Midland Bank PLC.
Consolidated Balance Sheet (Un-Audited)
As at 30 June 2026

	Notes	June 2026 BDT	December 2025 BDT
PROPERTY AND ASSET			
Cash	3. a	5,222,864,856	5,280,143,415
In Hand (Including Foreign Currency)		1,056,002,234	1,061,840,179
With Bangladesh Bank and its agent Bank (including Foreign Currency)		4,166,862,622	4,218,303,235
Balance with other Banks & Financial Institutions	4. a	3,478,431,635	4,922,879,755
In Bangladesh		2,945,894,695	4,370,747,641
Outside Bangladesh		532,536,940	552,132,113
Money at Call and Short Notice	5.a	269,900,000	19,900,000
Investments	6.a	50,583,135,714	37,698,294,439
Government		45,726,115,612	32,734,692,543
Others		4,857,020,102	4,963,601,896
Loans and Advances/ Investments	7. a	72,810,117,166	71,067,898,118
Loans Cash Credit Overdrafts etc./ Investment		66,544,882,410	62,625,054,533
Bills Purchased and Discounted		6,265,234,757	8,442,843,585
Fixed Asset including Premises Furniture & Fixtures	8. a	1,342,765,743	1,488,398,654
Other Asset	9. a	6,970,274,920	5,884,135,966
Non-Banking Asset	10.00	12,585,359	12,585,359
Total Property and Asset		140,690,075,393	126,374,235,706
LIABILITIES AND CAPITAL			
Borrowing from other Banks Financial Institutions & Agents	11. a	23,596,045,259	18,391,455,767
Deposit and Other Accounts	12. a	93,780,626,958	86,431,760,258
Current Deposit & Other Accounts		9,331,103,105	8,460,732,500
Bills Payable		3,399,263,655	795,854,447
Short Notice Deposit		11,601,187,058	8,391,698,796
Savings Deposit		6,463,318,238	6,259,969,715
Fixed Deposit		53,436,143,599	53,373,952,522
Deposit Scheme		9,549,611,303	9,149,552,279
Other Liabilities	13. a	12,863,652,641	11,076,956,427
Total Liabilities		130,240,324,858	115,900,172,453
Capital/Shareholders' Equity		10,449,750,515	10,474,063,233
Paid up Capital	15.00	6,786,256,400	6,588,598,450
Statutory Reserve	16.00	2,444,909,859	2,328,782,419
Revaluation Reserve on Investment in Securities	17.00	47,517,476	159,603,278
Retained Earnings	18. a	1,171,066,781	1,397,079,086
Non-Controlling Interest		20	20
Total Liabilities and Shareholders' Equity		140,690,075,393	126,374,235,706

	Notes	June 2026 BDT	December 2025 BDT
Off-Balance Sheet Items			
Contingent Liabilities	19. a	30,178,836,980	28,042,481,516
Acceptance and endorsements		5,115,830,926	6,904,872,085
Letter of Guarantee		13,055,373,476	11,905,538,045
Irrevocable Letter of Credit		9,734,235,054	7,053,852,322
Bills for Collection		2,273,397,525	2,178,219,063
Other Contingent Liabilities		-	-
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward asset purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off Balance Sheet Items including Contingent Liabilities		**30,178,836,980**	**28,042,481,516**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 June 2026

	Notes	01 January 2026 to 30 June 2026 BDT	01 January 2025 to 30 June 2025 BDT
A) Cash Flow From Operating Activities:			
Interest Received		6,065,807,016	5,311,932,643
Interest Paid on Deposits, Borrowings, etc.		(4,378,644,753)	(3,697,738,124)
Dividend Income		62,589,323	47,292,567
Fees & Commission Income		358,235,848	276,253,523
Recoveries of Loans previously written off		10,949,340	499,350
Cash Paid to Employees as Salaries and Allowances		(463,757,190)	(404,592,028)
Income Tax Paid		(394,099,511)	(298,866,111)
Cash Received From Other Operational Income	42. a	79,514,930	60,967,268
Cash Paid for Other Operational Expenses	43. a	(296,763,008)	(288,671,057)
Cash Flow From Operating Activities Before Changes in Net Current Asset		**1,043,831,995**	**1,007,078,032**
Changes in Net Current Asset :			
Investment in Treasury Bond		(10,003,296,219)	(8,610,902,904)
Loans & Advances		(1,942,989,961)	(938,385,101)
Other Asset		(135,377,511)	(30,432,731)
Non-Banking Assets		-	-
Bank Deposit		645,977,705	(2,574,162,525)
Customers' Deposit		6,696,007,469	6,199,166,135
Borrowing from Other Banks, Financial Institutions & Agents		5,204,589,491	5,095,769,101
Other Liabilities		450,695,060	393,216,147
		915,606,034	**(465,731,878)**
Net Cash Flow From Operating Activities		**1,959,438,029**	**541,346,154**
B) Cash Flow From Investing Activities:			
Investments in Shares & Bonds		106,738,014	312,729,883
Purchase of Fixed Asset		(18,857,778)	(115,966,095)
Net Cash Flow From Investing Activities		**87,880,237**	**196,763,787**
C) Cash Flow From Financing Activities:			
Receipts from Issue of Capital		-	-
Dividend Paid		(197,657,954)	(191,900,926)
Net Cash Flow From Financing Activities		**(197,657,954)**	**(191,900,926)**
D) Net Increase in Cash and Cash Equivalents		**1,849,660,312**	**546,209,016**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		934,459	8,172,503
F) Opening Cash and Cash Equivalents		12,231,644,933	13,032,233,980
Closing Cash and Cash Equivalents (D+E+F)		**14,082,239,704**	**13,586,615,499**
The above closing Cash and Cash Equivalents include:			
Cash in Hand		1,056,002,234	1,161,279,981
Balance with Bangladesh Bank and its Agent Bank		4,166,862,622	4,851,224,129
Balance with Other Banks & Financial Institutions		3,478,431,635	3,484,656,734
Money at Call and Short Notice		269,900,000	19,900,000
Treasury Bill		5,110,325,012	4,068,855,754
Prize Bond		718,200	698,900
		14,082,239,704	**13,586,615,499**
Net Operating Cash Flow Per Share	41.00	**2.89**	**0.80**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.

Consolidated Statement of Changes in Equity (Un-Audited)

As at 30 June 2026

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Surplus on Investments	Retained Earnings	Minority Interest	Total
	BDT	BDT	BDT	BDT	BDT	BDT
Balance as at 01 January 2026	6,588,598,450	2,328,782,419	159,603,278	1,397,079,086	20	10,474,063,253
Bonus Share	197,657,950	-	-	(197,657,950)		-
Cash Dividend				(197,657,954)		(197,657,954)
Revaluation Reserve transferred during the period	-	-	(112,085,803)	-		(112,085,803)
Net Profit after tax for the period	-	-	-	288,303,133		288,303,133
Appropriation made during the period	-	116,127,440	-	(116,127,440)		-
Transferred to Start Up Fund	-	-	-	(2,872,095)		(2,872,095)
Balance as at 30 June 2026	6,786,256,400	2,444,909,858	47,517,476	1,171,066,781	20	10,449,750,535
Balance as at 31 December 2025	6,588,598,450	2,328,782,419	159,603,278	1,397,079,086	20	10,474,063,253

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.
Balance Sheet (Un-Audited)
As at 30 June 2026

