

## **Financial Statements**

### **Capitec-IBBL Shariah Unit Fund**

Padma Life Tower, 10th Floor(Lift-09),115, Kazi Nazrul Islam Avenue, Bangla  
Motor, Dhaka-1000.

For the Period from 01 January, 2026 to 31 March, 2026

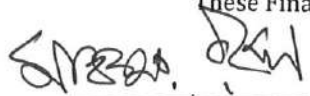
## Capitec-IBBL Shariah Unit Fund

### Statement of Financial Position

As at March 31, 2026

Particulars	Notes	Amount in Taka	
		March 31, 2026	December 31, 2025
<b>Assets</b>			
Marketable investment -at market price	4.00	98,443,024	127,902,576
Preliminary and issue expenses	5.00	1,517,813	1,715,216
Advance deposits & pre-payments	6.00	264,416	229,060
Accounts receivable	7.00	1,561,477	6,335,283
Investment in Money Market Instruments	8.00	47,000,000	62,000,000
Cash & cash equivalents	9.00	60,155,013	36,336,899
<b>Total Assets</b>		<b>208,941,743</b>	<b>234,519,034</b>
<b>Owners' Equity</b>			
Unit capital Fund	10.00	252,545,220	262,359,840
Unit premium reserve	11.00	4,292,285	2,832,464
Dividend Equalization Reserve		1,200,000	1,200,000
Retained earnings	13.00	(50,557,066)	(34,660,149)
<b>Total Owners' Equity</b>		<b>207,480,439</b>	<b>231,732,155</b>
<b>Liabilities</b>			
Unclaimed Dividend	14.00	-	-
Dividend Purification Fund	15.00	211,253	206,617
Other Liabilities	16.00	1,250,051	2,580,262
<b>Total Liabilities</b>		<b>1,461,304</b>	<b>2,786,879</b>
<b>Total Owners' Equity &amp; Liabilities</b>		<b>208,941,743</b>	<b>234,519,034</b>
<b>Net Asset Value (NAV) Per Unit</b>			
At cost price	17.00	<b>10.24</b>	<b>11.24</b>
At market price	18.00	<b>8.22</b>	<b>8.83</b>

These Financial Statements should be read in conjunction with notes.



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Chairman, Trustee**  
Investment Corporation of Bangladesh



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Member Secretary, Trustee**  
Investment Corporation of Bangladesh



**Sr. Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

**Place: Dhaka, Bangladesh.**

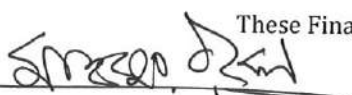
Dated: 30 April, 2026



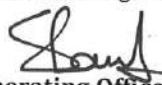
**Capitec-IBBL Shariah Unit Fund**  
Statement of Profit or Loss and Other Comprehensive Income  
For the Period from January 01, 2026 to March 31, 2026

Particulars	Notes	Amount in Taka	
		January 01, 2026 to March 31, 2026	January 01, 2025 to March 31, 2025
<b>Income</b>			
Realized gain/(loss) on sale of marketable securities	19.00	(12,366,743)	(70,003)
Dividend income	20.00	269,828	403,893
Profit on deposits	21.00	1,734,033	2,241,602
<b>Total Income</b>		<b>(10,362,882)</b>	<b>2,575,492</b>
<b>Expenses</b>			
Management fees	22.00	1,152,570	1,147,570
Trustee fees	23.00	81,807	81,432
Custodian fees	24.00	65,612	59,354
CDBL charges		9,933	9,983
Amortization of preliminary and issue expenses	25.00	197,403	197,403
BSEC Annual fees	26.00	56,636	53,861
Advertisement and publication expenses		29,000	67,500
Bank charges and excise duty		60,369	35,175
Dividend Purification	Annexure-E	4,636	4,623
Shariah Supervisory Board Meeting Remuneration		33,335	-
Other operating expenses	27.00	-	-
<b>Total Expenses</b>		<b>1,691,301</b>	<b>1,656,901</b>
<b>Profit/(Loss) before provision</b>		<b>(12,054,183)</b>	<b>918,591</b>
Write Back of Provision/ (Provision) against marketable Investment	28.00	11,898,856	2,156,631
<b>Net Profit/(Loss) during the period</b>		<b>(155,327)</b>	<b>3,075,222</b>
<b>Earnings Per Unit</b>	29.00	<b>(0.01)</b>	<b>0.11</b>

These Financial Statements should be read in conjunction with notes.



