

Unaudited

**MIDAS Financing PLC. and its subsidiary
Independent Auditor's Report
AND
Financial Statements
For the Quarter ended 30 June 2024**

MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2024

Particulars	Notes	30 June 2024	31 Dec. 2023
		Taka	Taka
PROPERTY AND ASSETS			
Cash		80,013,630	81,707,580
Cash in hand (Including foreign currency)	3(a)	237,051	149,239
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3(b)	79,776,579	81,558,341
Balance with other banks and financial institutions		732,331,941	786,702,359
Inside Bangladesh	4(a)	732,331,941	786,702,359
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		315,461,217	333,854,799
Government		-	-
Others	6(a)	315,461,217	333,854,799
Lease, loans and advances	7(a)	9,489,667,527	9,568,604,497
Fixed assets including land, building, furniture and fixtures	8(a)	149,591,667	157,661,496
Investment property-Building	8.1.(a)	256,616,741	260,799,489
Other assets	9(a)	490,478,262	476,984,906
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		11,609,311,974	11,761,466,116
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	2,543,118,984	2,382,215,469
Deposits and other accounts		5,061,153,304	5,340,852,788
Term deposits	12(a)	5,042,473,376	5,322,727,446
Other deposits	12(b)	18,679,928	18,125,343
Other liabilities	13(a)	3,404,934,180	3,062,084,998
Total liabilities		11,009,206,467	10,785,153,255
Capital/Shareholders' equity		600,104,902	976,311,750
Paid-up capital	14.2	1,438,925,070	1,438,925,070
General reserve	15	-	-
Statutory reserve	16	143,091,535	143,091,535
Retained earnings	17(a)	(981,911,703)	(605,704,855)
Non-controlling interest		603	1,111
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		11,609,311,974	11,761,466,116
CONSOLIDATED OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	18.1	-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Total		-	-
Other commitments			
Documentary credits and short term trade related transactions	18.2	-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Claims against the bank not acknowledged as debts		-	-
Total		-	-
TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES		-	-
Net assets value (NAV) per share (Restated)	35(a)	4.17	6.79

The annexed notes 1 to 41 form an integral part of these consolidated financial statements.

 Chairman
  Director
  Managing Director
  Chief Financial Officer
  Company Secretary


This is the consolidated balance sheet account referred to in our separate report of even date.

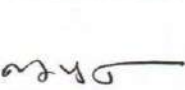


MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Profit and Loss Account (Un-audited)
For the year ended 30 June 2024


Particulars	Notes	30 June 2024	30 June 2023
		Taka	Taka
Interest income	20(a)	320,601,071	295,140,969
Interest on deposits & borrowings, etc.	21(a)	383,608,624	427,374,662
Net interest income		(63,007,553)	(132,233,693)
Income from investment	22(a)	(3,020,387)	8,321,384
Commission, exchange and brokerage		-	-
Other operating income	23(a)	33,955,974	33,581,988
Total operating income		(32,071,966)	(90,330,321)
Salary and allowances	24(a)	85,873,643	80,738,236
Rent, taxes, insurances, electricity, etc.	25(a)	6,190,087	7,033,017
Legal expenses	26(a)	3,446,340	2,876,844
Postage, stamp, telecommunication, etc.	27(a)	2,219,952	2,303,848
Stationery, printing, advertisements, etc.	28(a)	1,437,871	1,135,146
Managing Director's salary and benefits	29	4,011,000	4,429,000
Directors' fees and expenses	30(a)	600,020	457,973
Auditors' fees		100,000	94,875
Depreciation and repair of company's assets	31(a)	16,208,075	14,030,486
Other expenses	32(a)	4,336,984	5,660,854
Total operating expenses		124,423,972	118,760,279
Profit before provision		(156,495,938)	(209,090,600)
General provisions	33(a)	143,664,603	24,070,728
Specific provisions	33(b)	33,194,865	158,814,307
Diminution in value of investments	33(c)	26,847,470	15,302,998
Other provisions	33(f)	7,913,100	10,615,100
Provision for off balance sheet exposures	33 (g)	-	-
Total provision		211,620,038	208,803,133
Total profit before tax		(368,115,975)	(417,893,733)
Current tax	33(d)	8,464,227	10,371,553
Deferred tax	33(e)	(372,846)	(550,489)
		8,091,381	9,821,064
Net profit after tax		(376,207,356)	(427,714,797)
Attributable to			
Shareholders of the Company		(376,206,848)	(427,714,845)
Non-controlling interest		(508)	48
		(376,207,356)	(427,714,797)
Appropriations to			
General reserve	15	-	-
Statutory reserve	16	-	-
		-	-
Retained surplus		(376,206,848)	(427,714,845)
Earnings per Share (EPS) (Restated)	34(a)	(2.61)	(2.97)


The annexed notes 1 to 41 form an integral part of these consolidated financial statements.


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



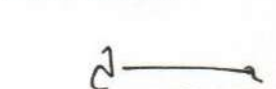
This is the consolidated profit and loss account referred to in our separate report of even date.



MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Statement of Cash Flows (Un-audited)
For the year ended 30 June 2024

Particulars	Notes	30 June 2024	30-Jun-23
		Taka	Taka
A) Cash flow from operating activities			
Interest received	38(a)	311,542,243	294,041,001
Interest paid	39(a)	(422,267,910)	(403,832,741)
Dividend received		5,597,917	1,911,127
Fees & commission received		-	-
Recoveries of loans previously written off		(6,888,837)	(2,733,460)
Cash payments to employees		(89,884,643)	(85,167,236)
Cash payments to suppliers		(1,437,871)	(1,135,146)
Income tax paid		(8,212,748)	(8,475,706)
Received from other operating activities	40(a)	20,928,415	30,572,796
Payments for other operating activities		(20,599,118)	(20,762,190)
Operating profit before changes in operating assets & liabilities		(211,222,552)	(195,581,554)
Changes in operating assets and liabilities			
Purchases/sale of trading securities		18,393,582	722,213
Loans and lease finance to customers		78,936,970	338,024,573
Other assets	42(a)	2,403,149	5,519,126
Deposits from banks & individuals		(279,699,484)	(254,575,129)
Other liabilities	43(a)	483,998,093	195,057,426
Sub Total		304,032,310	284,748,209
Net cash from operating activities		92,809,758	89,166,655
B) Cash flow from investing activities			
Sales proceeds of fixed assets		-	-
Purchases of fixed assets		(2,633,871)	(2,318,790)
Net cash from investing activities		(2,633,871)	(2,318,790)
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		160,903,515	(154,239,637)
Dividend paid		-	-
Net cash from financing activities		160,903,515	(154,239,637)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		251,079,402	(67,391,772)
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		561,266,169	628,657,941
G) Cash and cash equivalents at the end of the period (D+E+F)*	44(a)	812,345,571	561,266,169
Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3(a)	237,051	195,460
Balance with Bangladesh Bank and its agent bank (s) (including foreign currency)	3(b)	79,776,579	82,296,510
Balance with other banks and financial institutions	4(a)	732,331,941	478,774,199
Total		812,345,571	561,266,169
Net operating cash flow per share (NOCFPS) (Restated)	36(a)	0.64	0.62

The annexed notes 1 to 41 form an integral part of these consolidated financial statements.