	Notes	June 2026 BDT	December 2025 BDT
PROPERTY AND ASSET			
Cash	3.00	**5,222,864,856**	**5,280,143,415**
In Hand (Including Foreign Currency)		1,056,002,234	1,061,840,179
With Bangladesh Bank and its agent Bank (including Foreign Currency)		4,166,862,622	4,218,303,235
Balance with other Banks & Financial Institutions	4.00	**3,478,431,635**	**4,922,879,755**
In Bangladesh		2,945,894,695	4,370,747,641
Outside Bangladesh		532,536,940	552,132,113
Money at Call and Short Notice	5.00	**269,900,000**	**19,900,000**
Investments	6.00	**50,590,236,468**	**37,703,442,617**
Government		45,688,125,778	32,694,593,913
Others		4,902,110,690	5,008,848,704
Loans and Advances/ Investments	7.00	**72,810,117,166**	**71,067,898,118**
Loans Cash Credit Overdrafts etc./ Investment		66,544,882,410	62,625,054,533
Bills Purchased and Discounted		6,265,234,757	8,442,843,585
Fixed Asset including Premises Furniture & Fixtures	8.00	**1,336,564,830**	**1,482,297,780**
Other Asset	9.00	**6,962,464,597**	**5,875,928,588**
Non-Banking Asset	10.00	**12,585,359**	**12,585,359**
Total Property and Asset		**140,683,164,912**	**126,365,075,632**
LIABILITIES AND CAPITAL			
Borrowing from other Banks Financial Institutions & Agents	11.00	**23,596,045,259**	**18,391,455,767**
Deposit and Other Accounts	12.00	**93,783,069,340**	**86,432,187,589**
Current Deposit & Other Accounts		9,331,103,105	8,460,732,500
Bills Payable		3,399,263,655	795,854,447
Short Notice Deposit		11,603,629,440	8,392,126,126
Savings Deposit		6,463,318,238	6,259,969,715
Fixed Deposit		53,436,143,599	53,373,952,522
Deposit Scheme		9,549,611,303	9,149,552,279
Other Liabilities	13.00	**12,848,440,094**	**11,060,415,707**
Total Liabilities		**130,227,554,693**	**115,884,059,063**
Capital/Shareholders' Equity		**10,455,610,219**	**10,481,016,569**
Paid up Capital	15.00	6,786,256,400	6,588,598,450
Statutory Reserve	16.00	2,444,909,859	2,328,782,419
Revaluation Reserve on Investment in Securities	17.00	47,517,476	159,603,278
Retained Earnings	18.00	1,176,926,484	1,404,032,422
Total Liabilities and Shareholders' Equity		**140,683,164,912**	**126,365,075,632**
Net Asset Value (NAV) per share		**15.41**	**15.44**

	Notes	June 2026 BDT	December 2025 BDT
Off-Balance Sheet Items			
Contingent Liabilities	19.00	**30,178,836,980**	**28,042,481,516**
Acceptance and endorsements		5,115,830,926	6,904,872,085
Letter of Guarantee		13,055,373,476	11,905,538,045
Irrevocable Letter of Credit		9,734,235,054	7,053,852,322
Bills for Collection		2,273,397,525	2,178,219,063
Other Contingent Liabilities		-	-
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward asset purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off Balance Sheet Items including Contingent Liabilities		**30,178,836,980**	**28,042,481,516**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.

Profit and Loss Account (Un-audited)

For the period ended 30 June 2026

Particulars	Notes	01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025	01 April 2026 to 30 June 2026	01 April 2025 to 30 June 2025
		BDT	BDT	BDT	BDT
Interest Income	21.00	3,659,123,746	3,487,386,365	1,860,896,269	1,752,633,583
Less: Interest Paid on Deposit and Borrowing, etc.	22.00	3,365,621,922	3,105,257,185	1,647,804,465	1,594,239,453
Net Interest Income		**293,501,824**	**382,129,180**	**213,091,804**	**158,394,130**
Income from Investment	23.00	1,814,659,943	1,303,531,174	998,286,144	580,930,041
Commission, Exchange and Brokerage	24.00	359,170,307	284,426,026	200,731,441	155,008,803
Other Operating Income	25.00	79,514,930	60,967,268	42,030,118	36,018,276
		2,253,345,181	**1,648,924,469**	**1,241,047,704**	**771,957,120**
Total Operating Income		**2,546,847,005**	**2,031,053,649**	**1,454,139,508**	**930,351,251**
Less: Operating Expenditure					
Salary and Allowances	26.00	455,285,314	394,254,528	236,632,241	196,443,853
Rent, Tax, Insurance, Electricity	27.00	61,595,743	59,073,552	33,919,052	30,858,457
Legal Expense	28.00	298,540	505,305	63,050	268,547
Postage, Stamps and Telephone	29.00	15,896,383	16,478,475	4,933,299	7,786,535
Printing, Stationery, Advertisement	30.00	34,480,957	37,670,082	14,449,366	19,691,784
Managing Director's Remuneration	26.01	8,471,875	10,337,500	4,037,500	6,243,750
Directors' Fee	31.00	869,000	1,672,000	352,000	627,000
Audit Fee	32.00	-	-	-	-
Depreciation on and Repair to Bank's Property	33.00	198,739,304	170,404,934	93,335,214	84,839,221
Other Expenditure	34.00	147,015,638	147,984,627	68,587,933	72,175,636
Total Operating Expenses		**922,652,755**	**838,381,004**	**456,309,655**	**418,934,782**
Profit Before Provision		**1,624,194,249**	**1,192,672,645**	**997,829,853**	**511,416,468**
Provision for Loans, Advances & Off Balance Sheet					
General Provision	35.00	162,555,673	82,077,885	152,355,673	70,462,198
Specific Provision		804,501,378	973,475,833	390,711,345	390,036,707
Provision for Off Balance Sheet Exposures		26,000,000	15,694,115	26,000,000	18,214,927
Provision for diminution in Investments		45,000,000	32,023,813	(26,200,000)	32,023,813
Provision against Other Asset		5,500,000	13,165,854	5,500,000	1,065,000
Total Provision		**1,043,557,051**	**1,116,437,500**	**548,367,018**	**511,802,645**
Profit Before Tax		**580,637,198**	**76,235,145**	**449,462,835**	**(386,177)**
Less: Provision for Tax	36.00	293,427,697	(44,222,332)	277,078,157	(16,532,547)
Current Tax		516,370,371	328,150,966	420,325,166	122,031,487
Deferred Tax		(222,942,674)	(372,373,299)	(143,247,009)	(138,564,034)
Net Profit After Tax		**287,209,501**	**120,457,478**	**172,384,678**	**16,146,370**
Earnings Per Share		**0.42**	**0.18**	**0.25**	**0.02**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 30 June 2026