**Managing Director**  
Capitec Asset Management Ltd. (AMC)

  
**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)

  
**Sr. Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)



**Chairman, Trustee**  
Investment Corporation of Bangladesh

  
**Member Secretary, Trustee**  
Investment Corporation of Bangladesh

Place: Dhaka, Bangladesh.  
Dated: 30 April, 2026

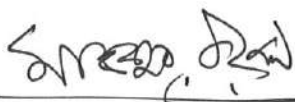


**Capitec-IBBL Shariah Unit Fund**  
Statement of Changes in Equity  
For the Period from January 01, 2026 to March 31, 2026

Particulars	Unit Capital	Unit Premium Reserve	Dividend Equalization Reserve	Retained earnings	Total equity
<b>Balance as on January 01, 2026</b>	<b>262,359,840</b>	<b>2,832,464</b>	<b>1,200,000</b>	<b>(34,660,149)</b>	<b>231,732,155</b>
New Unit subscribed during the Period	185,380	-	-	-	185,380
Unit Surrendered during the Period	(10,000,000)	-	-	-	(10,000,000)
Unit premium during the Period	-	1,490,000	-	-	1,490,000
Unit discount during the Period	-	(30,179)	-	-	(30,179)
Less: Dividend Paid	-	-	-	(15,741,590)	(15,741,590)
Net profit/(Loss) during the Period	-	-	-	(155,327)	(155,327)
<b>Balance as on March 31, 2026</b>	<b>252,545,220</b>	<b>4,292,285</b>	<b>1,200,000</b>	<b>(50,557,066)</b>	<b>207,480,439</b>

For the Period from January 01, 2025 to March 31, 2025

Particulars	Unit Capital	Unit Premium Reserve		Retained earnings	Total equity
<b>Balance as on January 01, 2025</b>	<b>274,173,130</b>	<b>700,080</b>		<b>(55,536,653)</b>	<b>219,336,557</b>
New Unit subscribed during the period	62,420	-		-	62,420
Unit Surrendered during the period	(24,780)	-		-	(24,780)
Unit premium during the period	-	5,686		-	5,686
Unit discount during the period	-	(12,420)		-	(12,420)
Less: Prior period adjustment	-	-		(38,632)	(38,632)
Net profit/(Loss) during the period	-	-		3,075,222	3,075,222
<b>Balance as on March 31, 2025</b>	<b>274,210,770</b>	<b>693,346</b>		<b>(52,500,063)</b>	<b>222,404,053</b>



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Chairman, Trustee**  
Investment Corporation of Bangladesh



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Member Secretary, Trustee**  
Investment Corporation of Bangladesh



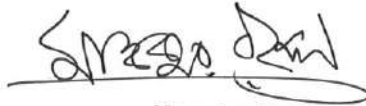
**Sr. Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

