPORATION, RAJSHAHI
02	Rajshahi	MDbogA19, NCR ATM	Bogura Branch, JOLESHWARI TOLA, BOGRA
03	Rajshahi	MDsahA42, NCR ATM	Sahajadpur Sub Branch, Sahajadpur, Sirajgonj
04	Rajshahi	MDbpsA63, GRG ATM	Bogura Sub Branch, Bogura Sadar
05	Rajshahi	MDrajA31, NCR ATM	Rajshahi Branch, BOALIA, RAJSHAHI
06	Rajshahi	MDmtIR17, Hitachi CRM-01	Mokamtola Branch, SHIBGANJ, BOGRA

Rangpur Division

BRANCHES

SL	Branch Name	Address
01	Doshmile Branch	Hossain Monzil, East Sadipur, Doshmile, Dinajpur Mail: hob.doshmile@midlandbankbd.net PABX: +(88) 096 66 410 933 / +(88) 096 11 410 933
02	Rangpur Branch	Sunshine Tower, Holding-3434, Ward-16, P.S.: Kotoali, Dist.: Rangpur Mail: hob.rangpur@midlandbankbd.net PABX No: +(88) 096 66 410 936/ +(88) 096 66 410 936

SUB-BRANCHES

SI	Sub-Branch Name	Address
01	Saidpur Sub-Branch	Shahid Dr. Zikrul Haque Plaza, Holding No-00-57-00, Plot:22, Ward:11, Saidpur, Saidpur, Nilphamari Mail: saidpur.sub@midlandbankbd.net PABX No: +(88) 096 66 410 936/ +(88) 096 66 410 936

COLLECTION BOOTHS

SI	Name of Collection Booth	Address	Assigned Officer
01	Birgonj REB Collection Booth	Birgonj Polli Budyut Zonal office, Dinajpur	Mr. Md. Ahsanul Alam, JAVP Phone: 01712068328 Email: ahsanul.alam@midlandbankbd.net PABX: 09666-410933 Ext.1063

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	M/S Bornomala	Mohimaganj Bazar, Mohimaganj, Gobindaganj, Gaibandha
02	Jui Enterprise	Bolidara Bazar, 8 No Nanduar Union Parishad, Bolidara-5120, Ranisankail, Thakurgaon
03	M/S Anup Traders	Dholarhat Bazar, Ruhia, Thakurgaon Sadar, Thakurgaon
04	Moti Medical Store	Jumarbari Bazar, Saghata, Gaibandha

SL	Agent Name	Agent Centre Address
05	M & M Traders	Deuty Bazar, PO: Deuty-5450, PS: Pirgachha, Dist: Rangpur
06	Mahisha Telecom	Katakhali Baluahat, PO: Bishubari-5740, PS: Gobindaganj, Dist: Gaibandha
07	Happy Travel And Tours	Fakirganj Bazar, PO: Atwari -5040, PS: Atwari, Dist: Panchagarh
08	Sofiqul Telecom	Dholbhanga Bazar, PO: Dholbhanga -5730, PS: Palashbari, Dist: Gaibandha
09	Muheb Computer Center	Pirgacha Bazar, PO: Pirgacha-5450, PS: Pirgacha, Dist: Rangpur
10	Abdullah Medicine Corner	Nobdiganj Bazar, PO: Mahiganj-5450, PS: Pirgacha, Dist: Rangpur
11	M/S Mehenaz Traders	Pawtana Bazar, PO: Pawtanahat-5450, PS: Pirgacha, Dist: Rangpur
12	Sk Kollani Dokkhota Unnayan Proshikkhon Kendro	Pirganj Bazar, PO: Pirganj Sadar-5470, PS: Pirganj, Dist: Rangpur
13	M/S Vai Vai Traders	Ovirampur, Komorpur-5740, Gobindaganj, Gaibandha

ATM NETWORKS

SI	DIVISION	ATM NAME	ADDRESS
01	Rangpur	MDranA55, GRG ATM	Rangpur Branch, Rangpur, RANGPUR
02	Rangpur	MDdsmA37, NCR ATM	Dosh Mile Branch, KAHAROL, DINAJPUR

Sylhet Division

BRANCHES

SL	Branch Name	Address
01	Sylhet Branch	M.S Tower (1st Floor), Mirboxtola, Chowhatta, Sylhet Mail: hob.sylhet@midlandbankbd.net PABX: +(88) 096 66 410 922 / +(88) 096 11 410 922

SUB-BRANCHES

SI	Sub-Branch Name	Address
01	Shibgonj Sub-Branch	Holding Number: 683, 1st Floor, Tamabil Road, Shibgonj, Sylhet Mail: shibgonj.sub@midlandbankbd.net PABX: +(88) 096 66 410 922 / +(88) 096 11 410 922

