"পুঁজিবাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন"

"Investment in capital market involves certain degree of risks. The investors are required to read the prospectus and risk factors carefully, assess their own financial conditions and risk taking ability before making their investment decisions."

"পুঁজিবাজারে বিনিয়োগ ঝুঁকিপূর্ণ। বিনিয়োগকারীগণ প্রোসপেষ্টাস পড়ে এবং ঝুঁকির বিষয়গুলি সতর্কতার সাথে অনুধাবন করে নিজ নিজ আর্থিক অবস্থা ও ঝুঁকিগ্রহণ করার সক্ষমতা বিবেচনা করে বিনিয়োগ সিদ্ধান্ত গ্রহণ করবেন।"

ABRIDGED VERSION OF PROSPECTUS OF



MIDLAND BANK LIMITED

midlandbank 11d bank for inclusive growth

N.B. Tower (Level 6 to 9), 40/7, Gulshan North Avenue Gulshan-2, Dhaka-1212, Bangladesh

MANAGER TO THE ISSUE

LANKABANGLA INVESTMENTS LIMITED

LankaBangla

Assurance Nazir Tower (Level-08), 65/B, Kemal Ataturk Avenue Banani, Dhaka-1213, Bangladesh

PUBLIC OFFER OF 70,000,000 ORDINARY SHARES

OUT OF WHICH 5,000,000 ORDINARY SHARES OF BDT 10 PER SHARE TO EMPLOYEES OF MIDLAND BANK LIMITED UNDER EMPLOYEE SHARE PURCHASE PLAN (ESPP)

OFFER PRICE BDT 10 EACH

TOTAL SIZE OF FUND TO BE RAISED BDT 700,000,000

Opening and Closing Date of Subscription

Opening Date for Subscription: February 16, 2023

Closing Date for Subscription: February 23, 2023

CR	EDIT RATING STATU	S
Rating Particulars	Long Term	Short Term
Entity Rating	A+	ST-2
Outlook	Stab	ile
Rated by	Emerging Credit	Rating Limited

ISSUER COMPANY	CONTACT PERSON	CONTACT INFORMATION
Midland Bank Limited Hand Office: N.B. Tower (Level 6 to 9) 4877, Guiston North Avenue Guishan-7, Dhata – 1212, Hangadesh	Mr. Khalid Hobammad Sharif FCS Company Secretary	Tel: +88 09 566 410 939 Fax: +88 02 983 7735 e-mail: share sidb@midlandbandbd.nat, Wabste, www.midlandbandbd.nat
ISSUE MANAGER	CONTACT PERSON	CONTACT INFORMATION
LankaBungla Investments Limited Assurance Mark Tower (Level-98) 15/8, Kensa Afaturk Avence Benerii, Chako -3213	Mr. Effekher Alam Onel Executive Officer	Tot: >88 02 590 34 853-5 Fee: +88 02 550 34 856 e-real: Info@lonkabargia-mestments.com Website: work lankabargia-investments.com
UNDERWRITERS	CONTACT PERSON	CONTACT INFORMATION
LankaBangia Trivestments Limited Assurance Math Tower (Level-08) 85/8, Kernel Alaturk Avenue Berein, Chake -1213	Mr. Effekhar Alam Over Enougher Officer	Tac: +88 02 550 34 853-5 Fec: +88 02 550 34 856 e-mail: info@kenkatarvgla-investments.com Website: www.lanketurugla-investments.com
ICS Capital Management Limited Seen City Edge, (5th B. 8th Poor) 85, Johnst, Dhale - 1000	Mr. Asit Kurner Chekravorty Onel Executive Officer	Te: +86 02 630 0355, 630 0424 Fac: +88 02 630 0396 e-mai: cas@cmi.com.bd, bmltddligmail.co Website: www.cmi.com.bd
Sonali Investment Limited form für Centre (1st & 2nd Floor), 78 Dikuste C/A, Dheke	Mr. Md. Shawkat Jahan Khan Ohiof Executive Officer	Tel: +86.02.223.393.975, 223.393.555 Fix: N/A e-mail: sonelinvestmentid@pmail.com Website: www.aonelinvestment.com.bd
Rugail Investment Limited SEC Toxic (7th Floor) 17/A, Officiate C/A, Dhate-1000	Hr. A K M Zakir Hossein Oriof Executive Officer	Ter: +68 02 471 12 923 Fax: +68 92 471 18 073 e-mai: ribd.into@gmai.com Website: www.ribd.org
Printe Bank Investment Limited Tajwar Center (5th Floor), House: 34 Roed: 1904, Block: S., Beneri, Lihoka	Mr. Khandoker Rathen All PCA Massgrig Director & CEO (CC)	Tet: +66 02 +66 10 315-6 Fax: +66 02 466 10 314 e-mail: info@o61.com.bd Website: www.gbil.com.bd

Type	Ordinary Shares	
Offer Pripe	BDT 10 Each	
Number of Shares to be issued	70,000,000 (including 5,000,000	Shares under ESPP)
OPENING AND CLOSING DATE OF S	UBSCRIPTION	
Opening Date of Subscription	February 16, 2023	
Closing Date of Subscription	February 23, 2023	
AVAILABILITY OF FULL PROSPECTU	5	
Copy of the Prospectus of Midland I	Bank Limited may be obtained from the	he following institutions:
ISSUER COMPANY	CONTACT PERSON	CONTACT INFORMATION
Micland Bank Limited Head Office: N.B. Tower (Level 6 to 9) 48/7, Gelshan North Averue: Galshan-2, Dhalle – 1212, Bangladesh	Mr. Khafid Mohammad Sharif FCS Conspany Socretary	Tel: +68 09 666 410 999 Fer: +68 02 863 7723 e-mail share-mile@midlandbankbd.net Website: www.midlandbankbd.net
INSUE MANAGER	CONTACT PERSON	CONTACT INFORMATION
LankaBangla Investments Limited Assurance hear Tover (Level-00) 65/0, Kernel Naturk Avenue Banari, Ohaka -1213	Mr. Iftskhar Alam Ovef EmoLive Officer	Tel: +86 02 550 34 853-5 fox: +88 02 530 34 856 e-meil: info@lenkebenglerinsentments.com Website: www.lenkebenglerinsentments.com
STOCK EXCHANGES	CONTACT PERSON	CONTACT INFORMATION
Dhaka Steck Exchange Limited DGE Tever, Plot - 46, Road - 21 Nikanja - 2, Dhaka - 1229	Mr. Md. Afzalur Rahman Naragor	Tel: +68 02 956 4001, 957 6210-18 Fax: +88 02 956 4727 e-mail: research () deabd. cry website: www.deabd.cry
Chittagong Stock Exchange PLC CSE Bahling, 1080, St. Mujb Roed Agrobed, Chitlagong, Bergledosh	Mr. Mohammad Jabed Sarwar Assistant Manager	Tel: +68 02 333 314 632-3, +68 02 333 320 821- fer: +68 02 333 314 181, +68 92 333 326 830 e-mini jabodišcas,com.ād wcbstbc www.csc.com.ād