	Notes	01 January 2026 to 30 June 2026 BDT	01 January 2025 to 30 June 2025 BDT
A) Cash Flow From Operating Activities:			
Interest Received		6,065,807,016	5,311,932,643
Interest Paid on Deposits, Borrowings, etc.		(4,378,644,753)	(3,697,738,124)
Dividend Income		62,589,323	47,292,567
Fees & Commission Income		358,029,859	276,253,523
Recoveries of Loans previously written off		10,949,340	499,350
Cash Paid to Employees as Salaries and Allowances		(463,757,190)	(404,592,028)
Income Tax Paid		(394,099,511)	(298,866,111)
Cash Received From Other Operational Income	42.00	79,514,930	60,967,268
Cash Paid for Other Operational Expenses	43.00	(292,101,458)	(288,671,057)
Cash Flow From Operating Activities Before Changes in Net Current Asset		**1,048,287,556**	**1,007,078,032**
Changes in Net Current Asset :			
Investment in Treasury Bond		(10,003,296,219)	(8,610,902,904)
Loans & Advances		(2,039,365,161)	(938,385,101)
Other Asset		(43,663,861)	(30,432,731)
Non-Banking Assets		-	-
Bank Deposit		645,977,705	(2,574,162,525)
Customers' Deposit		6,696,007,469	6,184,324,453
Borrowing from Other Banks, Financial Institutions & Agents		5,204,589,491	5,095,769,101
Other Liabilities		450,695,060	393,216,147
		910,944,484	**(480,573,560)**
Net Cash Flow From Operating Activities		**1,959,232,040**	**526,504,472**
B) Cash Flow From Investing Activities:			
Investments in Shares & Bonds		106,738,014	327,571,564
Purchase of Fixed Asset		(18,857,778)	(115,966,095)
Net Cash Flow From Investing Activities		**87,880,237**	**211,605,469**
C) Cash Flow From Financing Activities:			
Receipts from Issue of Capital		-	-
Dividend Paid		(197,657,954)	(191,900,926)
Net Cash Flow From Financing Activities		**(197,657,954)**	**(191,900,926)**
D) Net Increase in Cash and Cash Equivalents		**1,849,454,323**	**546,209,016**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		1,140,448	8,172,503
F) Opening Cash and Cash Equivalents		12,231,644,933	13,032,233,980
Closing Cash and Cash Equivalents (D+E+F)		**14,082,239,704**	**13,586,615,499**
The above closing Cash and Cash Equivalents include:			
Cash in Hand		1,056,002,234	1,161,279,981
Balance with Bangladesh Bank and its Agent Bank		4,166,862,622	4,851,224,129
Balance with Other Banks & Financial Institutions		3,478,431,635	3,484,656,734
Money at Call and Short Notice		269,900,000	19,900,000
Treasury Bill		5,110,325,012	4,068,855,754
Prize Bond		718,200	698,900
		14,082,239,704	**13,586,615,499**
Net Operating Cash Flow Per Share		**2.89**	**0.78**

Didarul Islam
Chief Financial Officer

Ashlul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.

Statement of Changes in Equity (Un-Audited)

As at 30 June 2026

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Surplus on Investments	Retained Earnings	Total
	BDT	BDT	BDT	BDT	BDT
Balance as at 01 January 2026	**6,588,598,450**	**2,328,782,419**	**159,603,277**	**1,404,032,422**	**10,481,016,569**
Bonus Share	**197,657,950**	**-**	**-**	**(197,657,950)**	-
Cash Dividend	-	-	-	(197,657,954)	(197,657,954)
Revaluation Reserve transferred during the period	-	-	(112,085,802)	-	(112,085,802)
Net Profit for the year after tax	-	-	-	287,209,501	287,209,501
Appropriation made during the period	-	116,127,440	-	(116,127,440)	-
Transferred to Start Up Fund	-	-	-	(2,872,095)	(2,872,095)
Balance as at 30 June 2026	**6,786,256,400**	**2,444,909,859**	**47,517,475**	**1,176,926,485**	**10,455,610,219**
Balance as at 31 December 2025	**6,588,598,450**	**2,328,782,419**	**159,603,277**	**1,404,032,422**	**10,481,016,569**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director & CEO

Md. Kamal Hossain
Director

Riaz Ahmed Choudhury
Director

Midland Bank PLC.
Selected explanatory notes
as at and for the period ended from 1 January 2026 to 30 June 2026

1.00 Activities of the Bank

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

1.01 Subsidiary Company

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

2.00 Basis of Preparation and Significant Accounting Policies

Preparation of separate financial statements of the bank for the period ended 30 June 2026 comprise the operation of the Domestic Banking Unit (DBU) (main operations), as well as operations of the Off-shore Banking Unit (OBU), together referred to as 'the Bank'. Consolidated financial statements include separate financial statements of the Midland Bank PLC. and financial statements of subsidiary, as a single economic entity and together referred to as 'the Group'. There were no significant changes in the operations of the bank/group entities.

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS)10: Consolidated Financial Statements. The consolidated financial statements are prepared for a common reporting period for the period ended 30 June 2026. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation.

Basis of preparation, accounting policies and estimates applied in these financial statements as at and for the period ended 30 June 2026 are same as those applied in the audited annual financial statements for the year ended 31 December 2025. Certain selected explanatory notes are given below:

2.01 Statement of compliance

The financial statements of the Bank as at and for the period ended 30 June 2026 have been prepared under the historical cost convention except Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (as amendment up to date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Company Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.

Midland Bank PLC. Board Division Head Office Dhaka

2.02 Functional and presentation currency

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

2.03 Use of estimates and judgements

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

2.04 Revenue Recognition

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

2.05 Cash Flow Statement

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

2.06 Statement of Changes in Equity

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

2.07 Earnings per share

Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the number of ordinary shares outstanding as on 30 June 2026 as per IAS- 33 "Earnings Per Share".

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

Significant deviation between two quarterly periods and reasons therefore:

Figures are in BDT Crore

Particulars	Consolidated		Increase / (Decrease)	Reasons
	January to June 2026	January to June 2025		
Net Interest Income	29.58	38.22	(8.64)	Net interest income decreased by BDT 8.64 crore due to low advance-deposit ratio and growth rate of interest expenses is higher compare to growth rate of interest income.
Income from Investment	181.63	130.92	50.71	Income from Investment increased by BDT 50.71 crore due to yield rate of Govt. bill/bond and increase the volume of investment.
Specific Provision for Loans & Advances	80.45	97.35	(16.90)	Specific provision has decreased due to provision against marginal CL (classified loan) is lower compared to previous period.
Provision for tax	29.35	(4.42)	33.77	Total tax expenses for the concerned period is comparatively higher than previous period mainly for taxable income is higher.

Midland Bank PLC. Head Office Dhaka Board Division

2.09 Credit Rating of the Bank

Periods	Date of Rating	Surveillance Rating		Outlook
		Long term	Short term	
January to December 2025	28-Jun-26	AA-	ST-2	Stable
January to December 2024	30-Jun-25	A+	ST-2	Stable
January to December 2023	27-Jun-24	A+	ST-2	Stable

2.10 General

Reporting Period

The reporting period of these financial statements of the Bank cover from 1 January 2026 to 30 June 2026.

Review of the Financial Statements

These financial statements were reviewed by the Audit Committee of the Board of MDB in its 58th meeting held on 28 July 2026 and was subsequently approved by the Board in its 183rd meeting held on 28 July 2026.