 Chairman
 Director
 Managing Director
 Chief Financial Officer
 Company Secretary



MIDAS Financing PLC. and its subsidiary
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the year ended 30 June 2024

Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka		
Balance as at January 1, 2024	1,438,925,070	143,091,535	(605,704,854)	976,311,752	1,111	976,312,862
Stock dividend for 2023	-	-	-	-	-	-
Cash dividend for 2023	-	-	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(605,704,854)	976,311,752	1,111	976,312,862
Items involves in changes in equity						
Profit/(loss) for the period	-	-	(376,206,848)	(376,206,848)	(508)	(376,207,356)
Transfer to statutory reserve	-	-	-	-	-	-
Net change	-	-	(376,206,849)	(376,206,848)	(508)	(376,207,356)
Balance as at June 30, 2024	1,438,925,070	143,091,535	(981,911,702)	600,104,902	603	600,105,505

MIDAS Financing PLC. and its subsidiary
Consolidated Statement of Changes in Equity
For the year ended 31 December 2023

Particulars	Attributable to equity holders of the company				Non-Controlling Interest	Total Equity
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total		
	Taka	Taka	Taka	Taka		
Balance as at January 1, 2023	1,438,925,070	143,091,535	87,114,824	1,669,131,430	2,051	1,669,133,481
Stock dividend for 2022	-	-	-	-	-	-
Cash dividend for 2022	-	-	(21,583,876)	(21,583,876)	-	(21,583,876)
Restated balance	1,438,925,070	143,091,535	65,530,948	1,647,547,554	2,051	1,647,549,605
Items involves in changes in equity						
Profit/(loss) for the period	-	-	(671,235,802)	(671,235,802)	(940)	(671,236,742)
Transfer to statutory reserve	-	-	-	-	-	-
Net change	-	-	(671,235,803)	(671,235,802)	(940)	(671,236,742)
Balance as at December 31, 2023	1,438,925,070	143,091,535	(605,704,854)	976,311,750	1,111	976,312,861


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



MIDAS Financing PLC.
Condensed Balance Sheet (Un-audited)
As at 30 June 2024

Particulars	Notes	30 June 2024	31 Dec. 2023
		Taka	Taka
PROPERTY AND ASSETS			
Cash		80,003,755	81,705,978
Cash in hand (Including foreign currency)	3.1	227,176	147,637
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	3.2	79,776,579	81,558,341
Balance with other banks and financial institutions		705,625,671	775,325,674
Inside Bangladesh	4.1	705,625,671	775,325,674
Outside Bangladesh		-	-
Money at call and short notice	5	-	-
Investments		217,119,567	241,376,499
Government		-	-
Others	6	217,119,567	241,376,499
Lease, loans and advances	7	9,505,721,857	9,569,388,138
Fixed assets including land, building, furniture and fixtures	8	114,170,309	122,067,301
Investment property-Building	8.1	125,397,441	127,919,185
Other assets	9	609,403,330	600,130,228
Non-banking assets	10	95,150,990	95,150,990
TOTAL ASSETS		11,452,592,919	11,613,063,993
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	2,543,118,984	2,382,215,469
Deposits and other accounts		5,061,153,304	5,340,852,788
Term deposits	12.1	5,042,473,376	5,322,727,446
Other deposits		18,679,928	18,125,343
Other liabilities	13	3,250,079,594	2,923,800,268
Total liabilities		10,854,351,882	10,646,868,525
Capital/Shareholders' equity		598,241,037	966,195,469
Paid-up capital	14.2	1,438,925,070	1,438,925,070
General reserve	15	-	-
Statutory reserve	16	143,091,535	143,091,535
Retained earnings	17	(983,775,568)	(615,821,136)
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		11,452,592,919	11,613,063,993
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	18.1	-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Total		-	-
Other commitments			
Documentary credits and short term trade related transactions	18.2	-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Claims against the Bank not acknowledged as debts		-	-
Total		-	-
TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES		-	-
Net assets value (NAV) per share (Restated)	35	4.16	6.71

The annexed notes 1 to 41 form an integral part of these financial statements.

 Chairman
  Director
  Managing Director
  Chief Financial Officer
  Company Secretary

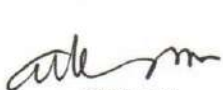
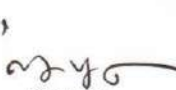



This is the balance sheet referred to in our separate report of even date.



MIDAS Financing PLC.
Condensed Profit and Loss Account (Un-audited)
For the year ended 30 June 2024

Particulars	Notes	30 June 2024	30 June 2023
		Taka	Taka
Interest income	20	320,646,028	294,348,216
Interest on deposits & borrowings, etc.	21	383,532,825	428,219,381
Net interest income		(62,886,797)	(133,871,165)
Income from investment	22	(4,198,726)	5,690,498
Commission, exchange and brokerage		-	-
Other operating income	23	18,269,884	19,560,206
Total operating income		(48,815,639)	(108,620,461)
Salary and allowances	24	81,418,909	76,756,809
Rent, taxes, insurances, electricity, etc.	25	5,560,676	6,509,724
Legal expenses	26	3,379,740	2,876,844
Postage, stamp, telecommunication, etc.	27	2,112,467	2,204,637
Stationery, printing, advertisements, etc.	28	1,406,988	1,094,567
Managing Director's salary and benefits	29	4,011,000	4,429,000
Directors' fees and expenses	30	564,800	440,000
Auditors' fees		100,000	94,875
Depreciation and repair of company's assets	31	14,205,475	11,829,274
Other expenses	32	4,221,270	5,198,711
Total operating expenses		116,981,326	111,434,442
Profit before provision		(165,796,965)	(220,054,903)
General provisions	33	143,664,603	24,070,729
Specific provisions	33	33,194,865	158,814,307
Diminution in value of investments	33	15,000,000	15,000,000
Other provisions	33	5,298,000	8,000,000
Provision for off balance sheet exposures	33	-	-
Total provision		197,157,468	205,885,036
Profit before tax		(362,954,432)	(425,939,939)
Current tax	33(d)	5,000,000	7,839,182
Deferred tax	33(e)	-	-
		5,000,000	7,839,182
Net profit after taxation		(367,954,432)	(433,779,121)
Appropriations to			
General reserve	15	-	-
Statutory reserve	16	-	-
		-	-
Retained surplus		(367,954,432)	(433,779,121)
Earnings per Share (EPS) (Restated)	34	(2.56)	(3.01)

The annexed notes 1 to 41 form an integral part of these financial statements.

 Chairman
  Director
  Managing Director
  Chief Financial Officer
  Company Secretary

This is the profit & loss account referred to in our separate report of even date.



MIDAS Financing PLC.
Condensed Statement of Cash Flows (Un-audited)
For the year ended 30 June 2024

Particulars	Notes	30 June 2024	30-Jun-23
		Taka	Taka
A) Cash flow from operating activities			
Interest received		311,587,201	293,248,250
Interest paid		(412,900,339)	(409,485,824)
Dividend received		4,700,303	690,658
Fees & commission received		-	-
Recoveries of loans previously written off		(6,888,837)	(2,733,460)
Cash payments to employees		(85,429,909)	(81,185,809)
Cash payments to suppliers		(1,406,988)	(1,094,567)
Income tax paid		(7,418,543)	(7,237,661)
Received from other operating activities		9,370,855	19,560,206
Payments for other operating activities		(17,144,835)	(19,417,760)
Operating profit before changes in operating assets & liabilities		(205,531,091)	(207,655,967)
Changes in operating assets and liabilities			
Purchases/sale of trading securities		24,256,931	(4,498,092)
Loans and lease finance to customers		63,666,281	534,970,758
Other assets		315,431	9,886,841
Deposits from banks & individuals		(279,699,484)	(459,575,129)
Other liabilities		471,495,053	223,974,692
Sub total		280,034,212	304,759,070
Net cash from operating activities		74,503,121	97,103,104
B) Cash flow from investing activities			
Sales proceeds of fixed assets		-	-
Purchases of fixed assets		(2,480,856)	(1,817,077)
Net cash from investing activities		(2,480,856)	(1,817,077)
C) Cash flow from financing activities			
Increase/(decrease) of borrowings		160,903,515	(154,239,637)
Dividend paid		-	-
Net cash from financing activities		160,903,515	(154,239,637)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		232,925,781	(58,953,609)
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		552,703,646	611,657,254
G) Cash and cash equivalents at the end of the period (D+E+F)*		785,629,427	552,703,646
* Cash and cash equivalents at the end of the period			
Cash in hand (including foreign currency)	3.1	227,176	185,585
Balance with Bangladesh Bank and its agent bank (s) (including foreign)	3.2	79,776,579	82,296,510
Balance with other banks and financial institutions	4	705,625,671	470,221,550
Total		785,629,427	552,703,646
Net operating cash flow per share (NOCFPS) (Restated)	36	0.52	0.67

The annexed notes 1 to 41 form an integral part of these financial statements.