The most relative experience of the weather of violating barry, critical (neww.midtandbanbbd.net), Linkabrigha Investments Linkabr (neww.linkabangla-investments.com), BSEC (neww.sec.gov.bd), DSE (neww.debd.org), CSE (neww.csebd.com) and Public Reference room of the Bangladesh Socurities and Exchange Commission (BSEC), Dhaka Stock Exchange (DSE) & Chittigong Stock Exchange (CSE) for reading and studying. NAME OF THE CREDIT RATING COMPANY (IF ANY) ALONG WITH RATING ASSIGNED WITH DATE OF VALIDITY

Rating Particulars	Long Term	Short Term		
Entity Rating	Ar	ST-2		
Outlook		Stable		
Date of Rating	June 26, 2022			
Validity	Ju	June 30, 2023		
Rated by	Emerging C	redit Rating Limited		

AUDITOR OF THE COMPANY	CONTACT PERSON	CONTACT INFORMATION
A. Qusern & Co. Chartero Accountants Culatum Pink Chy, Suites # 01-03 (Level 7), Part # 15, Read # 100, Block- CEN(C), Guidhan Avenue, Dhaile, Bangkobeth	Nr. Gorachad Kundu FCA Partner	Tel: +88 02 883 1824-6 Fac: +88 02 883 1821 e-mail: genached kundu@asptid.com Website: www.acctid.com

'এই প্ৰবংশীকো বৰ্তিক কৰে নশ্মাৰ্থক যে কোন বিজ্ঞান। আপনি প্ৰক্ৰিনাটিক উল্লেখিক ইন্যুৱক, ইন্যু ব্যৱস্থানক এবং অবচেশকের সাথে অসামেলা কৰে জেনে নিৰে প্ৰফল ।'

"CONSENT OF THE BANGLADESH SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED TO THE ISS OFFER OF THESE SECURITIES UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1989, AND THE BENGLAD SECURITIES AND EXCHANGE COMMISSION (PUBLIC ISSUE) RULES, 2015. IT MUST BE DISTINCTLY UNDERSTO THAT IN GRYING THIS CORSENT THE COMMISSION DOES NOT TAKE ANY RESPONSIBILITY FOR THE FINAN SOUNDNESS OF THE ISSUER COMPANY, ANY OFTS PROJECTS OF THE ISSUE PRICE OF ITS SECURITIES OF FOR CORRECTNESS OF ANY OF THE STATEMENTS MADE OR OPINION EXPRESSED WITH REGAID TO THEM. SI RESPONSIBILITY LISE WITH THIS ISSUE, ITS DIRECTORS, CHIEF EXECUTIVE OFFICIER, MANAGING DIRECTOR, CI FINANCIAL OFFICER, COMPANY SCRETARY, SSUE MANAGER, ISSUE MANAGERS CHIEF EXECUTIVE OFFI ''পুঁজিবাজারে বিনিয়োগ ভুঁকিপুর্ণ। জেনে ও বুবে বিনিয়োগ করুন''

investment in capital market involves certain degree of risks. The investors are required to read the prospectus and risk factors carefully, assess their own financial conditions and risk taking ability

before making their investment decisions."

South	নিছা নিছা আর্থিক অবস্থা ও ঝুঁকিবাহণ করার সঞ্চয়কা বিবোলা করে বিনিয়োগ সিদ্ধান্ত এহণ করবেন।"	
SUMMAR	OF USE OF PROCEEDS OF THE OFFER	ì

1	Investment in Governme	of Securities (Sil/Sopd)	611 101 505	
2		Sary Market (Listed & Category Shares)	50,000,000	
3	Estimated (PC) Expenses		38 898 457	
	Many College Paris	Total	790,000,000	
IEF CO	RPORATE DIRECTORY OF	THE ISSUER		
	Registered Office	N.B Tower (Level 6 to 9), 40/7 North Avenue, Guist	san 2, Ohaka 1212	
	Factory (Plant)	Since MOB is engaged in the operation of banking bork. However, MOB is operated through 35 first Rural Branches LES Sub Branches, 37 ATMs, 107 Ap Callection Booths covering commercially important A. Claime & Co., Chartered Accountants Guidshan Pirk City, Sultes # 03-00 (Level-7), Piot Guidshan Pirk City, Sultes # 03-00 (Level-7), Piot Guidshan Perez, Chiada, Bangaldosh	nches (17 Urban Branches and 19 gent Bunking Centers (ABCs) and 10 t locations across the country.	
	losse Manager	LankaRangla Investments Limited Assurance Nater Tower, Lanet – GB 65/B, Kemal Assturk Avenue, Banani, Dhaka – 1211		
	Registrar to the house	This information is not applicable for MOB as the is: IPO under Fixed Price Method.	suer Intends to offer shares through	
	Legal Advisor	There is no designated legal advisor of MDB. However	er, the bank has a panel of lawyers.	
	Tax Consultant	Howladar Yunus & Co., Chartered Accountants		
	THE CONTRACTOR			

Registered Office Address: N.B Tower (Level 6 to 9), 40/7 North Avenue, Gulshan 2, Dhaka 1212

PRINCIPAL PRODUCTS OR SERVICES OF THE ISSUER The issuer company operates its banking activities throughout the country offering different types of deposit

NAMES OF ASSOCIATES, SUBSIDIARY / RELATED AND HOLDING OF ISSUER COMPANY

NAME, ADDRESS AND SHORT DESCRIPTION OF EACH OF THE DIRECTORS

Mrs. Miufer Zefarullah is the Chairman of Midland Barik Limited, An architect by profession, Mrs. Zefarullah has tontributed to aducation and development for over 26 years. She is renowned for her humanitarian effort. She is a member of the Board of Trustees of Independent University Bangladesh (UMB) and Chittagong Independent University (CUI). She is also a Director of Hong Kong Shanghai Manjala Terdies Ltd. and Donor Trustee of Begun Zebunnesa & Kazi Mahabubullah Jano Kallyan Trust.

As a life member of Zonta international, a worldwide organization for executives in the business profession, Mrs. Millufer Zafarullah provided her services to improve legal, political, economics, health and professional status of woman at the global and local levels. Her leadership competence was evident when the served Zonta International District 25 comprising of Bangladesh, India, Nepal and Srifanka Area 02 as Director and District 25 as ct. Governor from 1994-96 and 2006-08 respectively.

She was a Member of the National Parliament in the 9th and 10th Parliament. She also served as the Chairman of the Parliamentary Standing Committee for the Ministry of Foreign Affairs, Government of Bangladesh from 2012 13, in the ninth Parliament.

Mr. Md. Shamsuzzaman, a Nominee Director of Liberty Knitwear Limited, is the Vice Chairman of Midfand Bank Limited. In his previous term, he acted as the Chairman of Risk Management Committee and Member of the Audit. Committee of the Bank. He is a Testile Engineer and a prominent industrialist of Bangladesh. He is active in many

Mr. Master Abul Kashem, Director Agrabad Access Road, Plot 02, Road No. 02, Lane 01, Block L. Halishahar Housing Estate, Chattogram

Mr. Master Abul Kashem is the Director of Micland Bank Limited, He is also a Sponsor Director and a member of the Executive Committee of MDB. He has over 27 years of experience in the Iron 8. Steel industry. He was the highest tax player in Chittagong District for four times - three consecutive years - 2009, 2010 8. 2011 and for the year of 2016, He is a member of the Chitagong Seniors' Club Ltd., a life member of Statunda Samilty Chitagong and Mac-O-Shabi Inopital and also a member of Statunda Community Police Committee. He is an Ex-member of the Executive Committee of Bangladesh Ship Breakers and Recyclers. Association, Ex-President of Shitalpur High School and Shitalpur Gouchia Madrasha, Shitakunda, Chittagong.