Midland Bank PLC. Head Office Dhaka Board Division

Midland Bank PLC.
Notes to the Financial Statements
For the Period ended 30 June 2026

		2026 BDT	2025 BDT
3. a	**Consolidated Cash**		
	i) Cash in Hand (Including foreign currency)		
	Midland Bank PLC.	1,056,002,234	1,061,840,179
	Midland Bank Asset Management Company Ltd.	-	-
		1,056,002,234	**1,061,840,179**
	ii) Balance with Bangladesh Bank and its Agent Bank (note 3.02)		
	Midland Bank PLC.	4,166,862,622	4,218,303,235
	Midland Bank Asset Management Company Ltd.	-	-
		4,166,862,622	**4,218,303,235**
3.00	**Cash**		
	In Hand (Including foreign currency) (note 3.01)	1,056,002,234	1,061,840,179
	Balance with Bangladesh Bank and its Agent Bank (note 3.02)	4,166,862,622	4,218,303,235
		5,222,864,856	**5,280,143,415**
3.01	**In Hand (Including foreign currency)**		
	Local Currency	1,046,144,879	1,049,320,865
	Foreign Currency	9,857,355	12,519,315
		1,056,002,234	**1,061,840,179**
3.02	**Balance with Bangladesh Bank and its Agent Bank**		
	With Bangladesh Bank		
	Local Currency	3,845,570,230	3,964,069,499
	Foreign Currency	321,023,828	253,965,172
	With Sonali Bank (as agent of Bangladesh Bank-Local Currency)	268,564	268,564
		4,166,862,622	**4,218,303,235**
4. a	**Consolidated Balance with other Banks and Financial Institutions**		
	In Bangladesh		
	Midland Bank PLC.	2,945,894,695	4,370,747,641
	Midland Bank Asset Management Company Ltd.	2,442,382	427,330
	Less: Intra Group Transaction	(2,442,382)	(427,330)
		2,945,894,695	**4,370,747,641**
	Outside Bangladesh		
	Midland Bank PLC.	532,536,940	552,132,113
	Midland Bank Asset Management Company Ltd.	-	-
		532,536,940	**552,132,113**
		3,478,431,635	**4,922,879,755**
4.00	**Balance with other Banks and Financial Institutions**		
	In Bangladesh	2,945,894,695	4,370,747,641
	Outside Bangladesh	532,536,940	552,132,113
		3,478,431,635	**4,922,879,755**
5.a	**Consolidated Money at Call and Short Notice**		
	Midland Bank PLC.	269,900,000	19,900,000
	Midland Bank Asset Management Company Ltd.	-	-
		269,900,000	**19,900,000**
5.00	**Money at Call and Short Notice:**		
		269,900,000	19,900,000
		269,900,000	**19,900,000**
6.a	**Consolidated Investments**		
	Government Investment		
	Midland Bank PLC.	45,688,125,778	32,694,593,913
	Midland Bank Asset Management Company Ltd.	37,989,834	40,098,630
		45,726,115,612	**32,734,692,543**
	Other Investment		
	Midland Bank PLC.	4,902,110,690	5,008,848,704
	Midland Bank Asset Management Company Ltd.	74,909,412	74,753,192
	Less: Intra Group Transaction	(120,000,000)	(120,000,000)
		4,857,020,102	**4,963,601,896**
		50,583,135,714	**37,698,294,439**

Midland Bank PLC. Head Office Dhaka Board Division

		2026 BDT	2025 BDT
6.00	**Investments**		
	Government	45,688,125,778	32,694,593,913
	Others	4,902,110,690	5,008,848,704
		50,590,236,468	**37,703,442,617**
7. a	**Consolidated Loans and Advances / Investments**		
	Loans, Cash Credits, Overdrafts, etc		
	Midland Bank PLC.	66,544,882,410	62,625,054,533
	Midland Bank Asset Management Company Ltd.	-	-
		66,544,882,410	**62,625,054,533**
	Bills Purchased and Discounted		
	Midland Bank PLC.	6,265,234,757	8,442,843,585
	Midland Bank Asset Management Company Ltd.	-	-
		6,265,234,757	**8,442,843,585**
		72,810,117,166	**71,067,898,118**
7.00	**Loans and Advances / Investments**		
	Loans, Cash Credits, Overdrafts, etc.	66,544,882,410	62,625,054,533
	Bills Purchased and Discounted	6,265,234,757	8,442,843,585
	Total Loans and Advances	**72,810,117,166**	**71,067,898,118**
8. a	**Consolidated Fixed Assets including Premises, Furniture & Fixture**		
	Midland Bank PLC.	1,336,564,830	1,482,297,780
	Midland Bank Asset Management Company Ltd.	6,200,912	6,100,874
		1,342,765,743	**1,488,398,654**
8.00	**Fixed Assets including Premises, Furniture & Fixture**		
	Property, Plant & equipment		
	Computer and Peripherals	466,074,158	461,110,195
	Furniture & Fixture	270,418,987	268,485,133
	Office Equipment	271,079,289	259,316,813
	Motor Vehicles	36,486,949	36,348,949
	Books	20,260	20,260
	Intangible Assets	255,341,462	239,830,637
	Right of Use Assets	1,333,775,338	1,350,651,818
	Land, Building & Construction	96,375,200	96,375,200
	Total Cost	**2,729,571,643**	**2,712,139,005**
	Less: Accumulated Depreciation	1,393,006,813	1,229,841,225
	Book value at the end of the year	**1,336,564,830**	**1,482,297,780**
	Details are shown in Annex-C		
9. a	**Consolidated Other Assets**		
	Midland Bank PLC.	6,962,464,597	5,875,928,588
	Midland Bank Asset Management Company Ltd.	7,810,323	8,207,378
		6,970,274,920	**5,884,135,966**
9.00	**Other Asset**		
	Classification of Other Assets		
	A) Income generating Other Asset	-	-
	B) Non-Income generating Other Assset :		
	Interest Accrued on Investment but not collected & other income receivable	1,854,434,631	1,542,415,163
	Dividend Receivable	72,935,683	47,342,343
	Advance Income Tax	3,450,127,942	3,056,028,431
	Suspense Account	66,501,092	71,042,304
	Advance Subscription	7,586,835	4,224,618
	Advance to Subsidiary Company	6,703,239	5,933,721
	Prepaid Insurance	1,677,211	3,689,864
	Stationery, Stamps, Printing materials in stock etc.	20,336,044	22,625,953
	Sundry Assets	305,565,942	171,830,677
	Stamp in Hand	1,679,306	1,257,106
	Deferred Tax Assets	1,154,096,599	931,153,926
	Exchange House	1,088,135	(207,925)
	Clearing House and BFTN Adjustment	19,731,939	18,592,407
		6,962,464,597	**5,875,928,588**
	Total Other Asset (A+B)	**6,962,464,597**	**5,875,928,588**

Midland Bank PLC. Head Office Dhaka Board Division

	2026 BDT	2025 BDT
10.00 Non-Banking Assets		
Land at cost (market value of the land at BDT 14.54 million)	12,585,359	12,585,359
	12,585,359	**12,585,359**