AGENT BANKING CENTERS

SL	Agent Name	Agent Centre Address
01	Rahim Enterprise	Taj Complex, Goalabazar, PO:Goalabazar-3124, PS:Osmaninagar, Dist-Sylhet

ATM NETWORKS

SI	DIVISION	ATM NAME	ADDRESS
01	Sylhet	MDshiA49, NCR ATM	Shibgonj Sub Branch, Shibgonj, SYLHET
02	Sylhet	MDsylR25, Hitachi CRM-01	Sylhet Branch, SYLHET SADAR

GLOBAL **CORRESPONDENTS NETWORK**

Midland Bank PLC.

This section presents the Global Correspondents Network of Midland Bank PLC., maintained under the SWIFT RMA (Relationship Management Application) framework. It includes a comprehensive list of correspondent banking relationships established across different countries and regions. These partnerships facilitate secure, efficient, and compliant international banking operations, supporting trade finance, remittance, and cross-border transactions. The network reflects the bank's commitment to expanding global connectivity and strengthening financial collaboration worldwide.

SWIFT RMA (Relationship Management Application) LIST

North America

North America is the strongest economic region, led by United States and Canada. It has highly advanced technology, strong industries, and powerful financial systems, making it a global leader. The region also dominates in innovation, global trade, and multinational corporations.

Correspondent Name	SWIFT Code	Correspondent Country Name	City
HABIB AMERICAN BANK	HANYUS33	USA	NEW YORK
HABIB AMERICAN BANK	HANYUS33	USA	NEW YORK
HABIB BANK AG ZURICH	HBZUAEAD	UAE	DUBAI
KEY BANK NATIONAL ASSOCIATION	KEYBUS33	USA	CLEVELAND,OHIO
KEYBANK NATIONAL ASSOCIATION	KEYBUS33	USA	NEW YORK
ORIENTAL BANK	OBPRPRSJ	PUERTO RICO	HATO REY

Europe

Europe is a highly developed region where the European Union plays a major role. It has strong trade networks, advanced industries, and a stable financial system. Europe is also known for high living standards, skilled workforce, and strong banking sectors.

Correspondent Name	SWIFT Code	Correspondent Country Name	City
BANCA MONTE DEI PASCHI DI SIENA S.P.A.	PASCITMM	ITALY	SIENA
BANCA POPOLARE DI SONDRIO	POSOIT22	ITALY	SONDRIO
BANCA UBAE SPA	UBAIITRR	ITALY	ROMA
BANCO BPM S.P.A.	BPMIITMM	ITALY	MILANO
BANQUE DE COMMERCE ET DE PLACEMENTS S.A.	BPCPCHGG	SWITZERLAND	GENEVA
BYBLOS BANK EUROPE S.A	BYBBBEBB	BELGIUM	BRUSSELS
BYBLOS BANK EUROPE S.A.	BYBBFRPP	FRANCE	PARIS
BYBLOS BANK EUROPE S.A.	BYBBGB2L	UK	LONDON
CASSA DI RISPARMIO DI BOLZANO S.P.A.	CRBZIT2B	ITALY	BOLZANO
CREDIT AGRICOLE ITALIA S.P.A.	CRPPIT2P	ITALY	PARMA
CREDIT EUROPE BANK N.V.	FBHLNL2A	NETHERLAND	AMSTERDAM
DNB BANK ASA	DNBANOKK	NORWAY	OSLO
HABIB BANK AG ZURICH	HBZUCHZZ	SWITZERLAND	ZURICH
MASHREQ BANK PSC	MSHQGB2L	UK	LONDON
PJSC ' BANK CREDIT DNEPR	CRDEUA2NXXX	UKRAINE	DNIPROPETROVSK
SONALI BANGLADESH (UK) LIMITED (SBUK)	BSONGB2L	UK	LONDON
WOORI BANK	HVBKGB2L	UK	LONDON

Asia

Asia is one of the fastest-growing regions, driven by China, India, and Japan. Rapid industrialization and technological growth are boosting its global position. It is also the largest continent in population, providing a huge labor force and market.

