Private & Confidential

Financial Statements (Un-audited)

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 January 01, 2025 to June 30, 2025

Capitec-IBBL Shariah Unit Fund

Statement of Financial Position (Un-audited)

As at June 30, 2025

Particulars	Notes	Amount in Taka	
		June 30, 2025	December 31, 2024
Assets			
Marketable investment -at market price	1.00	121,459,910	119,709,000
Preliminary and issue expenses	2.00	2,118,797	2,515,797
Advance deposits & pre-payments	3.00	110,341	256,470
Accounts receivable	4.00	1,929,100	6,416,912
Investment in Money Market Instruments	5.00	67,000,000	75,000,000
Cash & cash equivalents	6.00	28,946,143	18,177,497
Total Assets		**221,564,291**	**222,075,676**
Owners' Equity			
Unit capital Fund	7.00	274,100,730	274,173,130
Unit premium reserve	8.00	720,917	700,080
Retained earnings	9.00	(55,851,198)	(55,536,653)
Total Owners' Equity		**218,970,449**	**219,336,557**
Liabilities			
Unclaimed Dividend	10.00	-	-
Dividend Purification Fund	11.00	138,244	128,599
Other Liabilites	12.00	2,455,598	2,610,520
Total Liabilities		**2,593,842**	**2,739,119**
Total Owners' Equity & Liabilities		**221,564,291**	**222,075,676**
Net Asset Value (NAV) Per Unit			
At cost price	13.00	**10.84**	**10.71**
At market price	14.00	**7.99**	**8.00**

These Financial Statements should be read in conjuction with notes.

Chairman
Trustee, ICB

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

Member
Trustee, ICB

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

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

Place: Dhaka
Date: 29 July , 2025

Capitec-IBBL Shariah Unit Fund
Statement of Profit or Loss and Other Comprehensive Income (Un-audited)
For the Period from January 01, 2025 to June 30, 2025

Particulars	Notes	Amount in Taka		Amount in Taka	
		January 01, 2025 to June 30, 2025	January 01, 2024 to June 30, 2024	April 01, 2025 to June 30, 2025	April 01, 2024 to June 30, 2024
Income					
Realized gain/(loss) on sale of marketable securities	15.00	1,694,646	1,371,334	1,764,649	970,863
Dividend income	16.00	599,283	472,688	195,390	188,445
Profit on deposits	17.00	4,777,926	3,613,910	2,536,324	1,721,686
Total Income		7,071,855	5,457,932	4,496,363	2,880,994
Expenses					
Management fees	18.00	2,306,697	2,461,848	1,159,127	1,190,491
Trustee fees	19.00	163,679	175,327	82,247	84,582
Custodian fees	20.00	127,399	154,581	68,045	77,389
CDBL charges		64,946	67,222	54,962	54,453
Amortization of preliminary and issue expenses	21.00	397,000	399,194	199,597	199,597
BSEC Annual fees	22.00	108,321	94,121	54,459	47,061
Advertisement and publication expenses		84,000	84,000	16,500	19,500
Bank charges and excise duty		46,985	37,514	11,811	2,904
Dividend Purification	Annexure-E	9,645	621	5,022	515
Shariah Supervisory Board Meeting Remuneration		33,335	52,800	33,335	-
Other operating expenses	23.00	-	5,000		5,000
Total Expenses		3,342,007	3,532,228	1,685,105	1,681,492
Profit/(Loss) before provision		3,729,848	1,925,704	2,811,258	1,199,502
Write Back of Provision/ (Provision) against marketable investment	24.00	(4,005,761)	(33,975,925)	(6,162,392)	(18,447,189)
Net Profit/(Loss) during the period		(275,913)	(32,050,221)	(3,351,134)	(17,247,687)
Earnings Per Unit	25.00	(0.01)	(1.22)	(0.12)	(0.65)

These Financial Statements should be read in conjuction with notes.