House-4/A, Road-23, Gulshan-2, Dhaka

Mr. Kazi Omar Zafa is a Sponsor Director and a member of the Executive Committee of Midland Bank Limbad. After
comploting 8.F.A. Diagree from Clark University in the USA, Mr. Kazi Omar Zafar started his early cereer as an oshibiting
artist. In New York. His 21 years' business career began with ship management in Greece and in Bangladesh as the
Managing Director of Referich 360 Ltd. that ran as a 30 aniention company for few years. During in his formative
business years also he ran the Refiance Textile Industries, after which he went back to Greece and their shorely
returned to Bangladesh as consultant for Chinese firms; whereby successfully implemented dangladesh is first large
scale Chinese of to Gi-investment in the Fertilizer sector. Mr. Zafar is one of the active Directors of Hong Knig Shanghai
Manjala Textiles Ltd. (HSMTL). Mr. Zafar has ventured into the energy business as CEO, where his family owned
surrepany Hong Kong Sheepfall Manijala Power Ltd. (HSMTL) has recently signed agreement with GOB to limplement
offstore LMG Terminal project. Simultaneously, Mr. Zafar is working with various foreign XV pactners for the LMG
business and for future energy infrastructure business in Bongladesh. Mr. Zafar, is an energetic and provision
entrepreneur and aport from his numerous business inbergetate in Sangladesh and abroad, Mr. Zafar is also avid
sportsmen who constantly participates in Squash tournaments. Mr. Zafar is compassionate about social responsibility

and contributes to philanthropic services for the underprivileged women and children. This apart, he has affiliation with a number of social groups. He has visited a good number of countries across the globe on different occasions of businesses. He is a donor trustee of Regum Zebrunnessa and Katal Mahabubullah, loon Kallayah Trust.

Mr. Khandhaker Tanseer Shamsul Islam, Independent Director 20, 2011 (2011), Apartial Independent Director 20, 201

the world and it properly offixed, they can prove to be most valuable asset for the development of the economy.

After winning the hearts of millions in Sangladeah, Mr. Chowdhury focused on export market. He travelled extensively in all continents, focusing on North America, torope, Africa, and Asia to endroit and develop the markets. Under his bit, charismetic and effective leadership the group has established overseas offices in Bubai, Oman, India, Africa, Malaysia and Spain. Currently, his group is exporting its products to over 134 countries of the world. In recognition of Mr. Chowdhury's outstanding contribution in exports his company was awarded with Best Exporters Trophy for last 13 anamed awards of the production facilities in different parts of the world. As a stepping stone, his company has successfully installed its production facility in India and Nepal.

Mr. Md. Ahsan-uz Zamain, Managing Director & CEO Mr. Md. Ahsan-uz Zamain was working fur Mutual Truss Bank (for anamed and the production facilities in different parts of the world. As a stepping stone, his company has officers, providing strategic direction and managing ris

Mr. Chowdhury's father, Late Major General Amjad Khan Chowdhury [Retd.], was a soldier turned into a businessman who started the family business in 1980 with the strong support of his mother, Sabiha Amjad, who continually worked with him to establish the business. His wife, Seema Chowdhury, is carrying out the responsibility as a Director in her husband's business, contributing to the success of all industrial ventures. This couple has two daughters, Samia and Sameen who are also planning to juin their father's business after completing their studies in Canada.

Mr. Chowdhury is an active member of all Trade and Commerce bodies, associations & clubs in Bangladesh. He is involved in many socio-economic activities to serve the community. He is deeply involved in every aspect of his business on regular basis, working hand in hand with his umployees. He works long bours and starts his day very early and work till late right. He can be described as a successful and energetic entrepreneur, worksholic, and hands on menager. He is an optimistic and has a very pleasant personality.

Mr. Rezaul Karim, Director House No. 46, Road No. 1/A, Block I, Banani, Dhaka

Mr. Rezaul Karim is a member of the Board of Directors of Midland Bank Limited as the Nominee Director of Reedish

Knoop Limited. He is also the "Chairman of the Executive Committee" of the Bank. He is a well-known and respected personality in the business community of Bangladesh for more than 39 years.

On completion of post-Graduation with Honours in Management from University of Dhaka, Mr. A.K.M. Badiul Alam chosen: "Business" as his profession. Glorious family background of Kasba, Brahmenbaria has inspired him so go forward. He established a small teatle weaving unit in 1984. Thereafter, he turned his business fine to the trend of national demand of the time. He has a successful story in marketing, networking for exporting RMG's as well an Apparel Manufacture. AMTRANET GROUP now is one of the prominent RMG Exporter from Bangladesh. Mr. A.K.M. Badiul Alam is a member of the Board of Directors of Midland Bank Limited. He is also member of the Exe Committee of the Board of Directors of the Bank.

His initiatives have created employment too many unemployed and made unskilled workers to valuable workforce who are now rendering their labour and efforts for development of the national economy. Besides RMG Manufacturing and exporting, Mr. Alam also taken initiatives to establish companies relating to Electricity generation, Oil retinery. He has also involved with the Medical service, Technical education, traditional and international standard basic educational institutions. He has earned name & fame by voluntary welfare service to his local native people. For extra ordinary performance in RMG Export, recently Mr. Alam has been awarded CIP status by the Ministry of Commence, Government of Peoples Republic at Bangladesh. He served as elected Director of BGMEA for the 2019-2021 term.

Mr. Md. Kemal Hossain is a Member of Board of Directors of Midland Bank Limited as the Nominee Director of Explore Garments Limited. He is also a Member of Board Audit Committee of the Bank.

Mrs. Shahnaj Parveen, Director 387 (South), Tejgaon I/A, Dhaka

Mrs. Shaheag Perveen is a Member of Board of Ciructors of Midland Bank Limited as the Nominee Director of Next Collections Limited. She is also involved in other ventures.

Mr. Hafizur Rahman Sarker is a Member of the Board of Directors of Midland Bank Limited. He represents Beg Knit way, function familiars an artistic season of the color of ordinary on minimum teams (minimum) and season of the Critical in the Board. Mr. Sarker is a renowned businessman in Bangsadesh who started his career in 1988 having more than 31 years' experience in the Garmentt, Textiles and IT sectors. Being an industrialist and member of various business and social organizations (Be BOMFA, STMA), DCC, Golbban Club, Uttern Club, Kurmbiols Gof Club and Club. Solf Club (SGC). He has been contributing to the national economy, job creation and socio-economic develor of the country and is a well-travelled person and visited Europe, USA, Australie, China, and many Asian count

Mr. Abdul Momin Mondol is a member of the Board of Directors as well as a member of Executive Committee of the Board of Directors of Midland Bank Limited as Nominee Director of Mondol Fabrics Limited. He is a well-known personality in RMG business sector in Bangladesh for more than 70 years. He is one of the members of the 11th Bangladesh Automal Excitaged Fabrics Conditionery England. See the was an elected Director of BGMEA during 2011 2012 assion. Presently Mr. Abdul Momin Mondol is the Managing Director elected Director of Bunkla during 2011, 2012 reasons. Precently Mr. About Momin Monoson is the Managing Director of Mundid Groups, which is a well reputed and renowned business conglomerate in Bangladesh. Mondol Group is engaged in export business all around the globe for more than 25 years and earned escellence, Mondol Group consists of various stater concern along with a prominent garments accessives manufacturing unit and a member of the Dhaka Stock Exchange namely Mondol Securities Limited. He has been nominated 4 times as CIP by the Government of the People Republic of Bangladesh. For his contribution to the export of the country, different entities of Mondol Group consecutively awarded with National Export Trophy and other recognitions by the Government. Mr. Abdul Monein Mondol is known as a philanthropist and prominent personality in his locality and to the entire business community.