Correspondent Name	SWIFT Code	Correspondent Country Name	City
AB BANK PLC	ABBLBDDH	BANGLADESH	DHAKA
AB INTERNATIONAL FINANCE LTD	ABFLHKHHXXX	HONG KONG	HONG KONG
ABU DHABI COMMERCIAL BANK P.J.S.C.	ADCBAEAA	UAE	ABU DHABI
ACLEDA BANK PLC.	ACLBKHPP	CAMBODIA	PHNOM PENH
AFFIN BANK BERHAD	PHBMMYKL	MALAYSIA	KUALA LUMPUR
AGRANI BANK PLC	AGBKBDDH	BANGLADESH	DHAKA
AKTIF YATIRIM BANKASI A.S.	CAYTTRIS	TURKEY	ISTANBUL
AL-ARAFAH ISLAMI BANK PLC	ALARBDDH	BANGLADESH	DHAKA
ALBARAKA TURK PARTICIPATION BANK	BTFHTRIS	TURKEY	ISTANBUL
ALUBAF ARAB INTERNATIONAL BANK B.S.C.	ALUBBHBM	BAHRAIN	MANAMA
ARAB BANGLADESH BANK LIMITED	ABBLINBB	INDIA	MUMBAI
ASIA COMMERCIAL BANK	ASCBVNVX	VIETNAM	HO CHI MINH CITY
AXIS BANK LIMITED	AXISINAA	INDIA	GANDHINAGAR
AXIS BANK LIMITED (L/C ADVISING)	AXISINBBTFC	INDIA	MUMBAI
AXIS BANK LIMITED (PAYMENT)	AXISINBBFIC	INDIA	MUMBAI
AXIS BANK LIMITED, DIFC BRANCH (REGULATED BY DFSA)	AXISAEAD	UAE	DUBAI
AXIS BANK LTD.	AXISSGSG	SINGAPORE	SINGAPORE
BANGLADESH COMMERCE BANK LTD.	BCBLBDDH	BANGLADESH	DHAKA
BANGLADESH DEVELOPMENT BANK LIMITED (BDBL)	BDDBBDDH	BANGLADESH	DHAKA
BANGLADESH KRISHI BANK	BKBABDDH	BANGLADESH	DHAKA
BANK AL HABIB LIMITED	BAHLBHBM	BAHRAIN	MANAMA
BANK AL HABIB LIMITED	BAHLPKKA	PAKISTAN	KARACHI
BANK ALFALAH LIMITED (BANGLADESH - DHAKA BRANCH)	ALFHBDDH	BANGLADESH	DHAKA
BANK ARTHA GRAHA INTERNASIONAL TBK, PT	ARTGIDJA	INDONESIA	JAKARTA
BANK ASIA LIMITED	BALBBDDH	BANGLADESH	DHAKA
BANK OF AYUDHYA PUBLIC COMPANY LIMITED	AYUDTHBK	THAILAND	BANGKOK
BANK OF COMMUNICATIONS	COMMCNSH	CHINA	SHANGHAI
BANK OF DALIAN	DLCBCNBD	CHINA	DALIAN
BANK OF GUIYANG (FORMALLY:GUIYANG COMMERCIAL BANK)	GYCBCNSI	CHINA	GUIYANG
BANK OF HUZHOU CO.,LTD	BKHZCNBH	CHINA	HUZHOU
BANK OF JINING CO. LTD.	BKJNCNBJ	CHINA	JINING
BANK OF RUIFENG(FORMERLY ZHEJIANG SHAOXING COUNTY RURAL COOPERATIVE BANK)	ZSRBCN2S	CHINA	SHAOXING
BASIC BANK LIMITED	BKSIBDDH	BANGLADESH	DHAKA
BENGAL COMMERCIAL BANK PLC	BCOLBDDH	BANGLADESH	DHAKA
BRAC BANK PLC	BRAKBDDH	BANGLADESH	DHAKA
CHINA EVERBRIGHT BANK	EVERCNBJ	CHINA	BEIJING