Chairman
Trustee, ICB

Managing Director
Capitec Asset Management Ltd. (AMC)

Member
Trustee, ICB

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

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

Place: Dhaka
Date: 29 July , 2025

Capitec-IBBL Shariah Unit Fund
Statement of Changes in Equity (Un-audited)
For the Period from January 01, 2025 to June 30, 2025

Particulars	Unit Capital	Unit Premium Reserve	Retained earnings	Total equity
Balance as on January 01, 2025	**274,173,130**	**700,080**	**(55,536,653)**	**219,336,557**
New Unit subscribed during the period	132,280	-	-	132,280
Unit Surrendered during the period	(204,680)	-	-	(204,680)
Unit premium during the period	-	47,128	-	47,128
Unit discount during the period	-	(26,291)	-	(26,291)
Less: Prior period adjustment			(38,632)	(38,632)
Dividend Paid	-	-	-	-
Net profit/(Loss) during the period	-	-	(275,913)	(275,913)
Balance as on June 30, 2025	**274,100,730**	**720,917**	**(55,851,198)**	**218,970,449**

For the Period from January 01, 2024 to June 30, 2024

Particulars	Unit Capital	Unit Premium Reserve	Retained earnings	Total equity
Balance as on January 01, 2024	**263,345,760**	**2,186,045**	**(13,303,840)**	**252,227,965**
New Unit subscribed during the period	102,590	-	-	102,590
Unit Surrendered during the period		-	-	-
Unit premium during the period	-	(13,617)	-	(13,617)
Unit discount during the period	-	-	-	-
Dividend Paid	-	-	-	-
Net profit/(Loss) during the period	-	-	(32,050,221)	(32,050,221)
Balance as on June 30, 2024	**263,448,350**	**2,172,428**	**(45,354,061)**	**220,266,717**

Chairman
Trustee, ICB

Managing Director
Capitec Asset Management Ltd. (AMC)

Member, Trustee
Trustee, ICB

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

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

Place: Dhaka
Date: 29 July , 2025

Capitec-IBBL Shariah Unit Fund

Statement of Cash Flows (Un-audited)

For the Period from January 01, 2025 to June 30, 2025

Particulars	Notes	Amount in Taka	
		January 01, 2025 to June 30, 2025	January 01, 2024 to June 30, 2024
Cash flow from operating activities			
Net changes in Investment -Listed/ non-listed/IPO Securities	27.00	(5,756,671)	(4,973,057)
Realized gain/(loss) on sale of marketable securities	15.00	1,694,646	1,371,334
Profit on Bank Deposits	28.00	5,424,831	3,077,049
Dividend income received in cash	29.00	4,440,190	3,220,967
Advance, deposit and prepayments	30.00	146,129	80,277
Increase/Add Prior period adjustment		(38,632)	-
Operating Expenses	31.00	(3,090,284)	(3,374,425)
Net cash inflow/(outflow) by operating activities		**2,820,209**	**(597,855)**
Cash flow from investment activities			
Net changes in Investment in MTDR		8,000,000	-
Net cash inflow/(outflow) from investment activities		**8,000,000**	-
Cash flow from financing activities			
Change in Issuance of New/Surrendered Units		(72,400)	102,590
Change in Unit Premium Reserve		20,837	(13,617)
Dividend Paid		-	-
Net cash inflow/(outflow) from financing activities		**(51,563)**	**88,973**
Increase/(Decrease) in cash		**10,768,646**	**(508,882)**
Cash & cash equivalent at beginning of the period		18,177,497	8,488,531
Cash & cash equivalent at end the during the period		**28,946,143**	**7,979,649**
Net Operating Cash Flow Per Unit (NOCFPU)	32.00	**0.10**	**(0.02)**

Chairman, Trustee
Trustee, ICB

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

Member, Trustee
Trustee, ICB

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

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

Place: Dhaka
Date: 29 July , 2025

Note No.	Particulars	Amount in Taka	
		June 30, 2025	December 31, 2024

1.00 Marketable Investment-at market price : Tk. 121,459,910

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Investments in Listed Securities	117,549,910	115,609,000
Investment in Non-Listed securities	3,910,000	4,100,000
	121,459,910	119,709,000

Annexure-A may kindly be seen for details of Marketable Investment

2.00 Preliminary and issue expenses : Tk. 2,118,797

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Preliminary and issue expenses	2,515,797	3,318,571
Less: Amortization during this period	(397,000)	(802,774)
Closing Balance:	2,118,797	2,515,797