 Chairman
  Director
  Managing Director
  Chief Financial Officer
  Company Secretary



MIDAS Financing PLC.
Condensed Statement of Changes in Equity (Un-audited)
For the year ended 30 June 2024

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2024	1,438,925,070	143,091,535	(615,821,137)	966,195,468
Prior year adjustments	-	-	-	-
Stock dividend for 2023	-	-	-	-
Cash dividend for 2023	-	-	-	-
Restated balance	1,438,925,070	143,091,535	(615,821,138)	966,195,468
Items involves in changes in equity				
Profit/(loss) for the period	-	-	(367,954,432)	(367,954,432)
Transfer to statutory reserve	-	-	-	-
Balance as at June 30, 2024	1,438,925,070	143,091,535	(983,775,572)	598,241,036

MIDAS Financing PLC.
Statement of Changes in Equity
For the year ended 31 December 2023

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka
Balance as at January 1, 2023	1,438,925,070	143,091,535	81,591,098	1,663,607,702
Stock dividend for 2022	-	-	-	-
Cash dividend for 2022	-	-	(21,583,876)	(21,583,876)
Restated balance	1,438,925,070	143,091,535	60,007,221	1,642,023,826
Items involves in changes in equity				
Profit/(loss) for the period	-	-	(675,828,358)	(675,828,358)
Transfer to statutory reserve	-	-	-	-
Balance as at December 31, 2023	1,438,925,070	143,091,535	(615,821,137)	966,195,469


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary



Notes	Particulars	Ref. Notes	Amount in BDT	
			30 June 2024	31 Dec. 2023
3	Cash			
	Cash in hand (including foreign currency)	3.1	227,176	147,637
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	79,776,579	81,558,341
	Total		80,003,755	81,705,978
3.1	Cash in hand (including foreign currency)			
	In local currency		227,176	147,637
	In foreign currency		-	-
	Total		227,176	147,637
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local currency		79,776,579	81,558,341
	In foreign currency		-	-
	Total		79,776,579	81,558,341
3(a)	Consolidated cash			
	Consolidated cash in hand (including foreign currency)			
	MIDAS Financing Ltd.	3.1	227,176	147,637
	MIDAS Investment Ltd.		9,875	1,602
	Total		237,051	149,239
3(b)	Consolidated Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	MIDAS Financing Ltd.	3.2	79,776,579	81,558,341
	MIDAS Investment Ltd.		-	-
	Total		79,776,579	81,558,341
4	Balance with other banks and financial institutions			
	Inside Bangladesh	4.1	705,625,671	775,325,674
	Outside Bangladesh		-	-
	Total		705,625,671	775,325,674
4.1	Inside Bangladesh			
A.	STD accounts			
	Standard Bank Ltd.		322,996,931	345,661,011
	United Commercial Bank Ltd.		4,155,549	5,360,580
	IFIC Bank Ltd.		21,011	142,203
	Mercantile Bank Ltd.		8,962,892	8,367,326
	Uttara Bank Ltd.		182	182
	NCC Bank		(9,375)	
	Agrani Bank Ltd.		135,235	99,216
	AB Bank Ltd.		397,429	189,894
	Dutch Bangla Bank Ltd.		1,258,419	395,703
	One Bank Ltd.		352,478	373,045
	The Premier Bank Ltd.		1,368,311	1,299,854
	Pubali Bank Ltd.		1,356,664	1,917,647
	Bangladesh Development Bank Ltd.		5,192	5,192
	The City Bank		19,436	9,436
	Jamuna Bank Ltd.		12,647,939	13,362,445
	Mutual Trust Bank Ltd.		383,748	2,003,748
	Medhanoti Bank Ltd.		(1,221)	(1,221)
	Bangladesh Krishi Bank		5,914	5,914
	Total A		354,056,735	379,192,174
B.	Current accounts			
	United Commercial Bank Ltd.		68,451	703,015
	Agrani Bank Ltd.		81,776	81,776
	Total B		150,227	784,791
C.	Term deposits			
	United Commercial Bank Ltd.		55,000,000	55,000,000
	Jamuna Bank Ltd.		50,000,000	50,000,000
	Standard Bank Ltd.		78,000,000	53,000,000
	The City Bank Ltd.		50,000,000	50,000,000
	Bangladesh Industrial Finance and Investment Company Ltd.		22,348,709	22,348,709
	Exim Bank Ltd.		-	40,000,000
	Agrani Bank Limited		45,000,000	45,000,000
	Mutual Trust Bank Ltd.		-	10,000,000
	Dhaka Bank Ltd.		-	20,000,000
	Uttara Bank Ltd.		51,070,000	50,000,000
	Total C		351,418,709	395,348,709
	Total (A+B+C)		705,625,671	775,325,674



Notes	Particulars	Ref. Notes	Amount in BDT	
			30 June 2024	31 Dec. 2023
4(a)	Consolidated balance with other banks and financial institutions			
	Inside Bangladesh			
	MIDAS Financing Ltd.	4.1	705,625,671	775,325,674
	MIDAS Investment Ltd.		26,706,269	11,376,685
	Adjustment for consolidation		-	-
			732,331,941	786,702,359
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	Total		732,331,941	786,702,359
5	Money at call and short notice		-	-
6	Investment			
	a) Government securities			
	b) Other investments			
	Investment in listed securities	6.1	199,550,117	223,807,049
	Investment in unlisted securities	6.2	17,569,450	17,569,450
	Total		217,119,567	241,376,499
6.1	Investment in listed securities			
	Details of listed securities (sector wise) are given below			
		No. of Share	Market Price	Cost Price
	Bank	0	-	8,334,612
	Insurance	-	-	-
	Tannery Industries	300000	4,410,000	9,498,082
	Mutual Fund	0	-	3,062,640
	Textile	226387	4,957,875	14,423,423
	Pharmaceutical and Chemicals	923976	100,805,782	175,628,613
	Total		117,316,767	199,550,117
6.2	Investment in unlisted securities		No. of Share	
	Central Depository Bangladesh Ltd.		571,181	4,569,450
	Financial Excellence Ltd.		300,000	3,000,000
	Lankabangla Securities Ltd.		-	-
	Bangladesh Ventures Ltd.		1,100,000	10,000,000
	Total			17,569,450
6(a)	Consolidated investment			
	a) Government securities			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
			-	-
	b) Other investment			
	MIDAS Financing Ltd.			
	Investment in listed securities	6.1	199,550,117	223,807,049
	Investment in unlisted securities	6.2	17,569,450	17,569,450
			217,119,567	241,376,499
	MIDAS Investment Ltd.			
	Investment in listed securities		88,341,650	82,478,300
	Investment in unlisted securities		10,000,000	10,000,000
			98,341,650	92,478,300
	Total		315,461,217	333,854,799
7	Lease, loans and advances			
	a) Inside Bangladesh			
	Lease receivable	7.a.i	856,560,541	879,874,018
	Term finance	7.a.ii	7,668,432,510	7,649,934,267
	Housing finance	7.a.iii	881,960,385	949,551,077
	Staff loan	7.a.iv	39,719,831	39,591,065
	Consumer credit	7.a.v	18,059	22,327
	Interest receivable	7.a.vi	59,030,531	50,415,383
			9,505,721,857	9,569,388,138
	b) Outside Bangladesh			
			-	-
	Total (a+b)		9,505,721,857	9,569,388,138