Place: Dhaka, Bangladesh.  
Dated: 30 April, 2026



**Capitec-IBBL Shariah Unit Fund**  
Statement of Cash Flows  
For the Period from January 01, 2026 to March 31, 2026

Particulars	Notes	Amount in Taka	
		January 01, 2026 to March 31, 2026	January 01, 2025 to March 31, 2025
<b>Cash flow from operating activities</b>			
Net changes in Investment -Listed/ non-listed/IPO Securities	31.00	41,358,408	2,457,683
Realized gain/(loss) on sale of marketable securities	19.00	(12,366,743)	(70,003)
Profit on Bank Deposits	32.00	2,475,032	3,417,619
Dividend income received in cash	33.00	4,302,635	4,080,385
Increase/Add Prior period adjustment		-	(38,632)
Advance, deposit and prepayments	34.00	(35,356)	9,422
Operating Expenses	35.00	(2,819,473)	(2,836,374)
<b>Net cash inflow/(outflow) by operating activities</b>		<b>32,914,503</b>	<b>7,020,100</b>
<b>Cash flow from investment activities</b>			
Net changes in Investment in MTDR		15,000,000	8,000,000
<b>Net cash inflow/(outflow) from investment activities</b>		<b>15,000,000</b>	<b>8,000,000</b>
<b>Cash flow from financing activities</b>			
Change in Issuance of New/Surrendered Units		(9,814,620)	37,640
Change in Unit Premium Reserve		1,459,821	(6,734)
Dividend Paid		(15,741,590)	-
<b>Net cash inflow/(outflow) from financing activities</b>		<b>(24,096,389)</b>	<b>30,906</b>
<b>Increase/(Decrease) in cash</b>		<b>23,818,114</b>	<b>15,051,006</b>
Cash & cash equivalent at beginning of the year		36,336,899	18,177,497
<b>Cash &amp; cash equivalent at end the during the Period</b>		<b>60,155,013</b>	<b>33,228,503</b>
<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	36.00	<b>1.30</b>	<b>0.26</b>



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Chairman, Trustee**  
Investment Corporation of Bangladesh



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Member Secretary, Trustee**  
Investment Corporation of Bangladesh



**Sr. Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)

Place: Dhaka, Bangladesh.

Dated: 30 April, 2026





Note No.	Particulars	Amount in Taka	
		March 31, 2026	December 31, 2025

**10.00 Unit capital Fund: Tk. 252,545,220**

This is made up as follows:

**Opening balance as at 01 January 2025**

Add: New subscription of 22,543 units of Tk. 10 each

Less: Surrendered of 1,195,060 units of Tk. 10 each

**Closing balance as at 31 March 2026**

262,359,840	274,173,130
185,380	327,460
(10,000,000)	(12,140,750)
<b>252,545,220</b>	<b>262,359,840</b>

**Details of Unit Holding Position as on Reporting Date (%)**

Particulars	Number of Units	% of Units
Sponsor	3,750,000	14.29%
Institution	21,355,034	85.21%
Individual	149,488	0.50%
<b>Total</b>	<b>25,254,522</b>	<b>100.00%</b>

**11.00 Unit premium reserve: Tk.4,292,285**

This is made up as follows:

**Particulars**

**Opening balance as at 01 January 2026**

Add: Unit premium during the period

Less: Unit discount during the period

**Closing balance as at 31 March 2026**

2,832,464	700,080
1,490,000	2,189,856
(30,179)	(57,472)
<b>4,292,285</b>	<b>2,832,464</b>

**12.00 Dividend Equalization Reserve : Tk. 1,200,000**

Opening Balance

Add: Addition during the period

**Closing balance as at 31 March 2026**

1,200,000	-
-	1,200,000
<b>1,200,000</b>	<b>1,200,000</b>

**13.00 Retained earning : Tk. -50,557,066**

This is made up as follows:

**Particulars**

Opening Balance

Add: Addition during the period

Less: Transfer to Dividend Equalization Reserve during the period

Less: Prior period adjustment (Advance Income Tax)

Less: Dividend Paid

**Closing balance as at 31 March 2026**

(34,660,149)	(55,536,653)
(155,327)	22,115,136
-	(1,200,000)
-	(38,632)
(15,741,590)	-
<b>(50,557,066)</b>	<b>(34,660,149)</b>

**14.00 Unclaimed Dividend**

This is made up as follows:

**Particulars**

Unclaimed Dividend

-	-
-	-

**15.00 Dividend Purification Fund: Tk. 211,253**

Opening Balance

Add: Addition during the period

**Closing balance as at 31 March 2026**

206,617	128,599
4,636	78,018
<b>211,253</b>	<b>206,617</b>

**16.00 Other Liabilities : Tk. 1,250,051**

This is made up as follows:

**Particulars**

Management Fees

Trustee Fees

Custodian Fees

Advertisement and publication

Audit Fees

Payable to SIP Investors

Others Payable (TDS)

**Closing balance as at 31 March 2026**

1,152,570	2,382,815
-	3,359
65,612	148,570
31,825	4,500
-	40,000
44	43
-	975
<b>1,250,051</b>	<b>2,580,262</b>



Note No.	Particulars	Amount in Taka	
		March 31, 2026	December 31, 2025

**17.00 Net Asset Value (NAV) per unit at cost price : Tk. 10.24**

This is made up as follows:

**Particulars**

Total Assets at Market Price	208,941,743	234,519,034
Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	51,251,065	63,149,921
Less: Total liabilities	(1,461,304)	(2,786,879)
<b>Total net asset value (NAV) at cost price</b>	<b>258,731,504</b>	<b>294,882,076</b>
Number of units	25,254,522	26,235,984
<b>Net Asset Value (NAV) per unit at cost price</b>	<b>10.24</b>	<b>11.24</b>

**18.00 Net Asset Value (NAV) per unit at market price : Tk. 8.22**

This is made up as follows:

**Particulars**

Total net asset value at Cost Price	258,731,504	294,882,076
Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	(51,251,065)	(63,149,921)
<b>Net Asset Value (NAV) at market price</b>	<b>207,480,439</b>	<b>231,732,155</b>
Number of units	25,254,522	26,235,984
<b>Net Asset Value (NAV) per unit at market price</b>	<b>8.22</b>	<b>8.83</b>



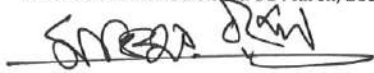
**Capitec-IBBL Shariah Unit Fund**  
Notes to the Profit or Loss and Other Comprehensive Income  
For the Period from January 01, 2026 to March 31, 2026