House-4/A, Road-7-8, Guhham-2, Ohaka
Mr. Kazi Raihan Zalar is a Sporsor Director of Midland Bank Limited joined the Board of Directors with effect from
24 March 2019. He completed B.F.A. Degree from Parisons School of Design, New York, USA. Since returning to
Bangladesh, Mr. Zafar is engaged in his family owned Tactile business i.e. Hong Kong Shanghai Manjala Textillos Ltd.
(HSMTL) as one of the active Directors. He is also a Derector of Hong Kong Shanghai Manjala Power Ltd. (PSMPL).
The power company has agreement with GOB to implement offshore LNG Terminal project. Simultaneously, Mr.
Zafar is working with various foreign IV partners for the UND besivess and for future energy infrastructure business
is Bangladesh. Mr. Zafar is an energetic and promising entrepreneur and apart from his rumerous business interests
in Bangladesh. And abroad, Mr. Zafar is compassionate about social responsibility and contributes to philanthropic
services for the undeeptivileged women and hiffern and has affiliation with a number of social groups. He has visited
a good number of countries across the globe for businesses purpose. He is a donor trustee of Begum Zebunnessa
and Kad Mahababolish Janakahyan Trust.

Mr. Dr. Mostaffaur Rahman is a member of the Board of Directors of Midland Bank Limited representing Popula Mr. Dr. Mostafaur Rahman is a member of the Board of Directors of Midland Blank Limited representing Popular Pharmacoutical Limited. He is acknowledged as a role-model for his breakthrough entrepreneurzhip in proteopenarzhip in protein Group that engaged in Diagnostic services, Pharmacouticals Manufacturing, Hospital Services and Medical Education. Currently, he is the Managing Director of the companies within the Group. Dr. Rahman established Popular Diagnostic Center in June 1983. Now Popular Diagnostic Centre Ltd. Is the synonym of the Center of Patients' Confidence where thousands of patients are getting appropriate treatment through accurate world class diagnostic services. He established Popular Pharmaceuticals Ltd. In 2005. Popular Pharmaceuticals has created new wonder in Bangladisch pharmaceuticals sector within a very hort span of sime by adding innovative technologies in its producting wide range of medicines including High-tech Antibiotics, Insulin, Hormones, Vaccines and Cardiovascular products.

in 2009, he established most modern "Popular Specialized Hospital Ltd." with a vision of delivering world-class hospital services to the patients. Afterwards in 2010, he opened another chapter in the history of Popular Group by ospital services to the patients. Afterwards in 2010, he opened another chapter in the history of Popular Group stabilishing Popular Medical College and Hospital Ltd. to deliver qualified and knowledgeable physicians rouding updated health services to the people of the country. He always (overs to work in an exceptional re-ther than stereotype. He has engaged himself in different research works apart from rendering health services. other than stereotype. He has engaged himself in different research works apart from rendering health services, in the meentime, he is carrying out research works with John Hoppine University (USA), Nagasado University (Back) (ICDOBB, (Dhaka), and "Dhaka Shishu Haspatal". He is also engaged with different social welfare-oriented works besides giving healthcare zervices. He is the member of executive committee of Bengladeeh Private Clinic and Diagnostic Owners' Association and Executive Committee Member of Bangladesh Association of Pharmacustical Industries (BAPI), lift member of Bangladesh Heart Foundation, Bangladesh Society of Pathologist, Bangladesh Ultra Sonogram Society, Bugra Shomity, Shandham, Bogra and Lions Club, Laibuey, Chaka. He was also awarded Commercially important Person (CIF) by the Ministry of Industry of the People's Republic of Bangladesh in 2016.

No. Anoshka Mehreen Zafar is a Spunsor Director of Midland Bank Limited Joined the Board of Directors with effect from 24 March 2019. She has an M.A. in Health Communication from Emerson College, Boston, U.S.A. After returning to Bangladesh she worked in different Non-Government Organization and contributed in the Health sector of the country. Ms. Annulia Mehreen Zafar has considerable social affiliations. She has traveled widerly across Asia, and possible of the Communication of the Communication of the University of University of the Univer ous philanthropic work in the community. She is a Donor Trustee of Begum Zebunnessa and Kazi Mahabubullal

Mr. Md. Wahid Miah, Director

Floodrashila Suvastu Tower (4th floor), 69/1, Green Road, Panthapath, Dhaka Mr. Md. Wahid Miah is a Soonsor Director of Midfand Bank Limited. He is a very successful businessman and has

ce in Textiles, Garr nts and Jute industry of the o over 30 years of experience in Textiles, Garments and Jule Industry of the country, Under his dynamic Management Karlm Jules Spinners Ed. was awarded "Agrant Bank Trophy" for being best export performers. In 2010 and web 2011 "National Export Trophy" for the largest exporters of Jute yarn. Mr. Wahld Mah is a humanikarian who is passionately involved in encouraging social awareness. Mr. Wahld regularly donates to educational institution and promotes women's education. He is one of the largest donors to Muslim Missions and educational institutions. Is a life member of Faridour Diabetic Samitee and an Executive Member of Bangladesh Textile Mills Association.

Mr. Mahbubul Hady Farle Rab, Independent Director

Mr. Melhibubul Hady Lazle Rib Joined in the Board of Oirectors of Midland Bank Umited with effect from Decembe US, 2018. He spent his career as Banker having diversified experience in Resk Management, Credit Administration (Role Assessment and Structuring with multi-country experience. Initially he started his job with American Express Bank, Chalian in 1991, and later served Standard Chartered Bank and Bardlays Bank in Dubai in vanous responsible positions. Before retirement from his 25 years banking career, he served at Al Hillal Bank, Abu Dhabi, UAE as Serior Wee President - Corporate Credit. At present, he is engaged in consultancy through his own firm Le, RAB Consulting FZE, RAK, UAE. Mr. Mahbubul Hady Fazle Rab is an MBA with major in Finance from IBA, University of Dhaka.

Mr. Nazimuddin Chowdhury, Independent Director Flat 88 (Innstar View 5), House 5, Road 2, Gulshan 1, Dhaka 1212.