Notes	Particulars	Ref. Notes	Amount in BDT	
			30 June 2024	31 Dec. 2023
7.a.i	Lease receivable			
	Opening balance		879,874,018	931,417,198
	Add: Addition during the year		-	-
	Less: Realization during the year		879,874,018	931,417,198
	Less: Write off		23,313,477	51,543,179
	Closing balance		856,560,541	879,874,018
7.a.ii	Term finance			
	Opening balance		7,649,934,268	8,052,721,451
	Add: Addition during the year		240,157,652	214,217,036
	Less: Realization during the year		7,890,091,920	8,266,938,487
	Less: Write off		221,659,410	617,004,220
	Closing balance		7,668,432,510	7,649,934,267
7.a.iii	Housing finance			
	Opening balance		949,551,077	1,062,014,550
	Add: Addition during the year		-	6,192,310
	Less: Realization during the year		949,551,077	1,068,206,860
	Closing balance		881,960,385	949,551,077
7.a.iv	Staff loan			
	Opening balance		39,591,065	44,651,522
	Add: Addition during the year		4,250,000	4,620,000
	Less: Realization during the year		43,841,065	49,271,522
	Closing balance		39,719,831	39,591,065
7.a.v	Consumer credit			
	Opening balance		22,327	110,770
	Add: Addition during the year		-	-
	Less: Realization during the year		22,327	110,770
	Less: Write off		4,268	88,443
	Closing balance		18,059	22,327
7.a.vi	Interest receivable			
	Lease finance		2,042,444	2,125,859
	Term finance		54,635,889	45,721,288
	Housing finance		2,321,078	2,531,531
	Consumer credit		-	-
	Staff loan		31,119	36,705
	Total		59,030,531	50,415,383
7(a)	Consolidated lease, loans and advances			
	Inside Bangladesh			
	MIDAS Financing Ltd.		9,505,721,857	9,569,388,138
	MIDAS Investment Ltd.		29,804,988	29,061,230
	Adjustment for consolidation		(45,859,317)	(29,844,871)
			9,489,667,527	9,568,604,497
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Total		9,489,667,527	9,568,604,497
8	Fixed assets including land, building, furniture and fixtures			
	Free hold assets		107,035,772	110,982,187
	Intangible assets		7,134,535	11,085,114
	Total		114,170,307	122,067,301
	A schedule of fixed assets including land, building, furniture and fixtures is given in Annexure-A			
8(a)	Consolidated fixed assets including land, building, furniture and fixtures			
	MIDAS Financing Ltd.	8	114,170,309	122,067,301
	MIDAS Investment Ltd.		35,421,358	35,594,195
	Total		149,591,667	157,661,496
	A schedule of consolidated fixed assets including land, building, furniture and fixtures is given in Annexure-B			
8.1	Investment property-Building Annexure-C		125,397,441	127,919,185



Notes	Particulars	Ref. Notes	Amount in BDT	
			30 June 2024	31 Dec. 2023
8.1.(a)	Consolidated Investment Property - Building Annexure-D		256,616,741	260,799,489
9	Others assets			
	Interest receivable on FDR		11,772,830	9,602,839
	Investment in MIDAS Investment Ltd.		249,998,000	249,998,000
	Advance against purchase of shares		41,737	13,834
	Advance income tax	9.1	183,650,500	176,231,957
	Advance against expenditure		3,481,663	4,460,855
	Advance office rent		1,450,900	1,450,900
	Security deposit	9.2	637,500	637,500
	Stamp, stationery etc, in hand		935,583	931,578
	Asset held for sale		8,522,976	8,522,976
	Receivable from rental income & others		84,895,908	84,264,055
	Dividend receivable		-	-
	Advance Against Purchase of Software		1,200,000	1,200,000
	Over due interest receivable		62,197,317	62,197,317
	Receivable Against BB Refinance		618,416	618,416
	Total		609,403,330	600,130,228
9.1	Advance income tax			
	Opening balance		176,231,957	157,111,943
	Add: Addition during the year		7,418,543	19,120,014
			183,650,500	176,231,957
	Less: Adjustment during the year		-	-
			183,650,500	176,231,957
9.2	Security deposit			
	Deposits with BTCL		9,000	9,000
	Deposits with Gramen Phone		11,000	11,000
	PUNARBHABA Security Service		45,000	45,000
	DPDC-Security Deposit-MIDAS Centre		558,000	558,000
	Solar Panel-Jathajari		5,000	5,000
	Electricity Meter-Feni		5,500	5,500
	Water bill- Security deposit- Cumilla		4,000	4,000
	Total		637,500	637,500
9(a)	Consolidated others assets			
	MIDAS Financing Ltd.	9	609,403,330	600,130,228
	MIDAS Investment Ltd.		131,072,932	126,852,678
	Adjustment for consolidation		(249,998,000)	(249,998,000)
	Total		490,478,262	476,984,906
10	Non-banking assets			
	Habib Vegetable Product Ltd.		67,085,523	67,085,523
	Biswas Febrics Ltd.		28,065,467	28,065,467
	Total		95,150,990	95,150,990
	MIDAS Financing limited was awarded absolute ownership of the mortgaged properties of the above mentioned clients, by the competent court against default loans.			
11	Borrowings from other banks, financial institutions and agents			
	Secured		1,995,983,998	1,895,303,351
	Unsecured		547,134,986	486,912,118
			2,543,118,984	2,382,215,469
	Inside Bangladesh	11.1	2,543,118,984	2,382,215,469
	Outside Bangladesh		-	-
	Total		2,543,118,984	2,382,215,469
11.1	Inside Bangladesh			
	Term loan from other Banks & FIs	11.2	1,833,920,597	1,710,212,251
	Refinance against SME loan from Bangladesh Bank		6,874,997	12,625,001
	Refinance against Housing loan from Bangladesh Bank		3,313,440	3,789,557
	Refinance against SME/PI loan from Bangladesh Bank		-	-
	Refinance against CMSME loan from Bangladesh Bank		-	-
	Loan from SME foundation		400,000	1,430,000
	Short term loan from Banks & FIs	11.3	698,609,950	654,158,659
	Call loan	11.4	-	-
	Total		2,543,118,984	2,382,215,469