Correspondent Name	SWIFT Code	Correspondent Country Name	City
CITIZENS BANK PLC	CIZSBDDH	BANGLADESH	DHAKA
CITY BANK LIMITED THE	CIBLBDDH	BANGLADESH	DHAKA
CITY HONG KONG LIMITED	CIHKHKHH	HONG KONG	HONG KONG
COMMERCIAL BANK OF CEYLON LTD.	CCEYBDDH	BANGLADESH	DHAKA
COMMERCIAL BANK OF CEYLON PLC	CCEYLKLXXXX	SRI LANKA	COLOMBO
COMMUNITY BANK BANGLADESH PLC	COYMBDDD	BANGLADESH	DHAKA
DHAKA BANK PLC	DHBLBDDH	BANGLADESH	DHAKA
DOHA BANK	DOHBQAQA	QATAR	DOHA
DOHA BANK	DOHBINBB	INDIA	MUMBAI
DOHA BANK	DOHBAEAD	UAE	DUBAI
DUTCH-BANGLA BANK PLC	DBBLBDDH	BANGLADESH	DHAKA
E. SUN COMMERCIAL BANK LTD.	ESUNTWTP	TAIWAN	TAIPEI
EASTERN BANK PLC	EBLDBDDH	BANGLADESH	DHAKA
EBL FINANCE (HK) LIMITED	EBLDHKHH	HONG KONG	HONG KONG
EMIRATES ISLAMIC BANK P.J.S.C.	MEBLAEAD	UAE	DUBAI
EXPORT IMPORT BANK OF BANGLADESH PLC.	EXBKBDDH	BANGLADESH	DHAKA
EXPORT-IMPORT BANK OF INDIA	EIBIINBB	INDIA	MUMBAI
FIRST SECURITY ISLAMI BANK PLC	FSEBBDDH	BANGLADESH	DHAKA
GLOBAL ISLAMI BANK PLC.	NGBLBDDH	BANGLADESH	DHAKA
HABIB BANK LIMITED	HABBSGSG	SINGAPORE	SINGAPORE
HABIB BANK LIMITED	HABBPKKA	PAKISTAN	KARACHI
HABIB BANK LIMITED BEIJING BRANCH	HABBCNBJ	CHINA	BEIJING
HABIB BANK LIMITED URUMQI BRANCH	HABBCNBU	CHINA	URUMQI
HABIB BANK LTD.	HABBBDDH	BANGLADESH	DHAKA
HABIB BANK ZURICH (HONG KONG) LIMITED	HFLIHKHH	HONG KONG	HONG KONG
HAINING RURAL CREDIT COOPERATIVIES UNION	HNBCCNBJ	CHINA	HAINING
HATTON NATIONAL BANK PLC	HBLILKLX	SRI LANKA	COLOMBO
HDFC BANK LIMITED	HDFCINBB	INDIA	MUMBAI
ICB ISLAMIC BANK LTD.	BBSHBDDH	BANGLADESH	DHAKA
ICICI BANK LIMITED	ICICINBBCTS	INDIA	MUMBAI
ICICI BANK LIMITED	ICICCNSH	CHINA	SHANGHAI
ICICI BANK LTD	ICICHKHH	HONG KONG	HONG KONG
IFIC BANK PLC	IFICBDDH	BANGLADESH	DHAKA
INDUSIND BANK LIMITED	INDBINBB	INDIA	MUMBAI
ISLAMI BANK BANGLADESH PLC	IBBLBDDH	BANGLADESH	DHAKA
JAMUNA BANK PLC	JAMUBDDH	BANGLADESH	DHAKA
JANATA BANK PLC	JANBBDDH	BANGLADESH	DHAKA
JIANGSU HAIAN RURAL COMMERCIAL BANK CO.,LTD	HRCBCNBN	CHINA	NANTONG
JIANGSU JIANGNAN RURAL COMMERCIAL BANK CO.,LTD. (FORMALY JIANGSU WUJIN RURAL BANK)	RCWJCNSH	CHINA	CHANGZHOU
JIANGSU JIANGYAN RURAL COMMERCIAL BANK CO., LTD	JRCBCNBY	CHINA	JIANGYAN
JIANGSU JIANGYIN RURAL COMMERCIAL BANK	JYCBCNSH	CHINA	JIANGYIN
JIANGSU JINGJIANG RURAL COMMERCIAL BANK CO., LTD	RCBJCNBJ	CHINA	TAI ZHOU