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

	2026 BDT	2025 BDT
11. a Consolidated Borrowing From Other Banks, Financial Institutions & Agents		
Midland Bank PLC.	23,596,045,259	18,391,455,767
Midland Bank Asset Management Company Ltd.	-	-
	23,596,045,259	**18,391,455,767**
11.00 Borrowings From Other Banks, Financial Institutions & Agents		
In Bangladesh	23,596,045,259	18,391,455,767
Outside Bangladesh	-	-
	23,596,045,259	**18,391,455,767**
12. a Consolidated Deposit and Other Accounts		
Midland Bank PLC.	93,783,069,340	86,432,187,588
Midland Bank Asset Management Company Ltd.	-	-
Less: Intra Group Transaction	(2,442,382)	(427,330)
	93,780,626,958	**86,431,760,258**
12.00 Deposit and Other Accounts		
From Banks	665,829,221	19,851,516
From Customers	93,117,240,119	86,412,336,072
	93,783,069,340	**86,432,187,588**
12.01 Customer Deposits and Other Accounts:		
Current Deposits & Other Accounts :		
Current Deposits & Other Accounts :	4,566,057,519	4,081,134,685
Foreign Currency Deposits	2,111,239,805	2,179,898,360
Sundry Deposits	2,653,805,781	2,199,699,456
	9,331,103,105	**8,460,732,500**
Bills Payable :		
Payment Order Issued	3,399,263,655	795,854,447
Pay Slip Issued	-	-
Demand Draft Payable	-	-
	3,399,263,655	**795,854,447**
Short Notice Deposits	**11,603,629,440**	**8,392,126,126**
Savings Deposits	**6,463,318,238**	**6,259,969,715**
Fixed Deposits	**53,436,143,599**	**53,373,952,522**
Deposit Schemes:		
MDB Super Monthly Savings	2,934,122,208	3,019,952,493
MDB Double Benefit	397,471,700	649,558,159
MDB Family Support	4,017,697,300	3,803,553,031
MDB Corporate Support	142,756,164	142,779,420
MDB Shikhsha Sanchay Scheme	21,200,313	19,709,128
Saalam Millionaire Savings Scheme	787,497	345,024
MDB Sathi	105,693,975	57,860,164
MDB Salaam sathi	15,792,903	6,119,454
MDB Super Saver Plus	720,558,265	453,676,398
Saalam Super Saver Plus	76,952,941	39,896,393
MDB Nari Surokkha	1,991,722	-
Senior Citizen Monthly Benefit Scheme	107,440,262	-
MDB Millionaire Savings Scheme	326,971,864	309,788,017
MDB Kotipoti	269,567,922	288,686,295
MDB Platinum Savings Scheme	242,789,693	210,778,556
MDB Traveller's Savings Scheme	545,815	4,166,371
MDB Saalam Monthly Scheme	80,380,779	74,533,533
MDB Saalam Hajj Savings Scheme	2,383,407	2,009,093
Saalam Digital Monthly Savings Scheme	78,035,160	61,558,691
Saalam Digital Hajj Savings Scheme	6,471,414	4,582,061
	9,549,611,303	**9,149,552,279**
Total	**93,783,069,340**	**86,432,187,588**

Midland Bank PLC. Head Office Dhaka ★ Board Division ★

		2026 BDT	2025 BDT
13. a	**Consolidated Other Liabilities**		
	Midland Bank PLC.	12,848,440,094	11,060,415,707
	Midland Bank Asset Management Company Ltd.	15,212,546	16,540,720
		12,863,652,641	**11,076,956,427**
13.00	**Other Liabilities**		
	Provision for Loans and Advances	3,752,592,981	2,970,272,875
	Provision for Off Balance Sheet Items	235,535,902	209,535,902
	Provision for Other Assets	84,157,143	78,747,096
	Provision for Income Tax	3,605,878,511	3,089,508,140
	Interest Payable on Borrowing	374,295,756	403,989,708
	Audit fee Payable	-	2,022,207
	Accrued Expenses	204,899,641	125,210,743
	Unearned Income (for investment & placement)	845,337,592	769,638,980
	Corporate Social Responsibility (CSR) Payable	500,000	500,000
	Startup Fund	47,962,968	45,090,873
	Lease Liability	736,378,810	819,635,949
	Interest Suspense	2,271,673,369	2,107,988,142
	Provision for Share, Commercial Paper & Bond	389,917,291	344,917,291
	Provision for Non-Banking Asset	12,585,359	12,585,359
	Other Liabilities	286,724,771	80,772,441
		12,848,440,094	**11,060,415,707**
14.00	**Shareholders' Equity**		
	Paid up Capital (note 15.02)	6,786,256,400	6,588,598,450
	Statutory Reserve (note 16.00)	2,444,909,859	2,328,782,419
	Revaluation Reserve on Investment in Securities (note 17.00)	47,517,476	159,603,278
	Retained Earnings (note 18.00)	1,176,926,484	1,404,032,422
		10,455,610,219	**10,481,016,569**
15.00	**Capital**		
15.01	**Authorized Capital:**		
	1,000,000,000 ordinary shares of Tk. 10 each	**10,000,000,000**	**10,000,000,000**
15.02	**Issued, subscribed and Paid-up Capital:**		
	678,625,640 Ordinary shares of Taka 10 each issued for cash.	6,786,256,400	6,588,598,450
		6,786,256,400	**6,588,598,450**
16.00	**Statutory Reserve**		
		2,444,909,859	**2,328,782,419**
17.00	**Revaluation Reserve on Investment in Securities**		
		47,517,476	**159,603,278**
18. a	**Consolidated Retained Earnings**		
	Midland Bank PLC.	1,176,926,484	1,404,032,422
	Midland Bank Asset Management Company Ltd.	(5,859,704)	(6,953,336)
		1,171,066,781	**1,397,079,086**
18.00	**Retained Earnings**		
		1,176,926,484	**1,404,032,422**
19. a	**Consolidated Contingent Liabilities**		
	Midland Bank PLC.	30,178,836,980	28,042,481,516
	Midland Bank Asset Management Company Ltd.	-	-
		30,178,836,980	**28,042,481,516**
19.00	**Contingent Liabilities**		
19.01	Acceptance and endorsements		
	Foreign	40,413,720	45,492,783
	Local	5,049,934,900	6,848,868,061
	EPZ	25,482,306	10,511,241
		5,115,830,926	**6,904,872,085**
19.02	**Letter of Guarantee**		
	Foreign	2,687,863,261	1,965,801,918
	Local	10,367,510,215	9,939,736,127
		13,055,373,476	**11,905,538,045**

Midland Bank PLC. Head Office Dhaka ★ Board Division ★

		2026 BDT	2025 BDT
19.03	**Irrevocable Letter of Credit**		
	Letter of Credit (Sight)	128,174,047	101,240,625
	Letter of Credit (Back to Back/Deferred)	4,439,586,404	2,840,874,297
	Letter of Credit (Cash & Others)	5,166,474,602	4,111,737,400
		9,734,235,054	**7,053,852,322**
19.04	**Bills for Collection**		
	Foreign Bill Collection	748,020,255	443,329,231
	Local/Inland Bill Collection	1,525,377,270	1,734,889,833
		2,273,397,525	**2,178,219,063**
		30,178,836,980	**28,042,481,516**

		January to June 2026	January to June 2025
20.00	**Income Statement**		
	Income:		
	Interest, Discount and Similar Income	6,377,826,484	5,523,317,650
	Dividend income	88,182,663	54,898,606
	Fee, Commission and Brokerage	149,175,328	95,360,263
	Gain less losses arising from dealing securities	-	-
	Gain less losses arising from investment securities	-	-
	Gain less losses arising from dealing in Foreign Currencies	209,994,979	189,065,763
	Income from non Banking Asset	-	-
	Other Operating Income	79,514,930	60,967,268
	Profit less losses on Interest Rate Changes	-	-
		6,904,694,384	**5,923,609,550**
	Expenses		
	Interest, Fee and Commission	4,357,847,379	3,892,555,901
	Losses on Loans and advances	-	-
	Administrative expenses	463,757,190	404,592,028
	Other operating expenses	292,101,458	288,671,057
	Depreciation on Banking Assets	166,794,107	145,117,918
		5,280,500,135	**4,730,936,905**
	Operating profit	**1,624,194,249**	**1,192,672,645**
21. a	**Consolidated Interest Income / Profit on Investment**		
	Midland Bank PLC.	3,659,123,746	3,487,386,365
	Midland Bank Asset Management Company Ltd.	2,306,511	-
	Less: Intra Group Transaction	-	-
		3,661,430,257	**3,487,386,365**
21.00	**Interest Income / Profit on Investment**		
	Loans and Advances (note-21.01)	3,576,613,797	3,348,450,729
	Money at Call and Short Notice	4,849,914	12,676,432
	Balance with Other Banks and Financial Institutions (note-21.02)	72,472,052	119,103,977
	Bangladesh Bank Foreign Currency Clearing Account	5,187,983	7,155,228
		3,659,123,746	**3,487,386,365**
21.01	**Interest on Loans and Advances / Profit on Investment**		
	Term Loan	1,125,407,193	1,044,277,534
	Overdraft	556,216,949	622,558,307
	Time Loan	760,100,529	891,621,736
	Cash Credit	47,136,863	95,427,234
	Trust Receipt	529,326,453	277,320,585
	Consumer Loan	134,291,328	111,152,094
	Payment Against Documents(PAD)	2,450,010	348,005
	Agricultural Credit	1,915,080	3,255,125
	EDF Loan	31,871,868	24,571,050
	Packing Credit	3,439,180	3,336,825
	Staff Loan	3,635,409	2,773,540
	Other Loans and Advances	38,567,035	5,487,475
	Bill Purchased and Discounted	342,255,900	266,321,219
		3,576,613,797	3,348,450,729
		3,576,613,797	**3,348,450,729**
21.02	**Interest on Balance with other Bank and Financial Institution**		
	Interest on Balance with other Bank in Bangladesh	72,472,052	119,103,977
	Interest on Balance held with outside Bangladesh	-	-
		72,472,052	**119,103,977**