Notes	Particulars	Ref. Notes	Amount in BDT	
			30 June 2024	31 Dec. 2023
11.2	Term loan from other Banks & FIs			
	Agram Bank Ltd.		1,277,628,608	1,106,399,917
	One Bank Ltd.		-	-
	Midland Bank Ltd.		-	-
	Jamuna Bank Ltd.		37,741,182	41,279,979
	Modhumoti Bank Ltd.		-	-
	National Housing Finance & Investment Ltd.		-	-
	Shahjalal Islami Bank Ltd.		-	-
	Bangladesh Krishi Bank		518,550,807	562,532,356
	Total		1,833,920,597	1,710,212,251
11.3	Short term loan from Banks & FIs			
	Standard Bank Ltd.		47,000,000	-
	Pubali Bank Ltd.		60,699,542	58,745,525
	United Commercial Bank Ltd.		49,426,166	45,119,595
	Jamuna Bank Ltd.		19,419,147	49,893,737
	The City Bank Ltd.		44,999,809	43,616,046
	Agram Bank Ltd.		428,847,007	410,322,035
	Uttara Bank Ltd.		48,218,279	46,461,721
	Total		698,609,950	654,158,659
11.4	Call loan			
	Sonali Bank Ltd.		-	-
	National Credit & Commerce Bank Ltd.		-	-
	Total		-	-
11(a)	Consolidated borrowings from other banks, financial institutions and agents			
	Inside Bangladesh			
	MIDAS Financing Ltd.	11	2,543,118,984	2,382,215,469
	MIDAS Investment Ltd.		45,859,317	29,844,871
	Adjustment for consolidation		(45,859,317)	(29,844,871)
	Total		2,543,118,984	2,382,215,469
	Outside Bangladesh			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Total		-	-
12	Deposits and other accounts			
	Term deposits	12.1	5,042,473,376	5,322,727,446
	Other Deposits			
	Security deposits		4,441,998	3,391,998
	Advance lease rental		14,237,930	14,733,345
	Total		18,679,928	18,125,343
12.1	Term deposits			
	General deposits		4,942,473,376	5,222,727,446
	Deposit from other Banks and Financial institutions	12.2	100,000,000	100,000,000
	Total		5,042,473,376	5,322,727,446
12.2	Deposits from other banks and financial institutions			
	Agram Bank Ltd.		100,000,000	100,000,000
	Total		100,000,000	100,000,000
12(a)	Consolidated deposits and other accounts			
	Term deposits	12.1	5,042,473,376	5,322,727,446
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		-	-
	Adjustment for consolidation		-	-
	Total		5,042,473,376	5,322,727,446
12(b)	Other deposits			
	MIDAS Financing Ltd.		18,679,928	18,125,343
	MIDAS Investment Ltd.		-	-
	Total		18,679,928	18,125,343
	Total		5,061,153,304	5,340,852,788



Notes	Particulars	Ref. Notes	Amount in BDT		
			30 June 2024	31 Dec. 2023	
13	Other liabilities				
	Provision for lease, loans & advances	13.1	1,522,954,465	1,346,094,997	
	Provision for investment in securities	13.2	78,882,357	63,882,357	
	Provision for tax	13.3	318,840,453	313,840,453	
	Deferred tax liability	13.4	2,768,098	2,768,098	
	Interest payable on borrowings		1,147,667	6,813,638	
	Interest payable on deposits		202,527,415	226,228,957	
	Advance against installment		256,667,293	206,322,548	
	Advance rent from MIDAS Centre & NGS		1,923,220	2,203,020	
	Payable & provision against expenditure	13.5	50,412,115	62,554,843	
	Interest suspense	13.6	508,781,424	416,920,190	
	Provision for rental income & others	13.7	297,371,605	262,926,595	
	Lease liabilities		6,048,613	7,809,192	
	Unclaimed Dividend	13.8	1,754,870	5,435,380	
	Total		3,250,079,594	2,923,800,268	
13(a)	Consolidated other liabilities				
	MIDAS Financing Ltd.	13	3,250,079,594	2,923,800,268	
	MIDAS Investment Ltd.		154,854,586	138,284,730	
	Adjustment for consolidation		-	-	
	Total		3,404,934,180	3,062,084,998	
14	Share Capital				
14.1	Authorized Capital				
	200,000,000 ordinary shares of Tk. 10 each		2,000,000,000	2,000,000,000	
14.2	Issued, Subscribed and Paid up Capital				
	At the beginning of the year		1,438,925,070	1,438,925,070	
	Add: Bonus share issued		-	-	
	Total at the end of the year		1,438,925,070	1,438,925,070	
14.3	Shareholding position				
	Sponsor shareholders group		58,529,759	58,529,759	
	General shareholders group	14.3.1	85,362,748	85,362,748	
	Total		143,892,507	143,892,507	
14.3.1	General shareholders group				
	Non resident		629,394	676,509	
	Companies & institutions		37,793,419	37,988,914	
	General public		46,939,935	46,697,325	
	Total		85,362,748	85,362,748	
14.4	Classification of shareholders by holding	No. of Shareholders	Percentage of holding shares	No. of shares	No. of shares
	Less than 500 shares	1627	0.16%	224,257	259,365
	501 to 5,000 shares	2239	2.99%	4,304,117	4,667,222
	5,001 to 10,000 shares	538	2.58%	3,714,665	3,883,586
	10,001 to 20,000 shares	368	3.59%	5,160,400	5,511,252
	20,001 to 30,000 shares	129	2.18%	3,135,455	3,449,747
	30,001 to 40,000 shares	79	1.90%	2,729,373	2,781,255
	40,001 to 50,000 shares	33	1.05%	1,514,513	1,862,672
	50,001 to 1,00,000 shares	93	4.51%	6,490,229	6,438,156
	1,00,001 & above shares	95	81.05%	116,619,498	115,039,252
	Total	5201	100.00%	143,892,507	143,892,507



Notes	Particulars	Ref. Notes	Amount in BDT	
			30 June 2024	31 Dec. 2023

14.5 Year wise details break up of raising paid up capital

Year	Declaration	No of shares	Value of shares Per share @ Tk. 10	Paid up capital (Cumulative)
May 16, 1995	1st Allotment share	10,000	100,000	100,000
1996-1997	Allotment share	5,021,000	50,210,000	50,310,000
1999-2000	Allotment share	509,000	5,090,000	55,400,000
2002-2003	IPO	4,460,000	44,600,000	100,000,000
2003-2004	Bonus share	689,200	6,892,000	106,892,000
2004-2005	Bonus share	1,068,920	10,689,200	117,581,200
2004-2005	Right share	11,758,120	117,581,200	235,162,400
2005-2006	Bonus share	2,351,620	23,516,200	258,678,600
2006-2007	Bonus share	2,586,790	25,867,900	284,546,500
2007-2008	Bonus share	2,845,460	28,454,600	313,001,100
2008-2009	Bonus share	3,912,510	39,125,100	352,126,200
2009-2010	Bonus share	5,281,890	52,818,900	404,945,100
2010-2011	Bonus share	14,173,070	141,730,700	546,675,800
2011-2012	Bonus share	5,466,758	54,667,580	601,343,380
2014-2015	Right share	60,134,338	601,343,380	1,202,686,760
2018	Bonus share 2017	12,026,867	120,268,670	1,322,955,430
2019	Bonus share 2018	3,307,388	33,073,880	1,356,029,310
2020	Bonus share 2019	3,390,073	33,900,730	1,389,930,040
2021	Bonus share 2020	3,474,825	34,748,250	1,424,678,290
2022	Bonus share 2021	1,424,678	14,246,780	1,438,925,070
2023	Bonus share 2022	-	-	1,438,925,070

15 General reserve

Opening balance
Add: Addition during the year

-	-
-	-

16 Statutory reserve

Opening balance
Add: Addition during the year
Closing balance

143,091,535	143,091,535
-	-
143,091,535	143,091,535

NBFI's are required to transfer 20% of the profit to statutory reserve before declaration of dividend as per Financial Institutions Regulations, 1994. MIDAS Financing Limited (MFL) transfer 20% on post tax profit in compliance with the regulation.