Note No.	Particulars	Amount in Taka	
		January 01, 2026 to March 31, 2026	January 01, 2025 to March 31, 2025
19.00	<b>Realized gain/(loss) on sale of marketable securities : Tk. -12,366,743</b> This is made up as follows: <b>Particulars</b> Realized gain/(loss) on sale of marketable securities <b>Total:</b>	     <b>(12,366,743)</b> <b>(12,366,743)</b>	     <b>(70,003)</b> <b>(70,003)</b>
	<b>Annexure-D may kindly be seen for details</b>		
20.00	<b>Dividend income : Tk. 269,828</b> This is made up as follows: <b>Particulars</b> Dividend income <b>Total:</b>	   <b>269,828</b> <b>269,828</b>	   <b>403,893</b> <b>403,893</b>
	<b>Annexure-E may kindly be seen for details</b>		
21.00	<b>Profit on deposits : Tk. 1,734,033</b> This is made up as follows: <b>Particulars</b> Profit on MSND Profit on MTDR <b>Total:</b>	   <b>Annexure-H</b> 598,918 <b>Annexure-I</b> 1,135,115 <b>1,734,033</b>	   <b>510,769</b> <b>1,730,833</b> <b>2,241,602</b>
22.00	<b>Management fees : Tk. 1,152,570</b> Management fees	 <b>1,152,570</b> <b>1,152,570</b>	 <b>1,147,570</b> <b>1,147,570</b>
23.00	<b>Trustee fees : Tk. 81,807</b> Trustee fees	 <b>81,807</b> <b>81,807</b>	 <b>81,432</b> <b>81,432</b>
24.00	<b>Custodian fees: Tk. 65,612</b> Custodian fees	 <b>65,612</b> <b>65,612</b>	 <b>59,354</b> <b>59,354</b>
25.00	<b>Amortization of preliminary and issue expenses : Tk. 197,403</b> This is made up as follows: <b>Particulars</b> Preliminary and issue expenses during the period <b>Amortized of preliminary and issue expenses</b>	   <b>197,403</b> <b>197,403</b>	   <b>197,403</b> <b>197,403</b>
26.00	<b>BSEC Annual fees: Tk. 56,636</b> This is made up as follows: <b>Particulars</b> BSEC Annual fees	   <b>56,636</b> <b>56,636</b>	   <b>53,861</b> <b>53,861</b>
27.00	<b>Other operating expenses : Tk. 0</b> This is made up as follows: <b>Particulars</b> Bidding/Subscription Fees <b>Closing Balance:</b>	   <b>-</b> <b>-</b>	   <b>-</b> <b>-</b>
28.00	<b>Write Back of Provision/ (Provision) against marketable Investment: TK. 11,898,856</b> This is made up as follows: <b>Particulars</b> Opening Balance Unrealized Gain/(Loss) <b>Write Back of Provision/ (Provision) against marketable Investment</b>	   <b>(63,149,921)</b> <b>(51,251,065)</b> <b>11,898,856</b>	   <b>(74,283,854)</b> <b>(72,127,223)</b> <b>2,156,631</b>
29.00	<b>Earning per unit: Tk. -0.01</b> This is made up as follows: <b>Particulars</b> Net profit during the period Number of Units <b>Earning Per Unit</b>  *This represents an decrease compared to the prior period, mainly due to Realized (loss) on sale of marketable securities from portfolio investments.	   <b>(155,327)</b> <b>25,254,522</b> <b>(0.01)</b>	   <b>3,075,222</b> <b>27,417,313</b> <b>0.11</b>
30.00	<b>Non-Performing Investment</b>  This is made up as follows: <b>Annexure-G may kindly be seen for details</b>	   <b>-</b> <b>-</b>	   <b>-</b> <b>-</b>

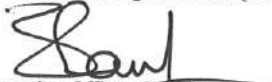


Note No.	Particulars	Amount in Taka	
		January 01, 2026 to March 31, 2026	January 01, 2025 to March 31, 2025
<b>31.00</b>	<b>Net changes in Investment -Listed/ non-listed/IPO Securities</b>		
	Net Investments in securities Current period in Cost	(149,694,089)	(191,535,170)
	Net Investments in securities Last Year in Cost	191,052,497	193,992,854
	<b>31.01</b>	<b>41,358,408</b>	<b>2,457,683</b>
<b>31.01</b>	<b>Net changes in Investment Breakup:</b>		
	Sale of Securities during the period (at Cost) ANNEXURE-D	43,829,634	4,869,172
	Less: Purchase of Securities during the period (Total Cost Value) ANNEXURE-C	(2,471,226)	(2,411,489)
	<b>Net changes in Investment -Listed/ non-listed/IPO Securities</b>	<b>41,358,408</b>	<b>2,457,683</b>
<b>32.00</b>	<b>Profit on Bank Deposits</b>		
	Profit Income on Bank Deposits	1,734,033	2,241,602
	Add: Previous period Profit Receivable on MSND& MTDR	2,012,243	2,380,615
	Less: Current period Profit Receivable on MSND & MTDR	(1,271,244)	(1,204,598)
		<b>2,475,032</b>	<b>3,417,619</b>
<b>33.00</b>	<b>Dividend income received in cash</b>		
	Dividend Income from Investment in Securities	269,828	403,893
	Add: Previous period Dividend Receivable	4,323,040	4,036,297
	Less: Current period Dividend Receivable	(290,233)	(359,805)
		<b>4,302,635</b>	<b>4,080,385</b>
<b>34.00</b>	<b>Advance, deposit and prepayments:</b>		
	Advance deposits & pre-payments Last Year	229,060	256,470
	Less: Advance deposits & pre-payments Current period	(264,416)	(247,048)
		<b>(35,356)</b>	<b>9,422</b>
<b>35.00</b>	<b>Cash Paid to Operating Exp.</b>		
	Operating Expenses	(1,691,301)	(1,656,901)
	Less: Amotization	197,403	197,403
	Less: Opening Total Liabilities	(2,786,879)	(2,739,119)
	Add: Closing Total Liabilities	1,461,304	1,362,243
		<b>(2,819,473)</b>	<b>(2,836,374)</b>
<b>36.00</b>	<b>Net Operating Cash Flow per unit: Tk 1.30</b>		
	This is made up as follows:		
	<b>Particulars</b>		
	Net Cash inflow/ (out flow) from operating activities	32,914,503	7,020,100
	Outstanding number of units	25,254,522	27,417,313
	<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	<b>1.30</b>	<b>0.26</b>
<b>37.00</b>	<b>Events after the reporting Period</b>		