Midland Bank PLC. Head Office Dhaka Board Division

		2026 BDT	2025 BDT
22. a	**Consolidated Interest/Profit Paid on Deposit & Borrowing, etc.**		
	Midland Bank PLC.	3,365,621,922	3,105,257,185
	Midland Bank Asset Management Company Ltd.	-	63,911
	Less: Intra Group Transaction	-	(97,577)
		3,365,621,922	**3,105,223,519**
22.00	**Interest/Profit Paid on Deposit & Borrowing, etc.**		
	Interest/Profit on Deposit and Other Accounts (note-22.01)	3,255,337,950	2,991,665,527
	Interest on Borrowing from other Banks and Financial Institutions (note-22.02)	1,087,031,602	891,525,406
	Interest Paid for Lease Obligation	15,477,827	9,364,967
		4,357,847,379	**3,892,555,901**
	Less: Adjusted with Invesment Income	**(992,225,457)**	**(787,298,716)**
		3,365,621,922	**3,105,257,185**
22.01	**Interest/ Profit on Deposits and Other Accounts**		
	Current Deposit	81,666,663	89,899,930
	Special Notice Deposit	153,348,694	122,245,464
	Savings Deposits	66,927,882	64,699,440
	Fixed Deposits	2,061,775,480	1,931,588,159
	Deposit Scheme	891,619,232	783,232,534
		3,255,337,950	**2,991,665,527**
22.02	**Interest on Borrowing from other Banks and Financial Institutions**		
	Call Deposits	141,770,698	55,914,525
	Local Bank Account	200,632,995	125,384,488
	Repurchase agreement (REPO)	505,225,993	470,609,812
	Refinance	94,806,145	104,226,691
	Foreign Bank Account	12,870,965	55,630,239
	Bangladesh Bank	131,724,806	79,759,652
		1,087,031,602	**891,525,406**
23. a	**Consolidated Income From Investments**		
	Midland Bank PLC.	1,814,659,943	1,303,531,174
	Midland Bank Asset Management Company Ltd.	1,630,201	5,664,078
		1,816,290,145	**1,309,195,252**
23.00	**Income From Investments**		
	Interest on Treasury Bill, Bond, Reverse Repo	1,910,500,533	1,646,866,710
	Interest on Commercial Paper/Bond	97,827,849	14,338,135
	Gain/(Loss) on Investment in shares of quoted companies	(60,131)	(152,015,914)
	Gain on Govt. Security Trading	710,434,486	526,742,354
	Dividend on Investment in Shares	88,182,663	54,898,606
		2,806,885,401	**2,090,829,890**
	Less: Adjustment of borrowing cost directly related to Invesment Income	**(992,225,457)**	**(787,298,716)**
		1,814,659,943	**1,303,531,174**
24.00	**Commission, Exchange and Brokerage**		
	Commission (note-24.01)	149,175,328	95,360,263
	Exchange	209,994,979	189,065,763
	Brokerage	-	-
		359,170,307	**284,426,026**
24.01	**Commission**		
	Letter of Guarantee	25,016,596	30,801,505
	Letter of Credit	60,415,532	28,646,382
	Acceptance of Bills	20,738,663	12,954,909
	Export Bills	12,911,969	8,486,320
	PO, DD & TT	722,865	526,311
	OBC/IBC	20,411	30,483
	Underwriting Comm. on Treasury Bill/Bond	26,304,840	12,415,825
	Other Commission	3,044,452	1,498,528
		149,175,328	**95,360,263**

Midland Bank PLC. ★ Head Office Dhaka ★ Board Division

		2026 BDT	2025 BDT
25. a	**Consolidated Other Operating Income**		
	Midland Bank PLC.	79,514,930	60,967,268
	Midland Bank Asset Management Company Ltd.	1,131,979	-
		80,646,909	**60,967,268**
25.00	Other Operating Income		
	VISA Charge	21,960,801	21,636,609
	Service and other Charges	26,097,619	15,719,384
	SWIFT Charge Recoveries	(2,310,304)	(1,595,293)
	Charges against cards	5,378,699	4,029,235
	Locker Rent	258,000	327,000
	Miscellaneous Earnings	22,502,750	16,808,032
	LC Charges	5,627,364	4,042,301
		79,514,930	**60,967,268**
26. a	**Consolidated Salary & Allowances**		
	Midland Bank PLC.	455,285,314	394,254,528
	Midland Bank Asset Management Company Ltd.	3,888,000	2,512,281
		459,173,314	**396,766,809**
26.00	**Salary & Allowances**		
	Basic Salary	181,510,514	149,565,356
	Allowances	200,643,134	184,326,890
	Bonus	29,713,589	23,234,283
	Gratuity	27,000,000	24,000,000
	Provident Fund	16,418,078	13,127,999
		455,285,314	**394,254,528**
26.01	**Managing Director's Remuneration**		
	Salary & Allowances	8,471,875	10,337,500
		8,471,875	**10,337,500**
27. a	**Consolidated Rent, Tax, Insurance, Electricity, etc.**		
	Midland Bank PLC.	61,595,743	59,073,552
	Midland Bank Asset Management Company Ltd.	38,495	18,308
		61,634,238	**59,091,860**
27.00	**Rent, Tax, Insurance, Electricity, etc.**		
	Rent	-	-
	Rates & taxes	18,933,072	16,952,234
	Insurance	24,398,446	24,556,927
	Power, electricity etc	18,264,225	17,564,392
		61,595,743	**59,073,552**
28. a	**Consolidated Legal Expense**		
	Midland Bank PLC.	298,540	505,305
	Midland Bank Asset Management Company Ltd.	100,000	351,230
		398,540	**856,535**
28.00	**Legal Expense**		
	Legal Expense	298,540	505,305
		298,540	**505,305**
29. a	**Consolidated Postage, Stamps & Telephone, etc**		
	Midland Bank PLC.	15,896,383	16,478,475
	Midland Bank Asset Management Company Ltd.	29,695	8,669
		15,926,078	**16,487,144**
29.00	**Postage, Stamps & Telephone, etc**		
	Postage,Stamp & Courier Service	1,637,385	1,718,622
	On-line and connectivity charges	12,851,109	13,049,723
	Telephone	1,407,889	1,710,130
		15,896,383	**16,478,475**
30. a	**Consolidated Printing, Stationery, Advertisement etc.**		
	Midland Bank PLC.	34,480,957	37,670,082
	Midland Bank Asset Management Company Ltd.	42,399	6,000
		34,523,356	**37,676,082**
30.00	**Printing, Stationery, Advertisement etc.**		
	Printing & Stationery	29,567,553	32,879,286
	Computer Stationery	1,199,716	1,762,604
	Publicity & Advertisement	3,713,688	3,028,192
		34,480,957	**37,670,082**

		2026 BDT	2025 BDT
31.00	**Directors' Fees**		
	Meeting fee	869,000	1,672,000
		869,000	1,672,000

The Board of Directors is entitled to BDT 10,000/-(excluding VAT) as Board Meeting fee for attending each Board Meeting as per BRPD Circular Letter # 02 dated February 11, 2024. Moreover Independent Directors receiving TK.50,000 monthly as per BRPD Circular No. 03, dated 14 February 2024.