Mr. Nazimuddin Chowdhury joined in the Board of Directors of Midland Bank Limited with effect from 25 February 2019, He Is also a member of the Board Audit Committee. As a veteran Givi Servant, he has experience in wor in the highest level of the Government. He servied in different ministries in his career which includes Ministry Agriculture. Defense, Health and Family Welfare, Commerce, Ralvary, Establishment, ERO, Women and Chike Affairs, Home Affairs and Energy and Mineral Resources. Before retirement from the Government Service, he set as the Secretary of Ministry of Energy and Mineral Resources. Mr. Nazimuddin Chowdhury has vest experienc the role as Director of different Government and private sector companies which includes Bangladesh infrastruct Finance Fund United (Birth Land Mul. (Bol) Limited. He land has exerted as the Chairman of the Board of Derot Omera Petroleum Limited. Mr. Nazimuddin Chowdhury earned his Masters of Arts in History with Honours in University of Dhaka. He has also earned a second Master's degree in Government Financial Management fi University of Ulster, Northern Ireland, UK. 1919. He is also a member of the Board Audit Committee. As a veteran Civil Servant, he has experience in working

Are, Shanghala Avenue, Sector: A, Ustara, Ohlaad
Mr. Khanghaker Tanveer Shamsul Islam Joined in the Board of Directors of Midland Bank Lymited as independent
Director with effect from September 28, 2022. He is a seasoned senior international banker, who has more than 35
years' experience. He started his banking censer in American Express Bank Ltd. as local Management Trahes in
Bangladath in 1982. He also underwent 12 monoths' long Global Management Trahes osciptiments in Bank's beautiful and proporties of the Bangladeth of the Bangladeth and the Bangladeth of the Bangladeth and Bangladeth of the Ban

Mr. Ahsan Khan Chowdhury, Director
Mouse No. 228, Lake Road, New DOHS, Mehakhali, Dhaka
Ahsan Khan Chowdhury was born in Dhaka, Bangladesh on September 6, 1970. He is the Chief Executive Officer and Chairman of PRAN-RIF, Group, one of the leading business conglomerates in Bangladesh, Mr. Chowdhury Initially studied in Dhaka and later for higher studies; he went to USA where he graduated from Wartburg College lowe in 1992.

Mr. Chowdhury started his business career in the family fleal Statu, Food, Plastic and Light engineering business, He worked in all three fields and was extremely successful in making profitable deals for his company. Under his dynamic leadership, PRAN-RIF, Group earned extensive acceptability & recognition in Bangladesh with contributes significantly to the socio economic development of the country, Currently the group has diversified interest in Agro-processing. Fload Plastic, Light Engineering, Banking etc. The group has its own production facilities in 13 different locations all over Bangladesh and Disastic, Light Engineering, Banking etc. The group has its own production facilities in 13 different locations all over Bangladesh and Disastic, Light Engineering, Banking etc. The group has its own production facilities in 13 different locations all over Bangladesh and Secretary on 12 and Plastic, Light Engineering, Banking etc. The group has its own production facilities in 13 different locations all over Bangladesh and Secretary on 13 and Plastic, Light Engineering, Banking etc. The group has its own production facilities in 13 different locations all over Bangladesh in the list of secretary in the past of the country, Currently the group has diversified by the past of the country, Currently the group learned in the success of the Eroup, Dyrac processing, Fload and Secretary on 13 and Plastic from November III, 2027. The independent Director was a veleran CVI Service Officer with experience Group, Dyrac processing and Dyrac processing and Dyrac processing and Dyrac processing and Dyrac proc

Mr. Md. Ahsan-uz Zaman is the Managing Director & CED of Midland Bank Limited (MDB), Prior to joining MDB, Mr. Alsan-uz Zaman was working for Mutual Trust Bank (MTB) as Additional Managing Director with responsibility for business caltering to companies and individuals, international Titade Services, Information Technology business catering to companies and individuals, international Trade Services, information Technology Alternative Delivery Channels. He initially joined MTB as Deputy Managing Director in July, 2009 and instrumental in developing existing and new client relationships, new business initiatives, assist in recru officers, providing strategic direction and managing risk by chairing various Committees of the Bank, Prior to MTB, Mr. Ahsen-uz Zaman worked for Bank of America in New York, at its Global Weelth and Investment Management Obvision with responsibility for business across a wide assigned territory. He has diversible banking experienc having worked at home and abroad, serving IP Morgan Chase Benk, Morgan Stanley, 8NP Paribas and ANZ Grindlas Bank where he joined as a Management Trainer in Dakak in 1982. Mr. Alban-uz Zaman completed his MR to the Institute of Business Administration of University of Dhaka and is an accredited mediator. He attended semina on Risk Management and Capital Markets conducted by BNP Paribas in New York and received credit training conducted by ANZ Grindlass Bank in London, Melbourne and Membal including training courses on deposit operations management, foreign trade, foreign exchange and presentation skills.

COMPARATIVE FINANCIAL STATEMENTS AND NAV. EPS, AND FINANCIAL RATIOS FOR THE LAST FIVE YEARS OR FROM COMMERCIAL OPERATION, WHICH IS SHORTER