17 Retained earnings

Opening balance
Add: Profit after tax
Less: Transfer to statutory reserve
Less: Issuance of stock dividend
Less: Issuance of cash dividend
Closing balance

(615,821,136)	81,591,098
(367,954,432)	(675,828,358)
-	-
-	-
-	(21,583,876)
(983,775,568)	(615,821,136)

17(a) Consolidated retained earnings

Opening balance
Add: Profit after tax
Less: Transfer to statutory reserve
Less: Issuance of stock dividend
Less: Issuance of cash dividend
Closing balance

(605,704,855)	87,114,823.78
(376,206,848)	(671,235,802.45)
-	-
-	-
-	(21,583,876.05)
(981,911,703)	(605,704,855)

18 Business commitments and contingencies

In the normal course of business, the Company makes various commitments and incurs certain contingent liabilities. No material losses are anticipated as a result of these transactions. These contingent liabilities and business commitments are quantified are below:

18.1 Contingent liabilities

Acceptances and endorsements
Letters of guarantee
Irrevocable letters of credit
Bills for collection
Total

-	-
-	-
-	-
-	-
-	-

18.2 Other commitments

Documentary credits and short term trade related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving underwriting facilities
Undrawn formal standby facilities, credit lines and other commitments
Claims against the bank not acknowledged as debts
Total

-	-
-	-
-	-
-	-
-	-



Notes	Particulars	Ref. Notes	Amount in BDT	
			June 2024	June 2023
19	Profit and loss account			
	Income			
	Interest income	20	320,646,028	294,348,216
	Dividend income	22	4,700,303	5,690,498
	Commission, exchange and brokerage		-	-
	Gains less losses arising from investment securities	22	(8,899,028)	-
	Other operating income	23	18,269,884	19,560,206
			334,717,186	319,598,920
	Expenses			
	Interest on deposits & borrowings, etc.	21	383,532,825	428,219,381
	Administrative expenses		99,860,462	96,594,299
	Other operating expenses	32	4,221,270	5,198,711
	Depreciation on fixed assets	31(a)	12,899,594	9,641,431
			500,514,151	539,653,823
	Profit before provision		(165,796,965)	(220,054,903)
20	Interest income			
	Interest on lease, loans & advances	20.1	306,763,694	287,928,664
	Interest on placement with other Banks & FIs	20.2	13,882,335	6,419,553
	Total		320,646,028	294,348,216
20.1	Interest on lease, loans & advances			
	Interest income on lease finance		27,775,939	30,060,557
	Interest income on term finance		242,037,086	206,962,956
	Interest on housing finance		28,647,894	46,576,730
	Interest on consumer credit		2,782	18,067
	Interest on staff loan		1,411,155	1,576,894
	Revenue from writeoff collection		6,888,837	2,733,460
	Total		306,763,694	287,928,664
20.2	Interest on placement with other Banks & FIs			
	Interest on FDR		13,605,554	6,135,271
	Interest on STD accounts		276,781	284,282
	Total		13,882,335	6,419,553
20(a)	Consolidated interest income			
	Interest on lease, loans & advances			
	MIDAS Financing Ltd.	20.1	306,763,694	287,928,664
	MIDAS Investment Ltd.		1,736,283	2,847,303
	Adjustment for consolidation		(1,781,241)	(2,054,551)
			306,718,735	288,721,416
	Interest on placement with other Banks & FIs			
	MIDAS Financing Ltd.	20.2	13,882,335	6,419,553
	MIDAS Investment Ltd.		-	956,667
	Adjustment for consolidation		-	(956,667)
			13,882,335	6,419,553
	Total		320,601,071	295,140,969
21	Interest on deposits & borrowings, etc.			
	Interest paid on deposits		254,348,346	300,459,201
	Interest paid on borrowings	21.1	129,184,478	127,760,179
	Total		383,532,825	428,219,381
21.1	Interest paid on borrowings			
	Interest expenses on bank loan		93,394,244	96,016,552
	Interest expenses on call loan		-	-
	Interest expenses on re-financing loan		428,620	230,279
	Interest expenses- BD Bank SMEDP		-	60,764
	Interest Expenses - Bd Bank CMSME		-	-
	Interest expenses on lease liabilities		370,920	494,414
	Other financing cost		34,990,693	30,958,170
	Total		129,184,478	127,760,179



Notes	Particulars	Ref. Notes	Amount in BDT	
			June 2024	June 2023
21(a)	Consolidated interest on deposits and borrowings, etc.			
	Interest paid on deposits			
	MIDAS Financing Ltd.		254,348,346	300,459,201
	MIDAS Investment Ltd.		75,800	111,948
	Adjustment for consolidation		-	(956,667)
			254,424,146	299,614,483
	Interest paid on borrowings			
	MIDAS Financing Ltd.		129,184,478	127,760,179
	MIDAS Investment Ltd.		1,781,241	2,054,551
	Adjustment for consolidation		(1,781,241)	(2,054,551)
			129,184,478	127,760,179
	Total		383,608,624	427,374,662
22	Income from investment			
	Income from investment in shares		(8,899,028)	-
	Dividend income		4,700,303	5,690,498
	Total		(4,198,726)	5,690,498
22(a)	Consolidated income from investment			
	Income from investment in shares			
	MIDAS Financing Ltd.	22	(8,899,028)	-
	MIDAS Investment Ltd.		280,725	1,410,417
			(8,618,304)	1,410,417
	Dividend income			
	MIDAS Financing Ltd.		4,700,303	5,690,498
	MIDAS Investment Ltd.		897,614	1,220,469
			5,597,917	6,910,967
	Less: Dividend from subsidiary		-	-
	Total		(3,020,387)	8,321,384
23	Other operating income			
	Transfer price for leased asset		-	-
	Processing and other fees		205,853	1,053,564
	Sale of application form		400	11,800
	Rental income-MIDAS Centre & Nahar green		17,687,886	17,869,553
	Other income	23.1	375,745	616,513
	Gain on sale of fixed assets		-	8,776
	Total		18,269,884	19,560,206
23(a)	Consolidated other operating income			
	MIDAS Financing Ltd.	23	18,269,884	19,560,206
	MIDAS Investment Ltd.		15,686,090	14,021,782
	Total		33,955,974	33,581,988
24	Salary and allowances		81,418,909	76,756,809
24(a)	Consolidated salary & allowances			
	MIDAS Financing Ltd.	24	81,418,909	76,756,809
	MIDAS Investment Ltd.		4,454,733	3,981,427
	Total		85,873,643	80,738,236



Notes	Particulars	Ref. Notes	Amount in BDT	
			June 2024	June 2023
25	Rent, taxes, insurances, electricity, etc.			
	Rates & taxes		193,884	119,041
	Office rent		12,018	72,108
	Insurance		116,250	116,429
	Utilities		5,238,524	6,202,146
	Total		5,560,676	6,509,724
25(a)	Consolidated rent, taxes, insurance, electricity, etc.			
	MIDAS Financing Ltd.	25	5,560,676	6,509,724
	MIDAS Investment Ltd.		629,411	523,293
	Total		6,190,087	7,033,017
26	Legal expenses			
	Legal/professional fees		1,874,564	841,190
	Other legal expenses/Non judicial stamp		1,505,176	2,035,654
	Total		3,379,740	2,876,844
26(a)	Consolidated legal expenses			
	MIDAS Financing Ltd.	26	3,379,740	2,876,844
	MIDAS Investment Ltd.		66,600	-
	Total		3,446,340	2,876,844
27	Postage, stamp, telecommunication, etc.			
	Postage & courier expenses		71,651	75,038
	Telephone, mobile, fax and internet		2,040,816	2,129,599
	Total		2,112,467	2,204,637
27(a)	Consolidated postage, stamps, telecommunication, etc.			
	MIDAS Financing Ltd.	27	2,112,467	2,204,637
	MIDAS Investment Ltd.		107,485	99,211
	Total		2,219,952	2,303,848
28	Stationery, printing, advertisements, etc.			
	Stationery		132,824	332,417
	Printing		447,395	227,178
	Advertisement and publicity		822,919	509,234
	Signboard and banner		3,850	25,738
	Total		1,406,988	1,094,567
28(a)	Consolidated stationery, printing, advertisements, etc.			
	MIDAS Financing Ltd.	28	1,406,988	1,094,567
	MIDAS Investment Ltd.		30,883	40,579
	Total		1,437,871	1,135,146
29	Managing Director's salary and benefits		4,011,000	4,429,000
30	Directors' fees and expenses			
	Honorarium for attending meeting (including VAT)		564,800	440,000
	Incidental expenses for meeting		-	-
	Total		564,800	440,000

Total 7 nos of Board meeting, 4 nos of audit committee meeting and no executive committee (EC) meeting were held during the period of January 01, 2024 to June 30, 2024. Each Director was paid Tk.8,000 for attending in each meeting.