3.00 Advance deposits & pre-payments : Tk. 110,341

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Advance Income TAX	-	38,632
BSEC Annual Fees	109,517	217,838
Advance Trustee Fees	824	-
Closing Balance:	110,341	256,470

4.00 Accounts receivable : Tk. 1,929,100

This is made up as follows:

Particulars		June 30, 2025	December 31, 2024
MTDR Profit Receivables	Annexure-J	1,733,710	2,380,615
Dividend Receivables	Annexure-F	195,390	4,036,297
Closing Balance:		1,929,100	6,416,912

5.00 Investment in Money Market Instruments Tk. 67,000,000

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Investment in MTDR	67,000,000	75,000,000
	67,000,000	75,000,000

Annexure-A may kindly be seen for details of Investment in Money Market Instruments (MTDR)

6.00 Cash & cash equivalents : Tk. 28,946,143

This is made up as follows:

Name of the Bank	Branch	Account Number	June 30, 2025	December 31, 2024
Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	2,967,391	2,697,495
Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	25,267,495	14,744,644
Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	708,881	734,982
Southeast Bank PLC. (Islamic Wing)	Motijheel	00271130000002	2,376	376
Closing Balance:			28,946,143	18,177,497

7.00 Unit capital Fund: Tk. 274,100,730

This is made up as follows:

	June 30, 2025	December 31, 2024
Opening balance as at 01 January 2025	274,173,130	263,345,760
Add: New subscription of 13,228 units of Tk. 10 each	132,280	11,940,250
Less: Surrendered of 20,468 units of Tk. 10 each	(204,680)	(1,112,880)
Closing balance as at 30 June 2025	274,100,730	274,173,130

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

Particulars	Number of Units	% of Units
Sponsor	3,750,000	13.68%
Institution	23,525,994	85.83%
Individual	134,079	0.49%
Total	**27,410,073**	**100.00%**

Note No.	Particulars	Amount in Taka	
		June 30, 2025	December 31, 2024

8.00 Unit premium reserve: Tk.720,917

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Opening balance as at 01 January 2025	700,080	2,186,045
Add: Unit premium during the period	47,128	259,301
Less: Unit discount during the period	(26,291)	(1,745,266)
Closing balance as at 30 June 2025	720,917	700,080

9.00 Retained earning : Tk. -55,851,198

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Opening Balance	(55,536,653)	(13,303,840)
Add: Addition during the period	(275,913)	(42,232,813)
Less: Prior period adjustment	(38,632)	-
Less: Dividend Paid	-	-
Closing Balance:	(55,851,198)	(55,536,653)

10.00 Unclaimed Dividend

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Unclaimed Dividend	-	-
	-	-

11.00 Dividend Purification Fund: Tk. 138,244

	June 30, 2025	December 31, 2024
Opening Balance	128,599	47,381
Add: Addition during the period	9,645	81,218
Closing Balance:	138,244	128,599

12.00 Other Liabilites : Tk. 2,455,598

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Management Fees	2,306,697	2,390,588
Trustee Fees	-	4,616
Custodian Fees	137,453	163,271
Advertisement and publication	10,500	12,000
Audit Fees	-	40,000
Payable to SIP Investors	48	45
Others Payable (TDS)	900	-
Closing Balance:	2,455,598	2,610,520

13.00 Net Asset Value(NAV) per unit at cost price : Tk. 10.84

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Total Assets at Market Price	221,564,291	222,075,676
Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	78,289,615	74,283,854
Less: Total liabilities	(2,593,842)	(2,739,119)
Total net asset value (NAV) at cost price	297,260,063	293,620,411
Number of units	27,410,073	27,417,313
Net Asset Value (NAV) per unit at cost price	10.84	10.71

14.00 Net Asset Value (NAV) per unit at market price : Tk. 7.99

This is made up as follows:

Particulars	June 30, 2025	December 31, 2024
Total net asset value at Cost Price	297,260,063	293,620,411
Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	(78,289,615)	(74,283,854)
Net Asset Value (NAV) at market price	218,970,449	219,336,557
Number of units	27,410,073	27,417,313
Net Asset Value (NAV) per unit at market price	7.99	8.00