Particiles	3323	2000	2639	2016	2017
TOTAL PROPERTY OF THE PARTY OF			Amount to BOT		
Property and Asset	2,469,893,246	2,017,380,920	2,481,877,874		2,289,759,00
Cosh In Hand (Including Foreign Currency)	358,395,508	546,005,619	525,345,738	2,892,795,952 517,125,796	349,765,07
With Imagistesh Bark and its agent Bark			1.0000000000000000000000000000000000000	0.0000000000000000000000000000000000000	
(Including Foreign Currency)	2,111,309,738	1,971,384,304	1,955,331,850	1,755,809,554	2,039,533.80
Heritations	2,629,438,985	2,738,102,615	3,119,092,376	7,482,294,015	4,958,952,46
In Sanglacksh	2,402,639,388	2,343,366,409	1.892,141,195	3,159,576,176	4.636,508,04
Outside florigladesh	110,802,305	354,734,317	226,851,121	340,335,841	552,544,43
Money at Call and Short Notice	100010000000000000000000000000000000000	295,860,000	499,790,000	419,500,000	360,000,00
Insertments	14,979,905,098	34,637,958,709	12,709,768,560	8,725,589,616	5,777,444,85
Government	12.361.021,748	13,952,624,869	13,412,579,900	5,474,145,279	4,461,357,05
Others	7,618,001,01R	1,083,375,881	1,747,186,617	1,251,664,566	1,315,682,25
Louis and Advances	45,867,482,405	99,088,872,499	91,745,635,369	31,074,667,795	27,295,604,70
Laure, Cash Credit, Overstrafts, etc.	42,386,953,284	1,045,716,061	53,690,015,700	32,900,337,508 68,550,687	27,213,916,36
Fixed Asset Including Premiors, Furniture &	117.75	111111111111111111111111111111111111111			100000000000000000000000000000000000000
Falsaren	683,526,408	653,776,343	258,785,282	282,764,522	399,542,15
Other Asset	2,226,003,072	3,222,640,833	2,079,714,702	1,460,660,248	1,300,000,23
Non-Ganitag Amet	12,585,359	12,585,358	12,585,359	12,585,358	_5000000
Total Property and Asset	99,018,911,378	69-145-974-395	52,911,159,222	45,750,801,115	41,948,721,20
Linbittees and Capital				The Control of Control	and the second second
borrowing from other banks, Financial	5,949,303,979	6,074,734,535	3.468.736.276	1,538,729,140	312,581,75
Institutions & Agents					
Deposit and Other Accounts	\$0,750,058,026	45,087,573,128	56,500,715,248	35,592,171,735	34,246,734,64
Carrent Deposit & Other Accounts	6,889,022,366	4,541,232,928	2,794,686,619	2,344,921,396	3,631,631,03
Milit Papatia Street Marker Decord	7.366,619,146	348,000,053	261,381,619 4,769,017,817	181,933,531 4,452,833,585	2,407,369,46
Savingo Deposit	4,440,722,438	3,321,290,986	2.059.627.149	2,512,748,818	2,001,000,0
Fixed Deposit	27,154,882,317	25,639,700,736	25,382,444,300	22,331,846,918	23,230,175,43
Deposit Scheme	4,465,628,333	4.385,225,408	3,863,465,401	2,757,831,890	2,742,551,00
Other Lieb Biles	4,035,309,399	4,383,717,716	2.903.304,204	2,132,257,460	1.543,920,34
Total Listificias	\$1,614,650,304	55,532,603,377	45,872,757,800	11,164,114,116	36,096,745,34
Coultst/Shamboldon: Equity	0.000		100000		
Politive Capital	8,686,697,510	5,698,697,583	1,696,697,530	9,274,730,000	4,795,200,00
Statutory Reserve	1,408,602,127	1,383,868,898	981,374,609	783,305,895	539,840,96
Herefaction Reserve on President Interceller	2,440,000	375365,418	2,107,910	5,293,777	14,916,7
Respired Sarsings	7,404,261,074	458,249,372		K25,530,436	450,900,34
toral sharsholders' trigity total subdities and Stateholders' tigotry	49.008.951.478	7,614,870,069 85,145,574,335	7,088,861,415 52,981,859,222	6,496,643,780 45,750,803,115	5,851,986,85
	HELIOTECT SALE	692/13/2/14/333	247417134711	45,730,8m1,113	-0.34e,133,46
Off-Ralanca Shoet Items Conferent Liabilities					
Accordance and ordersprients	2.940.001.046	1,009,386,223	1,425,789,799	832,947,100	1.539,134,23
Limiter of Garrantse	5,133,023,040	4.092.057.870	2,047,809,309	1,006,108,005	1,077,000,00
Immorphise Latter of Credit	2,010,067,883	2.427,967,526	1.371.715.186	1,410,500,800	1,145,357,00
Bits for Collection	1,315,343,381	753,488,574	530,485,724	863,774,741	808,272,35
Other Contingent Link Hites					15.50.10.10.10.10
Other Commitments	12,100,022,900	9,249,440,123	5,970,812,001	4,084,041,000	5,047,013,40
Documentary credits and shert term trade	-	4		-	
related transactions					
Foreign most purchased and farward depart olared	(+	- 4	0.0		
Unchave note insures and resolving					
onderwriting Sollines	1.0				
Grahamy farriet standby facilities, credit from	-				
and other commitments					
Liabilities against forward Purchase and Sale	25	- 4			
Yotal Off Balance Sheet Items Including Continuent Unbillion	12,300,022,900	9,245,440,393	5,974,812,091	4,884,041,609	5,047,013,40
Not Asset Volum (NAV) Per Share	15.00	13.57	22.66	12,50	12.7
The Profit and Lose Assurers of the Bank	77077			3111110	-
Opriculars	2001	2003	2019	2018	2017
			Amount le 807		

rancaus	-		Amount in 807		
Informal Pagents	5,232,361,875	5.168.178.915	A.359.085.837	5.768,722,065	2.616.991.60
Less, American hald on Deposit and Samewing, etc.	2.362.636.833	2,748,153,544	2,569,895,065	(2,347,464,438)	1.047.026.67
Not believed became	970,106,232	411,985,971	1,375,199,737	1,212,757,605	770.912.030
(tecome from branchment)	1,358,111,005	1,565,756,625	645.623,530	630,107,202	963,667,34
Commission, Exchange and Brokerage	224,185,791	276,581,721	321,054,530	821,077,366	242,541,015
Cliver Donathy Income	83.721,330	#6,810,853	65.021.063	68,109,572	10,231,51
COLUMN TRANSPORT AND ADDRESS OF THE PERSON	1.805.018.570	1,938,146,747	1,855,690,153	1,003,285,639	1,356,433,67
Total Operating income	2,634,121,989	2,328,152,119	£310,883,870	2,232,040,645	2,001,357,61
Lane Operating Superalities	Samuel Control	Therest and the same	afaite/secritories		There's are been
Solery and Albaneman.	925,254,057	902,151,534	531,364,577	489,901,467	408,555,60
Rest, Sex, Houseney, Electricity	29,265,645	75,521,550	219,342,497	230,270,136	169,132,34
Logist Diograms	1.808,109	640,353	1.061.829	843,091	1,329,59
Postage, Stange and Telephone	15,523,006	17,723,620	13.057,885	15,916,370	13,305,54
Printing, Statemeny, Advertisement	35,330,294	13,785,130	21,622,430	16,096,037	25,851,30
Managing Dramer's Barry, resetting	18.385,300	16,377,526	16361,000	15,750,600	14,078,58
Official Control of the Control of t	3.152,800	1,177,500	1.462.800	1,965,800	2,540,40
Aum Foo	466,000	136,500	259,300	336,500	354.50
Depreciation on and Reports Soni's Property	396,866,056	242,006,007	385,984,385	77,908,200	79,722,69
Uther topendouse	178,764,895	322,436,423	121,521,60	323,647,674	91,905,62
Total Operating Expenses	1,086,231,682	1,302,501,360	1,042,857,087	890,529,076	#35,568,76
Prefit Schore Prevision	1,679,902,910	1,217,030,553	1,218,321,783	1,241,912,967	1,155,752,64
Provision for Leans, Advances & Off Delance theat					
Sonetal Frovicion	\$3,665,811	335,230,062	36,331,637	363,010,800	32,564,15
Special General Provision -COVID 19	26,205,000	388,085,000			
Specific Provision	200,181,509	(81,594,613)	23803311,400	(250,460,222)	112,179,28
Providen for Off Balance Sheet Digosurse	24,947,278	39,416,253	12,280,505	[8,467,466]	14,823,89
Previolen for diminusion in investments	65,004,890	33,376,330	26,463,457	36,367,831	
Proxision for Non-Straking Avert	12,585,959	WEST STREET	122711133	101000 P	
Frontikan eget mi. Orber Asset	1,791,670	759,766	1,991,665	370,658	132,54
Total Provision	444,735,313	217,861,439	217,178,467	133,188,169	160,494,67
Prefit Before Tiss	1,129,164,447	999,969,543	1,061,346,321	1,304,324,365	1,005,298,17
Lass: Presision for Tisk	612,167,166	303,600,836	463,036,616	458,008,617	141,451,79
Current Tax	589.350,484	369,364,643	307,425,213	444,775,333	371,400,97
(Referred tox.	22,888,680	35,821,013	(13,486,395)	9,255,284	\$28,167,180
Nat Profit After Tax	- 514.039,289	655,363,888	557,408,500	658,315,768	601,834,37
Retained Surplus Brought Forward	17,868,580	6.379.194	3,541,508	1,468,247	1.221.50
Commercial and Brief de Annahum and Commercial	331,688,863	662,743,682	366,998,110	601,784,613	883,043,88
Agazoprietion:	202,000,000	See all the see al	***************************************		444,014,000
Transferred to Scalatory Reserve	225 233 299	391,993,900	218 208 204	221,264,877	207.057.63
Together ed to CSE Fund	5,000,000	12,500,000	2300,000	\$,000,000	5,008,00
Transferred to Start Lip Fund	5.140,197	11.000	2,000,000	410001000	20000000
Limitates and State and Lifeting	233,371,481	294,493,509	212,769,064	225,264,877	212,007,63
Retained Surplus, Carried Forward	296.515.381	456,240,173	346,131,046	425,510,138	420,959,24
Earnings For Share (EPS)*	0.90	1.33	0.98	1.34	12
Canaldering total number of outstanding shores o	560,660,733				
E. Cash Flow Statement					
	\$1.0m; 51	51 Co. 34	M.Overte T	91. Rec. 18	11.0m.11