The Board of Trustees in its meeting held on 30 April, 2026 approved the 1st Quarter Un-audited financial statements of the Fund for the Period ended 31 March, 2026 and authorized the same for issue.



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Chief Operating Officer & COO**  
Capitec Asset Management Ltd. (AMC)



**Sr. Assistant Manager -Accounts**  
Capitec Asset Management Ltd. (AMC)



**Chairman, Trustee**  
Investment Corporation of Bangladesh



**Member Secretary, Trustee**  
Investment Corporation of Bangladesh



Asset Manager: Capitec Asset Management Limited  
**Capitec-IBBL Shariah Unit Fund**  
 Portfolio Statement as at March 31, 2026

**I. Investment in Capital Market Securities (Listed)**

**Annexure - A**  
 [Figure in Bangladeshi Taka]

SL	Investment in Stocks/Securities(Sectorwise)- Trading Code		No. of Shares/Unit	Average Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
	<b>Sector</b>	<b>A. Share of Listed Companies</b>								
1	Engineering	BBSCABLES	192,585	69.07	13,302,642	19.30	3,716,891	(9,585,752)	-72.06%	5.18%
2		NIALCO	180,479	38.39	6,929,142	24.90	4,493,927	(2,435,215)	-35.14%	2.70%
3	Food & Allied	BENGALBISC	49,153	157.43	7,737,920	58.70	2,885,281	(4,852,639)	-62.71%	3.01%
4		OLYMPIC	57,000	169.23	9,646,343	147.10	8,384,700	(1,261,643)	-13.08%	3.76%
5	Fuel & Power	DOREENPWR	185,000	66.16	12,239,202	26.40	4,884,000	(7,355,202)	-60.10%	4.77%
6	Miscellaneous	BERGERPBL	404	1,746.37	705,533	1,389.90	561,520	(144,013)	-20.41%	0.27%
7		KBSEED	680,001	19.95	13,565,770	9.50	6,460,010	(7,105,760)	-52.38%	5.28%
8	Pharmaceuticals & Chemicals	MARICO	1,002	2,380.99	2,385,750	2,731.80	2,737,264	351,513	14.73%	0.93%
9		SQURPHARMA	3,500	210.02	735,067	210.80	737,800	2,733	0.37%	0.29%
10		ACMELAB	75,000	91.32	6,849,046	75.50	5,662,500	(1,186,546)	-17.32%	2.67%
11	IT Sector	ITC	380,000	47.66	18,111,132	37.60	14,288,000	(3,823,132)	-21.11%	7.05%
12	Telecommunication	BSCPLC	75,550	227.58	17,193,847	138.00	10,425,900	(6,767,947)	-39.36%	6.69%
13		GP	21,165	345.83	7,319,443	244.00	5,164,260	(2,155,183)	-29.44%	2.85%
14	Textile	MHSML	130,000	35.63	4,631,277	17.60	2,288,000	(2,343,277)	-50.60%	1.80%
		<b>Sub - Total</b>			<b>121,352,115</b>		<b>72,690,051</b>	<b>(48,662,063)</b>	<b>-40.10%</b>	<b>47.25%</b>
		<b>B. Listed Bond</b>								
15	Corporate Bond	IBBLPBOND	5,239	1,052.06	5,511,739	669.50	3,507,511	(2,004,229)	-36.36%	2.15%
16		SJIBLPBOND	3,698	4,821.59	17,830,235	4,919.00	18,190,462	360,227	2.02%	6.94%
		<b>Sub-Total</b>			<b>23,341,974</b>		<b>21,697,973</b>	<b>(1,644,002)</b>	<b>-7.04%</b>	<b>9.09%</b>
		<b>C. IPO Shares</b>								
		<b>Sub-Total</b>			<b>-</b>		<b>-</b>	<b>-</b>		<b>0.00%</b>
	<b>Grand Total of Capital Market Securities (Listed)</b>				<b>144,694,089</b>		<b>94,388,024</b>	<b>(50,306,065)</b>	<b>-34.77%</b>	<b>56.33%</b>