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JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM	BFTVVNVX	VIETNAM	HANOI
JS BANK LIMITED	JSBLBHBM	BAHRAIN	MANAMA
JS BANK LIMITED	JSBLPKKA	PAKISTAN	KARACHI
KOOKMIN BANK	CZNBKRSE	SOUTH KOREA	SEOUL
MALDIVES ISLAMIC BANK PLC.	MADVMVMV	MALDIVES	MALE
MASHREQ ASIA LTD.	MSHQHKHH	HONG KONG	HONG KONG
MASHREQ BANK	MSHQINBB	INDIA	MUMBAI
MASHREQBANK PSC	BOMLAEAD	UAE	DUBAI
MASHREQBANK PSC.	MSHQKWKW	KUWAIT	KUWAIT
MCB BANK LIMITED	MUCBPKKA	PAKISTAN	KARACHI
MEGHNA BANK LTD.	MGBLBDDH	BANGLADESH	DHAKA
MERCANTILE BANK LTD.	MBLBBDDH	BANGLADESH	DHAKA
METROPOLITAN BANK (CHINA) LTD	MBTCCNBN	CHINA	NANJING
MODHUMOTI BANK LIMITED	MODHBDDH	BANGLADESH	DHAKA
MUTUAL TRUST BANK PLC	MTBLBDDH	BANGLADESH	DHAKA
NATIONAL BANK OF PAKISTAN	NBPAJPJT	JAPAN	TOKYO
NATIONAL BANK OF PAKISTAN	NBPASARI	SAUDI ARABIA	RIYADH
NATIONAL BANK OF RAS AL-KHAIMAH, THE	NRAKAEAK	UAE	RAS AL KHAIMAH
NATIONAL BANK PLC	NBLBBDDH	BANGLADESH	DHAKA
NATIONAL CREDIT & COMMERCE BANK PLC	NCCLBDDH	BANGLADESH	DHAKA
NONGHYUP BANK (FORMERLY KNOWN AS NATIONAL AGRICULTURAL COOPERATIVE FEDERATION)	NACFKRSE	SOUTH KOREA	SEOUL
NRB BANK PLC	NRBDBDDH	BANGLADESH	DHAKA
NRB COMMERCIAL BANK	NRBBBDDH	BANGLADESH	DHAKA
O-BANK CO., LTD.	IBOTTWTP	TAIWAN	TAIPEI
ODEABANK A.S.	ODEATRIS	TURKEY	ISTANBUL
ONE BANK PLC	ONEBBDDH	BANGLADESH	DHAKA
PADMA BANK PLC	FRMSBDDH	BANGLADESH	DHAKA
PBL FINANCE (HONG KONG) LIMITED	PRBLHKHH	HONG KONG	HONG KONG
PRIME BANK PLC	PRBLBDDH	BANGLADESH	DHAKA
PUBALI BANK PLC	PUBABDDH	BANGLADESH	DHAKA
PUNJAB NATIONAL BANK (L/C ADVISING)	PUNBINBB	INDIA	NEW DELHI
PUNJAB NATIONAL BANK (L/C PAYMENT)	PUNBINBBISB	INDIA	NEW DELHI
RHB BANK BERHAD	RHBBMYKL	MALAYSIA	KUALA LUMPUR
RUPALI BANK PLC	RUPBBDDH	BANGLADESH	DHAKA
SBAC BANK PLC	SBACBDDH	BANGLADESH	DHAKA
SHAHJALAL ISLAMI BANK PLC	SJBLBDDH	BANGLADESH	DHAKA
SOCIAL ISLAMI BANK PLC.	SOIVBDDH	BANGLADESH	DHAKA
SONALI BANK	BSONBDDH	BANGLADESH	DHAKA
SOUTHEAST BANK PLC	SEBDBDDH	BANGLADESH	DHAKA
STANDARD BANK PLC	SDBLBDDH	BANGLADESH	DHAKA
STATE BANK OF INDIA	SBINBDDH	BANGLADESH	DHAKA

Correspondent Name	SWIFT Code	Correspondent Country Name	City
THE AGRICULTURAL BANK OF CHINA	ABOCCNBJ	CHINA	BEIJING
THE PREMIER BANK PLC	PRMRBDDH	BANGLADESH	DHAKA
TRUST BANK PLC	TTBLBDDH	BANGLADESH	DHAKA
UNION BANK PLC	UBLDBDDH	BANGLADESH	DHAKA
UNITED BANK LIMITED	UNILPKKA	PAKISTAN	KARACHI
UNITED COMMERCIAL BANK PLC.	UCBLBDDH	BANGLADESH	DHAKA
UTTARA BANK PLC	UTBLBDDH	BANGLADESH	DHAKA
VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK (PVCOMBANK)	WBVNVNVX	VIETNAM	HANOI
WOORI BANK	HVBKBDDH	BANGLADESH	DHAKA
WOORI BANK	HVBKVNVX	VIETNAM	HANOI
WOORI BANK, SEOUL	HVBKKRSE	SOUTH KOREA	SEOUL
YES BANK LIMITED	YESBINBB	INDIA	MUMBAI
ZHEJIANG CHOUZHOU COMMERCIAL BANK CO.,LTD	CZCBCN2X	CHINA	YIWU
ZHONGSHAN RURAL COMMERCIAL BANK COMPANY LIMITED	ZSRCCNBB	CHINA	ZHONGSHAN

Africa

Africa's economy is still developing and relies heavily on agriculture and natural resources. Countries like Nigeria and South Africa are improving through industrial and service sector growth. It has a young population, which can become a strong workforce in the future.

Correspondent Name	SWIFT Code	Correspondent Country Name	City
HABIB BANK AG ZURICH	HBZUKENA	KENYA	NAIROBI
INTERNATIONAL INVESTMENT BANK S.A,	ICDJDJJD	DJIBOUTI	DJIBOUTI

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