Partinler	31-Dec-21	31-Gev-24	31-Geo-15	31-Dec-18	\$1-0m:-17
	- 2007/12		Amount In EOT		
Cosh Flow From Operating Authorises					
stance financed	4,476,366,085	4,542,672,642	4,829,320,513	4.988,528,070	1,641,981,98
rtenst Pald or Depusts, Borrowings, etc.	(2.880,762,877)	(3,088,486,396)	(2,775,112,447)	(2,366,852,280)	(1,923,004,58)
Wideral Income	36,148,202	10,521,699	12,505,749	18,632,623	30,007,94
ses & Commission Income Insoverses of Loans organizate written off	224,585,791	274,581,731	321,054,528	321,877,365	202,541,01
ash Pare to Emergrees as Salartes and					
Izwanco	(539,839,353)	1983,409,096T	(547,924,977)	(501,851,867)	1423,035,964
rcopys Tax Past	(609,989,822)	(452,080),098)	(646,466,850)	(1014,205,109)	009,216,54
ach Received From Other Operational	63,723,530	95,018,851	\$5,020,083	64,370,302	50.231.33
ish hard for Other Operational Expenses	(967,812,929)	(285,767,741)	(407,895,184)	(415,085,178)	(349,773,64
sub Flow From Operating Activities Sefore target in Not Current Asset	1,100,190,540	479,230,539	1,049,112,083	1.364,994,274	1,102,729,9
Fanges in Net Correct Asset :		HARVE BOOKER		450000000000000000000000000000000000000	and the same
westernt in Treasury Sond	499,274,499	(1.447,370,303)	(5,942,485,296)	11.0033.548.2315	323,696.0
osno B.Advenore	16,780,800,910)	(7.337,007,310)	(674.967,594)	(1.775,063,067)	16,250,711,74
ther Asset	540,935,615	(553,432,604)	(84,670,372)	22,476,905	(537,378,71
on-Bünking Acocts	CONTRACT AND	25 X B 2 K	ALLESS FREE	(12,585,338)	
unk Deposit airtimers' Deposit	2,494,994,989	3,379,309,060 5,528,007,639	(5,287,001,982) 4,947,403,017	538,003,406 554,324,135	2,260,077A 5,364,172A
orrowing from Other Sants, financial	120000000000000000000000000000000000000	700000000000000000000000000000000000000	970.00 XXXXXX	1.75% CONTRACTOR	5.00000,000000
collections & Agents	(\$25,4\$8,557)	2,005,984,260	1,020,001.137	1,227,147,385	(3,558,791,46
Other Cabilities	303,856,666	380,241,576	47,943,149	1,985,199	1,195.6
	831,948,583	\$416,569,781)	(1,078.305,104)	(2,349,480,622)	(556,750.13
HE CASE Flow From Operating Activities	1,454,158,523	61,726,758	20,796,979	(1,228,576,648)	575,979,4
Cash Flow From Investing Authorities:					
westreams in Ahares & Sounds	(1,516,460,510)	216.814,707	(45.744,000)	\$4,443,263	(361,876,68
noceands from Sale of Freed Assett	3,910,597	288,500	909,154	1,990,000	
unfrase of Fixed Asset	(142,986,245)	(87,789,644)	69,615,2510	(15),587,655)	(26,197.00
HE CASH Flow From Investing Activities	(1,677,936,106)	149,824,833	(114,460,200)	(85,044,382)	(588,075,65
Cash Flow From Pinascing Activities:					
notions from Issue of Capital	CONTRACTOR AND	COLUMN TAXABLE			
Notifiend Park	(427,252,815)	(94),801,8521			
HK Cash Flow From Financing Activities	(427,252,515)	(341,861,852)	- 2		
Not increase in Cash and Cash Squikalents	(671,429,558)	(180,350,260)	(99,723,221)	(1,312,621,030)	187,905,8
Effect of Changes of Exthange Fates on					
esh and Cesh figuriorients					
Opening Costs and Costs Equivalents	7,970,794,790	6,101,045,010	0,194,768,271	7,508,985,960	7,325,485,4
Soving Circle and Carlo Equipolents (Daffor)	1,799,765,271	5,570,294,790	8.101,043,050	6,354,768,373	7,008,580.50

SI. No	Particulars			Period		
211	Particulars	81-Dec-21	32-Dec-20	31-Dec-19	31-Dec-18	B1-Dec-17
1	Liquidity Coverage Ratio (LCR)	156.22%	147.51%	161.59%	171.70%	249,28%
2	Net Stable Funding Ratio (NSFR)	101,34N	114.81%	109.99%	113,18%	128.05%
3	Net interest Margin (NIM)	3.75%	2.41%	4.29%	4,44%	3.78%
. 4	Operating Profit Margin	59.59%	52.49%	54.89%	55.62%	58.87%
5	Net Profit Margin	19.50%	28.29%	24.12%	29.14%	34.06%
6	Efficiency Hatio	40.41%	47.51%	45.11%	44.38%	41.13%
7	Return on Equity	6.85%	8.96%	8.24%	10.54%	12.30%
4	Return on Assets	0.78%	1.13%	1.05%	1,42%	1.65%
9	Equity Multiplier (Times)	8,80	7.92	7.29	7.11	6.87
10	Debt Equity Ratio (Times)	7.80	6.92	6.29	6.11	5.87
11	Qurden Ratio	59.76%	3.09%	59.29%	53.22%	16.73%
17	Burden Coverage Ratio	40.24%	96,91%	40.71%	46,78%	83.27%
13	Interest Coverage Ratio	69.43%	44.31%	42.51%	48.74%	\$8,56%
14	Cost to Income Ratio	40.41%	47.51%	45.11%	44.38%	41.13%
15	Dividend Payout Ratio	55.41%	65,09%	61.32%	64.89%	69.31%
15	Earnings Per Share (BDT)	0.90	3.35	0.98	1.14	1.21
17	Net Asset Value Per Share (BDT)	13.00	13,37	12.36	17.30	12.20
18	Net Operating Cash Flow Per Share (BDT)	252	0.11	0.04	(2.33)	1.20
19	Free Cash Flow Fer Share (BDT)	-0.43	0.37	(0.15)	(2.49)	0,39
20	Tier-I Capital Ratio	14.40%	15.97%	19.70%	18.05%	19.98%
21	Tier-II Capital Ratio	1.47%	1,47%	1,43%	1.28%	1.05%
22	Capital Adequacy Ratio (CRAR)	15.87%	17.44%	21.13%	19.33%	21,03%
23	Leverage Ratio	9.89%	10.85%	12.62%	13.61%	13.02%