		2026 BDT	2025 BDT
32. a	**Consolidated Audit Fee**		
	Midland Bank PLC.	-	-
	Midland Bank Asset Management Company Ltd.	-	-
		-	-
32.00	**Audit Fee**		
	Audit Fee	-	-
		-	-
33. a	**Consolidated Depreciation & Repairs**		
	Midland Bank PLC.	198,739,304	170,404,934
	Midland Bank Asset Management Company Ltd.	523,863	790,267
		199,263,167	**171,195,201**
33.00	**Depreciation on & Repairs to Bank's property**		
	Depreciation :		
	a) Tangible Assets	**58,676,686**	**50,459,880**
	Computer and Peripherals	32,718,731	26,232,740
	Furniture & Fixture	10,470,438	10,522,199
	Office Equipment	12,917,418	11,149,664
	Motor Vehicles	2,570,098	2,555,277
	Books	-	-
	Land & Building	889,144	-
	b) Intangible Assets	24,947,997	10,004,486
	c) Leased Assets	83,169,425	84,653,552
	Total Depreciation (a+b)	**166,794,107**	**145,117,918**
	Repairs on Bank's property	31,945,197	25,287,015
		198,739,304	**170,404,934**
34. a	**Consolidated Other Expenditure**		
	Midland Bank PLC.	147,015,638	147,984,627
	Midland Bank Asset Management Company Ltd.	1,769,404	1,846,676
		148,785,042	**149,831,303**
34.00	**Other Expenditure**		
	Security & Auxiliary Service	53,100,407	51,614,145
	Office Cleaning & Maintenance	50,180	51,885
	Car Expense	2,573,450	2,842,780
	Entertainment	14,700,538	16,715,915
	Travelling	1,542,446	1,550,431
	Conveyance	3,983,876	3,875,827
	Newspaper & Magazines	2,778,199	2,558,504
	Q-Cash, ATM Cards, VISA Cards	30,782,343	32,559,232
	Medical Expenses	104,890	211,401
	Training Expenses	894,300	992,560
	Bank Charges	7,990,961	8,110,415
	AGM Expenses	150,000	-
	Corporate Social Responsibility (CSR) activities	1,954,740	1,900,255
	Business Development Expense	4,558,371	5,443,926
	Subscription & Donation	884,313	1,115,271
	Miscellaneous Expense	20,966,624	18,442,080
		147,015,638	**147,984,627**
35. a	**Consolidated Provision Against Loans -Advances, Investment and others**		
	Midland Bank PLC.	1,043,557,051	1,116,437,500
	Midland Bank Asset Management Company Ltd.	(2,447,209)	1,825,893
		1,041,109,842	**1,118,263,392**

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		2026 BDT	2025 BDT
35.00	**Provision Against Loans -Advances, Investment and others**		
	Provision for Unclassified Loans and Advances	162,555,673	82,077,885
	Provision for Classified Loans & Advances	804,501,378	973,475,833
	Provision for Off Balance Sheet Items	26,000,000	15,694,115
	Provision for diminution in Investments	45,000,000	32,023,813
	Provision for Non-Banking Asset	-	
	Provision for Other Assets	5,500,000	13,165,854
	Total amount of provision made during the year	**1,043,557,051**	**1,116,437,500**

36. a	**Consolidated Provision for Tax**		
	Midland Bank PLC.	293,427,697	(44,222,332)
	Midland Bank Asset Management Company Ltd.	30,412	41,078
		293,458,109	**(44,181,254)**
36.00	**Provision for Tax**		
	Current tax	516,370,371	328,150,966
	Deferred tax* (note 36.01)	(222,942,674)	(372,373,299)
	Total	**293,427,697**	**(44,222,332)**

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

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

Required provision for current tax has been calculated on operating profit before provision as per the Income Tax Act 2023 as well as according to IAS 12, so the effective tax rates stood at 31.79% and 27.51% for the H1 of 2026 and H1 for 2025 respectively which is shown below:

Particulars	Solo	
	01 January to 30 June 2026	01 January to 30 June 2025
Operating profit before Provision	1,624,194,249	1,192,672,645
Provision for Current Tax	516,370,371	328,150,966
Effective Tax rate	31.79%	27.51%

Calculation of Effective Tax Rate

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

Operating Profit Before Provision & Tax			1,624,194,249
Less:Items to be considered separately			798,557,018
			825,637,231
Add: Inadmissible expenses as per Income Tax Act			242,710,119
			1,068,347,351
Less: Admissible expenses as per Income Tax Act			22,018,927
Income from Business			1,046,328,424
Add: Income from Dividend			88,182,663
Add: Capital Gain from Trading in Govt. Securities			710,374,355
Total Taxable Income			**1,844,885,442**
Calculation of Tax Liabilities			
Income from Business	1,046,328,424	@37.50%	392,373,159
Capital Gain from Trading in Govt. Securities	710,374,355	@15.00%	106,556,153
Income from Dividend	88,182,663	@20.00%	17,636,533
Total Taxable Income	**1,844,885,442**		**516,565,845**
Less : Rebate on CSR	1,954,740	@10.00%	195,474
Total Provision for Current Tax			516,370,371
Operating profit before Provision			1,624,194,249
Effective Tax rate			31.79%

36.01 Calculation of Deferred Tax (Solo):

Taxable temporary difference arising from the carrying value of Assets	(25,265,422)
Deductibles temporary difference arising from the provision for classified loan	**3,102,856,354**
Net deductible temporary difference (a)	**3,077,590,932**
Tax rate (b)	**37.50%**
Closing deferred tax assets (a X b)	1,154,096,599
Opening deferred tax assets	931,153,926
Deferred tax (income)/expenses of the Bank	**(222,942,674)**

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	2026 BDT	2025 BDT
37.00 Statutory Reserve		
Transferred during the year	116,127,440	15,247,029
Add: Adjustment of previous year	-	-
	116,127,440	**15,247,029**
38.00 Provision for CSR		
Corporate Social Responsibility (CSR) activities	-	-
	-	-

39.00 Net Asset Value Per Share (NAV)

	Consolidated June 2026	Consolidated June 2025	Solo June 2026	Solo June 2025
Net Asset Value	10,449,750,515	10,474,063,233	10,455,610,219	10,481,016,569
Number of ordinary shares outstanding	**678,625,640**	**678,625,640**	**678,625,640**	**678,625,640**
Net Asset Value Per Share (NAV)	**15.40**	**15.43**	**15.41**	**15.44**

Explanation regarding significant change in quarterly financial statements:

NAV per share slightly decreased in June 30, 2026 compare to December 2025 due to 3% cash dividend paid and net impact of revaluation reserve on investment in securities during this period.