Note No.	Particulars	Amount in Taka	
		January 01, 2025 to June 30, 2025	January 01, 2024 to June 30, 2024
15.00	**Realized gain/(loss) on sale of marketable securities : Tk. 1,694,646**		
	This is made up as follows:		
	Particulars		
	Realized gain/(loss) on sale of marketable securities	1,694,646	1,371,334
	Total:	**1,694,646**	**1,371,334**
	Annexure-D may kindly be seen for details		
16.00	**Dividend income : Tk. 599,283**		
	This is made up as follows:		
	Particulars		
	Dividend income	599,283	472,688
	Total:	**599,283**	**472,688**
	Annexure-E may kindly be seen for details		
17.00	**Profit on deposits : Tk. 4,777,926**		
	This is made up as follows:		
	Particulars		
	Profit on MSND — Annexure-H	1,197,229	457,109
	Profit on MTDR — Annexure-I	3,580,697	3,156,801
	Total:	**4,777,926**	**3,613,910**
18.00	**Management fees : Tk. 2,306,697**		
	Management fees	2,306,697	2,461,848
	Annexure-K may kindly be seen for details	**2,306,697**	**2,461,848**
19.00	**Trustee fees : Tk. 163,679**		
	Trustee fees	163,679	175,327
	Annexure-L may kindly be seen for details	**163,679**	**175,327**
20.00	**Custodian fees: Tk. 127,399**		
	Custodian fees	127,399	154,581
	Annexure-M may kindly be seen for details	**127,399**	**154,581**
21.00	**Amortization of preliminary and issue expenses : Tk. 397,000**		
	This is made up as follows:		
	Particulars		
	Preliminary and issue expenses during the period	397,000	399,194
	Amortized of preliminary and issue expenses	**397,000**	**399,194**
22.00	**BSEC Annual fees: Tk. 108,321**		
	This is made up as follows:		
	Particulars		
	BSEC Annual fees	108,321	94,121
		108,321	**94,121**
23.00	**Other operating expenses : Tk. 0**		
	This is made up as follows:		
	Particulars		
	Bidding/Subscription Fees	-	5,000
	Closing Balance:	-	**5,000**
24.00	**Write Back of Provision/ (Provision) against marketable Investment: TK. -4,005,761**		
	This is made up as follows:		
	Particulars		
	Opening Balance	(74,283,854)	(32,013,079)
	Unrealized Gain/(Loss)	(78,289,615)	(65,989,004)
	Write Back of Provision/ (Provision) against marketable Investment	**(4,005,761)**	**(33,975,925)**
25.00	**Earning per unit: Tk. -0.01**		
	This is made up as follows:		
	Particulars		
	Net profit during the period	(275,913)	(32,050,221)
	Number of Units	27,410,073	26,344,835
	Earning Per Unit	**(0.01)**	**(1.22)**

Note No.	Particulars		Amount in Taka	
			January 01, 2025 to June 30, 2025	January 01, 2024 to June 30, 2024
26.00	**Non-Performing Investment**			
	This is made up as follows:			
	Annexure-G may kindly be seen for details		-	-
			-	-
27.00	**Net changes in Investment -Listed/ non-listed/IPO Securities**			
	Net Investments in securities Current period in Cost		(199,749,524)	(209,461,660)
	Net Investments in securities Last Year in Cost		193,992,854	204,488,603
		27.01	**(5,756,671)**	**(4,973,057)**
27.01	**Net changes in Investment Breakup:**			
	Sale of Securities during the period (at Cost)	ANNEXURE-D	19,687,415	29,958,075
	Less: Purchase of Securities during the period (Total Cost Value)	ANNEXURE-C	(25,444,086)	(18,921,596)
	Net changes in Investment -Listed/ non-listed/IPO Securities		**(5,756,671)**	**11,036,479**
28.00	**Profit on Bank Deposits**			
	Profit Income on Bank Deposits		4,777,926	3,613,910
	Add: Previous year Profit Receivable on MSND& MTDR		2,380,615	1,759,166
	Less: Current year Profit Receivable on MSND & MTDR		(1,733,710)	(2,296,027)
			5,424,831	**3,077,049**
29.00	**Dividend income received in cash**			
	Dividend Income from Investment in Securities		599,283	472,688
	Add: Previous year Dividend Receivable		4,036,297	3,895,046
	Less: Current year Dividend Receivable		(195,390)	(1,146,767)
			4,440,190	**3,220,967**
30.00	**Advance, deposit and prepayments:**			
	Advance deposits & pre-payments Last Year		256,470	227,392
	Less: Advance deposits & pre-payments Current period		(110,341)	(147,115)
			146,129	**80,277**
31.00	**Cash Paid to Operating Exp.**			
	Operating Expenses		(3,342,007)	(3,532,228)
	Less: Amotization		397,000	399,194
	Less:Opening Total Liabilities		(2,739,119)	(2,936,265)
	Add:Closing Total Liabilities		2,593,842	2,694,874
			(3,090,284)	**(3,374,425)**
32.00	**Net Operating Cash Flow per unit: Tk 0.10**			
	This is made up as follows:			
	Particulars			
	Net Cash inflow/ (out flow) from operating activities		2,820,209	(597,855)
	Outstanding number of units		27,410,073	26,344,835
	Net Operating Cash Flow Per Unit (NOCFPU)		**0.10**	**(0.02)**