		31-Mec-21	31-000-20	31-DEC-13	31-000-18	37-766-75
24	Credit Deposit Ratio	83.62%	82.01%	81.64%	87.31%	79,72%
25	Loans & Advances to Total Auert Batio	55.46%	61.90%	60,01%	67.92%	65.07%
26	Ratio of Non-Performing Loan	3.17%	1.16%	2.64%	1.20%	1.68%
27	Cost of Deposits	4.17%	5,34%	7.71%	7,38%	6.33%
28	Yield on Loan & Advances	7.61%	9.04%	12.45%	11.77%	9.98%
29	Cost of Administration	2.22%	2.78%	2.73%	2.90%	2,64%
30	Cost of Fund	5.69%	2,77%	9.03%	8.75%	7.64%
31	Spread (Cost of Deposit)	3,44%	2.90%	4,74%	4.39%	3.55%
32	Spread (Cost of Fund)	1.92%	1.77%	3.42%	3.07%	2.34%

Merchant Banker where the applicant maintains customer account, within the cut-off date (i.e. the subscription closing date), which shall be the 25th (twenty fifth) working day from the date of publication of an abridged

Eligible investors shall submit an application through the electronic subscription system of the exchange(s) and deposit the full amount intended to subscribe by the method as determined by exchange(s).

b) The General Public and Non-resident Bangladeshi (NRB) applicants shall submit the application in the electrocic subscription system of the exchange(s) through the Stockbrokers/Merchant Bankers where the applicant maintains customer account.

a) Post the amount separately in the customer account equivalent to the application money;

b) Accumulate all the applications/buy instructions received up to the cut-off date and transfer the amount to their respective Consolidated Customer Account;

4. The registered Stockbroker/Merchant tranker in the ESS shall prepare category wise lists of the applicants containing Customer ID, Name, BO Account Number and within **03 (three) working days** from the cut-off date, upload to the ESS, the lists of applicants in electronic (text format with tilde"--" separator) format, deposit the full amount received from the General Public and Non-Resident Bangladeshi (NRB) applicants by the method as determined by exchange(s).

5. The applications/buy instructions shall be preserved by the Stockbroker/Merchant Bankers up to 6 (\$60) months from listing of the securities with exchange.

The Exchanges shall prepare a consolidated list of the applications and send the applicants' IIOIDs in (sect) format in a CDROM to CDBL for verification on the next working day. CDBL shall verify the BClibs as to whether the BO accounts of the applicants are active or not, verify more than two applications by an individual, verify more than two applications using same bank account and investment criteria.

7. On the next working day, CDBL shall provide the Exchanges with an updated database of the applicants containing BO Account Number, Name, Addresses, Parents' Name and Joint Account Information along with the

verification report. 8. After receiving verification report and information from CDBL, the Exchanges shall scrutinize the applications epare category wise consolidated lists of valid and invalid applications within 5 (five) working days

9. Within next working day, the Exchanges shall provide the Commission, issuer and issue Manager with the soft

10. The issuer and issue Manager shall post the final status of subscription on their websites within 6 (slz) hours

nd on the websites of the Commission and Exchanges within 12 (twelve) hours of receiving information by the

13. Within 03 (three) working days of receipt of the subscription result, the Issuer and Exchanges shall a) Process pro-rate allotment of securities to the General Public and Non-Resident Bangladeshi (NRB)

consent letter issued by the Commission in electronic (test format with tilde "~" separator) format entioning the penalty amount against each applicant;

c) Issuer shall issue allotment letters in the names of allottees in electronic format and d) Issuer shall credit the allotted shares to the respective 8O accounts on the basis of allotment data (BOID

and number of securities) via their CDBL VeDAS Terminal 12. 7.14% Private Offer to employees of the Issuer.

According to the compliance with the provisions of the Commission's Notification No. BSEC/CMRRCD/2009-193/27/Admin/127 dated 19 July 2021, application process of the 'employees & others' category of the issuer in the Initial public offering (PO) through ESS of the Exchanges shall be conducted as follows: a) The issuer shall upload the list of the existing employees in the electronic subscription system of the exchange(s) in electronic (text format with tilde "" separator) format containing Customer ID, Name (as

exchange(s) through the Stockbrokers/Merchant Bankers where the applicant maintains customer

per BO ID), BO ID, Total Quantity, Total Amount, Category of the Applicant, NID, Employee ID, Service

c) The registered Stockbroker/Merchant Banker in the ESS shall upload the lists of existing employees of the

d) The Exchanges shall verify (name, BO ID, amount, duplicate, etc.) the applications of existing em and send the valid BOIDs in electronic (text) format to CDB. (shall verify the BOIDs as to whether the BO accounts of the applicants are active or not.

e) CDBL shall provide the Exchanges with an updated database of the applicants containing BD Account Number, Name, Addresses, Parents' Name and Joint Account information along with the verification f) The Existing employees of the issuer whose applications are valid and active will be allotted securities as per their applied quantities, subject to a lock-in period of 2 (two) years from the first trading day at the

Sten-4 (Intermediary)

13. On the next working day, Exchanges shall:

soer in electronic (text format with tilde " sepa

a) remit the amount of allotted applicants to the Issuer's respective Escrow Account opened for subscription

b) send the penalty amount who are subject to penal provisions to the issuer's respective Escrow Account along with a list; and c) distribute the information and allotment letters to the Stock broker/Merchant Bankers concerned in

mat with a request to refund the balance application money. 14. On the next working day of receiving the documents from the Exchanges, the Stockbrokers/Merchant Bankers shall refund the excess application money in the customer accounts and inform the applicants about allotment

15. The Issuer, Issue Manager(s), Stockbrokers, Merchant Bankers and Exchanges shall ensure compliance of the

36. The Issuer shall pay the costs related to process the Eligible investors allotment if claimed by the Exchange concerned up to an amount of Tic. 200,000/. (Take Two Luc) only dor processing the applications of General Public and fron-lesdent Bangaldedin (1488) application (1489).

17. The Stockbroker/Merchant Bankers shall be entitled to a service charge of Tk, 5.00 (take five) only per

application irrespective of the amount or category for the service provided till with service charge shall be paid by the applicant at the time of submitting an application

18. The Exchanges shall provide the issuer with a statement of the remittance

19. The Exchange(s) shall send the penalty amount to the Commission through a bank draft/payment order issued in favor of the Bangladesh Securities and Exchange Commission.

Stockbroker/Merchant Banker in case of violation of any provision of the public issue application pr intimation to the Commission

All eligible Stockbrokers and Merchant Bankers shall receive the IPO Subscription.

Bank Limited, Gulshan Branch, Dhaka, St. No. Name of the Account Currency Account No. Type of Account Bank and Branch Gulshan Branch

The IPO subscription money to be collected from investors will be remitted in following bank accounts with Midland

APPLICATION FORM ''পুঁজিবাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন" Midland Bank Limited

APPLICATION FOR PUBLIC ISSUE Category of applicant Name of the Company/Fund Number of Shares/Units Shares of BDT each

Total amount in BOT Amount in word Mode of payment