Notes	Particulars	Ref. Notes	Amount in BDT	
			June 2024	June 2023
30(a)	Consolidated directors' fees and expenses			
	MIDAS Financing Ltd.	30	564,800	440,000
	MIDAS Investment Ltd.		35,220	17,973
	Total		600,020	457,973
31	Depreciation and repair of company's assets			
	i) Depreciation of company's assets (Annexure A)			
	Building		1,340,122	2,600,991
	Right of use of assets		2,256,341	2,158,484
	Office equipment		305,195	239,747
	Office furniture		613,865	556,394
	Motor vehicle		80,058	100,074
	Intangible asset		5,207,779	2,392,089
	Computer equipment		574,490	332,779
			10,377,849	8,380,558
	ii) Building (Investment property)		2,521,745	1,260,873
	iii) Repair of company's assets			
	Office repair and maintenance		597,569	1,811,808
	Car maintenance		708,312	376,035
			1,305,881	2,187,843
	Total (i+ii+iii)		14,205,475	11,829,274
31(a)	Consolidated depreciation and repair of company's assets			
	a) Depreciation of company's assets (Annexure B)			
	MIDAS Financing Ltd.	31(i)	10,377,849	8,380,558
	MIDAS Investment Ltd.		315,101	1,148,183
			10,692,950	9,528,741
	b) Building (Investment property)		4,182,749	2,112,670
	c) Repair of company's assets:			
	MIDAS Financing Ltd.	31(ii)	1,305,881	2,187,843
	MIDAS Investment Ltd.		26,495	201,232
			1,332,376	2,389,075
	Total (a+b+c)		16,208,075	14,030,486
32	Other expenses			
	Fuel		123,033	83,289
	Traveling and conveyance		1,425,967	654,267
	Public relation and AGM expenses		-	-
	News paper & periodicals		11,308	10,484
	Business promotion & development		-	369,688
	Entertainment		585,872	2,058,750
	Training, seminar & workshop		15,000	12,138
	Membership fees & subscription		1,530,570	1,475,570
	Bank charge		420,520	411,677
	Share management expenses		109,000	108,793
	Donation		-	-
	Miscellaneous expenses		-	-
	Loss on sale of fixed assets		-	-
	Event management		-	14,055
	Total		4,221,270	5,198,711
32(a)	Consolidated other expenses			
	MIDAS Financing Ltd.	32	4,221,270	5,198,711.41
	MIDAS Investment Ltd.		115,714	462,142.34
	Total		4,336,984	5,660,854



Notes	Particulars	Ref. Notes	Amount in BDT	
			June 2024	June 2023
33	Provision against loans, lease finance & others			
	General provisions	13.1 (a)	143,664,603	24,070,729
	Specific provisions	13.1 (b)	33,194,865	158,814,307
	Provisions for diminution in value of investments	13.2	15,000,000	15,000,000
	Provision for off balance sheet exposures		-	-
	Other provisions		5,298,000	8,000,000
	Total		197,157,467	205,885,035
33(a)	Consolidated provision against loans, lease finance & others			
	General provisions			
	MIDAS Financing Ltd.		143,664,603	24,070,728
	MIDAS Investment Ltd.		-	-
	Total		143,664,603	24,070,728
33(b)	Specific provisions			
	MIDAS Financing Ltd.		33,194,865	158,814,307
	MIDAS Investment Ltd.		-	-
	Total		33,194,865	158,814,307
33(c)	Provisions for diminution in value of investments			
	MIDAS Financing Ltd.		15,000,000	15,000,000
	MIDAS Investment Ltd.		11,847,470	302,998
	Total		26,847,470	15,302,998
33(d)	Current tax			
	MIDAS Financing Ltd.		5,000,000	7,839,182
	MIDAS Investment Ltd.		3,464,227	2,532,371
	Total		8,464,227	10,371,553
33(e)	Deferred tax			
	MIDAS Financing Ltd.		-	-
	MIDAS Investment Ltd.		(372,846)	(550,489)
	Total		(372,846)	(550,489)
33(f)	Other provisions			
	MIDAS Financing Ltd.		5,298,000	8,000,000
	MIDAS Investment Ltd.		2,615,100	2,615,100
	Total		7,913,100	10,615,100
34	Earnings per share (EPS)			
	Net profit after tax (A)		(367,954,432)	(433,779,120)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		(2.56)	(3.01)
34(a)	Consolidated earnings per share (EPS)			
	Consolidated net profit after tax (A)		(376,207,356)	(427,714,797)
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Earnings per share (A/B) (Restated)		(2.61)	(2.97)



Notes	Particulars	Ref. Notes	Amount in BDT	
			June 2024	June 2023
35	Net assets value (NAV) per share			
	Net assets (A)		598,241,037	966,195,469
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net assets value (NAV) per share (A/B) (Restated)		4.16	6.71
35(a)	Consolidated net assets value (NAV) per share			
	Net assets (A)		600,104,902	976,311,750
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net assets value (NAV) per share (A/B) (Restated)		4.17	6.79
36	Net operating cash flow per share			
	Net operating cash flow (A)		74,503,121	97,103,104
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Net operating cash flow per share (A/B) (Restated)		0.52	0.67
36(a)	Consolidated net operating cash flow per share			
	Net operating cash flow (A)		92,809,758	89,166,655
	Number of ordinary shares outstanding (denominator) (B)		143,892,507	143,892,507
	Consolidated net operating cash flow per share (A/B) (Restated)		0.64	0.62



MIDAS Financing Limited
Fixed assets including land, building, furniture and fixtures
For the period ended June 30, 2024

Amount in Taka

Particulars	COST				Rate of Dep	DEPRECIATION/AMORTIZATION				WDV as on June 30, 2024
	Balance as on Jan 1, 2024	Addition/ transfer during the year	Disposal/ adjustment during the year	Balance as on June 30, 2024		Balance as on Jan 1, 2024	Charged for the year	Adjustment/ transfer during the year	Balance as on June 30, 2024	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
I. Free holds assets										
Land	18,005,518	-	-	18,005,518		-	-	-	-	18,005,518
Building	107,209,530	-	-	107,209,530	2.5%	38,657,069	1,340,122	-	39,997,191	67,212,339
Right of use of assets	28,758,746	-	-	28,758,746		21,783,387	2,256,341	-	24,039,728	4,719,018
Office equipment	10,928,318	90,890	-	11,019,208	18%	8,362,575	305,195	-	8,667,770	2,351,438
Furniture & fixtures	31,584,515	733,990	-	32,318,505	10%	20,945,172	613,865	-	21,559,037	10,759,468
Motor vehicle	8,119,543	-	-	8,119,543	20%	7,368,998	80,058	-	7,449,056	670,487
Computer equipment	16,464,502	398,776	-	16,863,278	18%	12,971,284	574,490	-	13,545,773	3,317,505
Sub total	221,070,672	1,223,656	-	222,294,328		110,088,484	5,170,070	-	115,258,554	107,035,773
II. Intangible assets										
System & software	17,420,984	1,257,200	-	18,678,184	30%	6,335,870	5,207,779	-	11,543,649	7,134,536
Total as on June 30, 2024	238,491,656	2,480,856	-	240,972,512		116,424,353	10,377,849	-	126,802,202	114,170,309
Total as on Dec 31, 2023	235,561,822	3,039,834	110,000	238,491,756		101,560,421	14,970,708	106,776	116,424,353	122,067,301