II. Investment in Capital Market Securities (Non-Listed)										
SL	Investment in Stocks/Securities(Sectorwise)	No. of Shares/Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment	
<b>A. Open- End Mutual Fund</b>										
1	Open-end Mutual Fund	HFAML SHARIAH UNIT FUND	500,000	10.00	5,000,000	8.11	4,055,000	(945,000)	-18.90%	1.95%
<b>Sub-Total</b>					<b>5,000,000</b>		<b>4,055,000</b>	<b>(945,000)</b>	<b>-18.90%</b>	<b>1.95%</b>
<b>Grand Total of Capital Market Securities (Listed &amp; Non-Listed)</b>					<b>149,694,089</b>		<b>98,443,024</b>	<b>(51,251,065)</b>	<b>-34.24%</b>	<b>58.28%</b>

### III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market

A. Term Deposit :					
SL & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 08/02/2025	Jamuna Bank PLC.(Islamic Wing)	9.50%	22,000,000	23,045,000	8.57%
2 & 22/09/2025	Islamic Finance and Investment PLC.	11.50%	15,000,000	15,862,500	5.84%
3 & 14/02/2025	Islami Bank Bangladesh PLC.	9.80%	10,000,000	10,490,000	3.89%
<b>Sub-Total</b>			<b>47,000,000</b>	<b>49,397,500</b>	<b>18.30%</b>
B. Cash at Bank :					
A/C NO	Bank Name	Rate of Profit	Available Balance	N/A	
20504300900000507	Islami Bank Bangladesh PLC. MSND	2.20%	1,839,629		
002713600000006	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	57,044,301		
002713600000007	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	1,223,254		
002711300000002	Southeast Bank PLC. MCD (Islamic Wing)		47,829		
<b>Sub-Total</b>			<b>60,155,013</b>		
<b>Total Cash &amp; Cash Equivalent and Investment in Securities (Not related to Capital Market):</b>			<b>107,155,013</b>		
<b>Total Investment=(I+II+III)</b>			<b>256,849,102</b>		



**Capitec-IBBL Shariah Unit Fund**  
**Valuation of Open-End Mutual Fund**

As at March 31, 2026

Annexure - B

As per BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015, Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds and will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

Serial	Fund Name	No. of Unit	Average Cost Price per unit	Latest Surrender Value per unit as on March 31, 2026	Required Provision per unit	Required Provision	Status
1	HFAML SHARIAH UNIT FUND	500,000	10.00	8.11	1.89	945,000	Provision Applicable

**DIRECTIVE:**

BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015,

**B. For Open-End Mutual Funds**

1. Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds.
2. Mutual Funds will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

i.e Required Provision = Average Cost Price - Latest Surrender Value (i.e Not over 5% discount of NAVcmp)