40.00 Earning Per Share (EPS):*

	Consolidated June 2026	Consolidated June 2025	Solo June 2026	Solo June 2025
Net Profit After Tax	288,303,133	118,754,819	287,209,501	120,457,478
Number of Ordinary Shares outstanding	**678,625,640**	**678,625,640**	**678,625,640**	**678,625,640**
Earning Per Share (EPS)	**0.42**	**0.17**	**0.42**	**0.18**

Explanation regarding significant change in quarterly financial statements:

EPS increased due to higher profit earned in H1, 2026 compared to H1, 2025.

41.00 Net Operating Cash Flow Per Share

	Consolidated June 2026	Consolidated June 2025	Solo June 2026	Solo June 2025
Net Operating Cash Flow	1,959,438,029	541,346,154	1,959,232,040	526,504,472
Number of ordinary shares outstanding	678,625,640	678,625,640	**678,625,640**	**678,625,640**
Net Operating Cash Flow Per Share	**2.89**	**0.80**	**2.89**	**0.78**

Explanation regarding significant change in quarterly financial statements:

NOCFPS increased due to more inflow from deposits as compared to previous period.

Reconciliation of statement of cash flows from operating activities (Solo)

	01 January to 30 June 2026	01 January to 30 June 2025
Profit before provision	**1,624,194,249**	**1,192,672,645**
Adjustment for non-cash items	**166,794,107**	**145,117,918**
Depreciation on fixed assets	141,846,110	135,113,432
Amortization on software	24,947,997	10,004,486
	-	-
Adjustment with non-operating activities	**(348,601,288)**	**(31,846,420)**
Recovery of written off loan	10,949,340	499,350
Accounts Receivable	7,179,514,930	5,696,446,002
Accounts Payable	(7,539,065,558)	(5,728,791,772)
Loss on sale of assets	-	-
Changes in operating assets and liabilities		
Investment in Treasury Bond	(10,003,296,219)	(8,610,902,904)
Loans & Advances	(2,039,365,161)	(938,385,101)
Other Asset	(43,663,861)	(30,432,731)
Non-Banking Assets	-	-
Bank Deposit	645,977,705	(2,574,162,525)
Customers' Deposit	6,696,007,469	6,184,324,453
Borrowing from Other Banks, Financial Institutions & Agents	5,204,589,491	5,095,769,101
Other Liabilities	450,695,060	393,216,147
	910,944,484	**(480,573,560)**
Income tax paid	(394,099,511)	(298,866,111)

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	2026 BDT	2025 BDT
	1,959,232,040	526,504,472

42. a Consolidated Received from Other Operational Income

	2026 BDT	2025 BDT
Midland Bank PLC.	79,514,930	60,967,268
Midland Bank Asset Management Company Ltd.	-	-
	79,514,930	60,967,268

42.00 Received from Other Operational Income

	2026 BDT	2025 BDT
VISA Charge	21,960,801	21,636,609
Service and other Charges	26,097,619	15,719,384
SWIFT Charge Recoveries	(2,310,304)	(1,595,293)
Charges against cards	5,378,699	4,029,235
Locker Rent	258,000	327,000
Miscellaneous Earnings	22,502,750	16,808,032
LC Charges	5,627,364	4,042,301
	79,514,930	60,967,268

43. a Consolidated Payment for Other Operational Expenses

	2026 BDT	2025 BDT
Midland Bank PLC.	292,101,458	288,671,057
Midland Bank Asset Management Company Ltd.	(4,661,550)	-
	287,439,908	288,671,057

43.00 Payment for Other Operational Expenses

	2026 BDT	2025 BDT
Rent, Tax, Insurance, Electricity	61,595,743	59,073,552
Legal Expense	298,540	505,305
Postage, Stamps, Telegram & Telephone	15,896,383	16,478,475
Audit fee	-	-
Printing, Stationery, Advertisement	34,480,957	37,670,082
Directors' Fee	869,000	1,672,000
Repair & Maintenance	31,945,197	25,287,015
Other Expenditure	147,015,638	147,984,627
	292,101,458	288,671,057

44.00 Related Party transaction Disclosures of the Bank

i)	Name of the Directors together with a list of entities in wich they have interest	Annexure- D of Annual Financial Statements 2025

ii) Significant contracts where Bank is a party and wherein Directors have interest during the period June 2026:

Name of the party	Relationship	Nature of transaction	Amount
			Nil

iii)	Share issued to Directors and Executives without consideration or exercisable at a discount	Nil

iv) **Key Management Personnel Compensation**

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

	2026	2025
Short Term Employee Benefits	33,198,927	32,094,534
Post Employement Benefits	-	-
Other Long Term Benefits	-	-
	33,198,927	32,094,534

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

iv) **Related Party Transaction:**

Name	Relationship	Nature of Transaction	Limit	Amount Outstanding Loan
Kazi Shayan Ekramullah	Shareholder	Credit Card	500,000	61,941
A.K.M Badiul Alam	Director	Credit Card	500,000	347,735
Md. Wahid Miah	Sponsor Shareholder	Credit Card	500,000	98,407
Md Wazed Jamil	Family member of Director	Credit Card	500,000	6,111
Md Jahangir Miah	Family member of Director	Credit Card	500,000	24,183

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			2026 BDT	2025 BDT
Md. Zahid Miah	Family member of Director	Credit Card	500,000	18,015
Tazkia Labeeba Karim	Family member of Director	Credit Card	500,000	30,835
Nilufer Zafarullah	Sponsor Shareholder	Credit Card	500,000	7,061
Anushka Mehreen Zafar	Sponsor Shareholder	Credit Card	500,000	30,744
Zobaida Mahaboob Latif	Shareholder	Credit Card	500,000	11,188
Mohammed Jamal Ullah	Director	Credit Card	500,000	113,586
Susmita Sompa	Family member of Director	Credit Card	500,000	461,478
Manshood Alam	Family member of Director	Credit Card	500,000	26,771
Md Rezaul Karim	Director	Credit Card	500,000	2,644
Kazi Raihan Zafar	Sponsor Shareholder	Credit Card	500,000	260,384
Sub-Total (A)				**1,501,083**

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

Loans and advances to concern related to directors:

Name	Relationship	Nature of Transaction	Limit	Outstanding Loan Amount
CVC Finance Limited	Family member of Director	Term Loan	150,000,000	50,237,744
Sub-Total (B)				**50,237,744**
Total (C=A+B)				**51,738,827**

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

Lease agreement made with the Director

Name	Nature of Transaction	Name of Party	Amount
Mrs. Lutfa Begum,Family Member of Director	Office Rent	Helal Tower	861,424
Mrs. Lutfa Begum,Director	ATM Booth Rent	Hazrat Amanat Shah Spinning Mills Ltd.	Free of Cost
Mr. A. K.M Badiul Alam, Director	ATM Booth Rent	KASBA Tower	Free of Cost
Mr. A. K.M Badiul Alam, Director	ATM Booth Rent	MAA Tower	Free of Cost
Mr. Rezaul Karim, Director	Collection Booth	Southeast University	Free of Cost

Goods procured from the concern related with the Director

Name	Procurement Type	Company Name	Amount
			Nil

viii) Investment in securities of Directors and their related concern	Nil

45.00 **Others**

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

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

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

Midland Bank PLC. Head Office Dhaka Board Division