MIDAS Financing Limited
Fixed assets including land, building, furniture and fixtures
For the period ended June 30, 2024

Amount in Taka

Particulars	COST				Rate of Dep	DEPRECIATION / AMORTIZATION				WDV as on June 30, 2024
	Balance as on Jan 1, 2024	Addition/ transfer during the year	Disposal/ adjustment during the year	Balance as on June 30, 2024		Balance as on Jan 1, 2024	Charged for the year	Adjustment/ transfer during the year	Balance as on June 30, 2024	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
I. Free holds assets										
Land	18,005,518	-	-	18,005,518		-	-	-	-	18,005,518
Building	107,209,530	-	-	107,209,530	2.5%	38,657,069	1,340,122	-	39,997,191	67,212,339
Right of use of assets	28,758,746	-	-	28,758,746		21,783,387	2,256,341	-	24,039,728	4,719,018
Office equipment	10,928,318	90,890	-	11,019,208	18%	8,362,575	305,195	-	8,667,770	2,351,438
Furniture & fixtures	31,584,515	733,990	-	32,318,505	10%	20,945,172	613,865	-	21,559,037	10,759,468
Motor vehicle	8,119,543	-	-	8,119,543	20%	7,368,998	80,058	-	7,449,056	670,487
Computer equipment	16,464,502	398,776	-	16,863,278	18%	12,971,284	574,490	-	13,545,773	3,317,505
Sub total	221,070,672	1,223,656	-	222,294,328		110,088,484	5,170,070	-	115,258,554	107,035,773
II. Intangible assets										
System & software	17,420,984	1,257,200	-	18,678,184	30%	6,335,870	5,207,779	-	11,543,649	7,134,536
Total as on June 30, 2024	238,491,656	2,480,856	-	240,972,512		116,424,353	10,377,849	-	126,802,202	114,170,309
Total as on Dec 31, 2023	235,561,822	3,039,834	110,000	238,491,756		101,560,421	14,970,708	106,776	116,424,353	122,067,301



ANNEXURE-B

MIDAS Financing Limited and its subsidiary
Consolidated Fixed assets including land, building, furniture and fixtures
For the period ended June 30, 2024

Amount in Taka

Particulars	COST				DEPRECIATION / AMORTIZATION				WDV as on June 30, 2024
	Balance as on Jan 1, 2024	Addition/ transfer during the year	Disposal/ adjustment during the year	Balance as on June 30, 2024	Balance as on Jan 1, 2024	Charged for the year	Adjustment/ transfer during the year	Balance as on June 30, 2024	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
I. Free holds assets									
Land	35,661,445	-	-	35,661,445	-	-	-	-	35,661,445
Building	129,370,868	-	-	129,370,868	43,615,782	1,555,155	-	45,170,937	84,199,931
Right of use of assets	28,758,746	-	-	28,758,746	21,783,388	2,256,341	-	24,039,729	4,719,017
Office equipment	11,145,195	101,640	98,482	11,148,353	8,730,764	310,532	98,482	8,942,814	2,205,539
Furniture & fixtures	33,063,321	787,030	220,547	33,629,804	21,727,635	663,759	220,547	22,170,848	11,458,956
Motor vehicle	8,119,543	-	-	8,119,543	7,368,999	80,058	-	7,449,057	670,486
Computer equipment	17,661,146	488,001	302,000	17,847,147	14,086,261	602,986	291,250	14,397,997	3,449,150
Sub total	263,780,264	1,376,671	621,029	264,535,906	117,312,830	5,468,830	610,279	122,171,381	142,364,528
II. Intangible assets									
System & software	18,575,984	1,257,200	-	19,833,184	7,381,925	5,224,121	-	12,606,046	7,227,139
Total as on June 30, 2024	282,356,248	2,633,871	621,029	284,369,090	124,694,755	10,692,951	610,279	134,777,427	149,591,667
Total as on Dec 31, 2023	278,774,200	3,692,048	110,000	282,356,248	109,057,179	15,744,349	106,776	124,694,753	157,661,496



ANNEXURE-C

MIDAS Financing Limited
Investment Property
For the period ended June 30, 2024

Particulars	COST				Rate of Dep	DEPRECIATION				Amount in Taka
	Balance as on Jan 1, 2024	Addition/transfer during the year	Disposal/adjustment during the year	Balance as on June 30, 2024		Balance as on Jan 1, 2024	Charged for the year	Adjustment/transfer during the year	Balance as on June 30, 2024	WDV as on June 30, 2024
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	Taka
Nahar Green	63,390,907	-	-	63,390,907	2.5%	23,196,001	792,387	-	23,988,388	39,402,520
MIDAS Centre	138,348,874	-	-	138,348,874	2.5%	50,624,595	1,729,358	-	52,353,953	85,994,921
Total as on Dec 31, 2023	201,739,781	-	-	201,739,781		73,820,596	2,521,745	-	76,342,341	125,397,441

MIDAS Financing Limited
Investment Property
For the period ended December 31, 2023

Particulars	COST				Rate of Dep	DEPRECIATION				WDV as on December 31, 2023
	Balance as on Jan 1, 2023	Addition/transfer during the year	Disposal/adjustment during the year	Balance as on Dec 31, 2023		Balance as on Jan 1, 2023	Charged for the year	Adjustment/transfer during the year	Balance as on Dec 31, 2023	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
Nahar Green	63,390,907	-	-	63,390,907	2.5%	21,611,228	1,584,773	-	23,196,001	40,194,906
MIDAS Centre	138,348,874	-	-	138,348,874	2.5%	47,165,873	3,458,722	-	50,624,595	87,724,279
Total as on Dec 31, 2022	201,739,781	-	-	201,739,781		68,777,101	5,043,495	-	73,820,596	127,919,185



ANNEXURE-D

MIDAS Financing Limited and its subsidiary
Investment Property
For the period ended June 30, 2024

Amount in Taka

Particulars	COST				Rate of Dep	DEPRECIATION				WDV as on June 30, 2024
	Balance as on Jan 1, 2024	Addition/transfer during the year	Disposal/adjustment during the year	Balance as on June 30, 2024		Balance as on Jan 1, 2024	Charged for the year	Adjustment/transfer during the year	Balance as on June 30, 2024	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	2.5%	73,820,596	2,521,745	-	76,342,341	125,397,441
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	2.5%	43,570,403	1,661,004	-	45,231,407	131,219,300
Total as on June 30, 2024	378,190,488	-	-	378,190,488		117,390,999	4,182,749	-	121,573,748	256,616,741

MIDAS Financing Limited and its subsidiary
Investment Property
For the period ended December 31, 2023

Particulars	COST				Rate of Dep	DEPRECIATION				WDV as on December 31, 2023
	Balance as on Jan 1, 2023	Addition/transfer during the year	Disposal/adjustment during the year	Balance as on Dec 31, 2023		Balance as on Jan 1, 2023	Charged for the year	Adjustment/transfer during the year	Balance as on Dec 31, 2023	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
MIDAS Financing Ltd.	201,739,781	-	-	201,739,781	2.5%	68,777,101	5,043,495	-	73,820,596	127,919,185
MIDAS Investment Ltd.	176,450,707	-	-	176,450,707	2.5%	40,163,216	3,407,187	-	43,570,403	132,880,304
Total as on Dec 31, 2023	378,190,488	-	-	378,190,488		108,940,317	8,450,682	-	117,390,999	260,799,489