**Capitec-IBBL Shariah Unit Fund**

For the Period from January 01, 2026 to March 31, 2026

**Investment in Securities**

							<b>ANNEXURE-C</b>
<b>S.L</b>	<b>Company Name (Trading Code)</b>	<b>Number of Shares</b>	<b>Avarage Cost Value Per Share</b>	<b>Total Cost Value Value Amount</b>	<b>Market Price</b>	<b>Market Value</b>	<b>Appreciation (or Diminution) in the Market Value/ Fair Value of Investments</b>
1	NIALCO	90,219	27.39	2,471,226	24.90	2,246,453	(224,773)
<b>Total</b>				<b>2,471,226</b>		<b>2,246,453</b>	<b>(224,773)</b>





**Capitec-IBBL Shariah Unit Fund  
Information on Non-Performing Investment**

**Annexure-G**

Fund Name	Name of the Investee Company/ Issuer	Amount of Investment as on 31.03.2026 (Script wise)	Date of Investment	Category of Investment (Private Equity, \fixed Income Securities and others)	Period of Investment without return	Receivables (Principal and Return)	Amount of Provisions made till date
Capitec IBBL Shariah Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A



**Capitec-IBBL Shariah Unit Fund**  
**Dividend Income**  
For the Period from January 01, 2026 to March 31, 2026

SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Dividend Amount	DP Ratio	Purification Amount
		A						
1	MARICO	1,002	February 17, 2026	10.00	475.00%	47,595	0.052120	2,480.64
2	GP	21,165	March 9, 2026	10.00	105.00%	222,233	0.009700	2,155.66
<b>Total</b>						<b>269,828</b>		<b>4,636</b>

Annexure-E

**Dividend Receivables**

Annexure-F

Trading Code	Amount in Taka	
	March 31, 2026	December 31, 2025
GP	222,233	-
KBSEED	68,000	68,000
IBBLPBOND	-	378,780
DOREENPWR	-	366,233
NIALCO	-	90,260
SJIBLPBOND	-	2,799,000
SQURPHARMA	-	42,000
ACMELAB	-	262,500
MHSML	-	39,000
CONFIDCEM	-	106,267
OLYMPIC	-	171,000
<b>Closing Balance:</b>	<b>290,233</b>	<b>4,323,040</b>



**Capitec-IBBL Shariah Unit Fund**  
**Profit on MSND**  
For the Period from January 01, 2026 to March 31, 2026

Annexure-H

Sl No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	MSND	2.20%	7,045	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	MSND	7.00%	570,235	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	MSND	7.00%	21,638	
<b>Total</b>						<b>598,918</b>	

**Profit on MTDR**  
For the Period from January 01, 2026 to March 31, 2026

Annexure-I

Sl No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Amount	Remarks
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	43011000056398	22,000,000	MTDR	9.25%	533,822	
02	Islamic Finance and Investment PLC.	Head office	1112970000518	15,000,000	MTDR	11.50%	-	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	23400000022	5000000 (Encashment)	MTDR	(Encashment)	124,309	
04	Southeast Bank PLC. (Islamic Wing)	Motijheel	002723400000069	10000000 (Encashment)	MTDR	(Encashment)	220,649	
05	Islami Bank Bangladesh PLC.	Bangla Motor	4588071/1170	10,000,000	MTDR	9.80%	256,334	
<b>Total</b>				<b>47,000,000</b>			<b>1,135,115</b>	

**MTDR Profit Receivables**

Annexure-J

Sl No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Amount	Remarks
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	43011000056398	22,000,000	MTDR	9.25%	132,717	
02	Islamic Finance and Investment PLC.	Head office	1112970000518	15,000,000	MTDR	11.50%	409,807	
05	Islami Bank Bangladesh PLC.	Bangla Motor	4588071/1170	10,000,000	MTDR	11.00%	129,802	
<b>Total</b>				<b>47,000,000</b>			<b>672,326</b>	