33.00 Events after the reporting Period

The Board of Trustees in its meeting held on 29 July, 2025 approved the 2nd Quarter Unaudited financial statements of the Fund for the Period ended June 30, 2025 and authorized the same for issue.

Chairman
Trustee, ICB

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

Member
Trustee, ICB

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

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

Asset Manager: Capitec Asset Management Limited

Capitec-IBBL Shariah Unit Fund

Portfolio Statement as at June 30, 2025

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	Avarage 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
	Sector	**A. Share of Listed Companies**								
1	Cement	CONFIDCEM	106,267	124.45	13,225,458	49.70	5,281,470	(7,943,988)	-60.07%	4.47%
2	Engineering	BBSCABLES	192,585	69.07	13,302,642	14.50	2,792,483	(10,510,160)	-79.01%	4.50%
3		NIALCO	90,260	49.39	4,457,916	23.80	2,148,188	(2,309,728)	-51.81%	1.51%
4	Food & Allied	BENGALBISC	69,153	157.43	10,886,424	57.00	3,941,721	(6,944,703)	-63.79%	3.68%
5	Fuel & Power	CVOPRL	50,000	191.18	9,558,803	133.10	6,655,000	(2,903,803)	-30.38%	3.23%
6		DOREENPWR	366,233	66.16	24,229,187	23.30	8,533,229	(15,695,958)	-64.78%	8.19%
7		MJLBD	19,000	100.65	1,912,436	93.80	1,782,200	(130,236)	-6.81%	0.65%
8	Miscellaneous	BERGERPBL	404	1,746.37	705,533	1,595.50	644,582	(60,951)	-8.64%	0.24%
9		KBSEED	680,001	19.95	13,565,770	10.20	6,936,010	(6,629,760)	-48.87%	4.59%
11	Pharmaceuticals & Chemicals	ACMELAB	75,000	91.32	6,849,046	72.20	5,415,000	(1,434,046)	-20.94%	2.32%
12		BXPHARMA	210,000	92.43	19,411,027	86.10	18,081,000	(1,330,027)	-6.85%	6.56%
13		MARICO	1,002	2,380.99	2,385,750	2,423.10	2,427,946	42,196	1.77%	0.81%
14		PHARMAID	2,000	539.48	1,078,966	535.50	1,071,000	(7,966)	-0.74%	0.36%
15		SQURPHARMA	3,500	210.02	735,067	208.90	731,150	(3,917)	-0.53%	0.25%
16	IT Sector	ITC	380,000	47.66	18,111,132	35.50	13,490,000	(4,621,132)	-25.52%	6.12%
17	Telecommunication	BSCPLC	75,550	227.58	17,193,847	124.80	9,428,640	(7,765,207)	-45.16%	5.81%
18		GP	21,165	345.83	7,319,443	303.10	6,415,112	(904,331)	-12.36%	2.48%
19	Textile	MALEKSPIN	50,000	33.56	1,678,006	23.10	1,155,000	(523,006)	-31.17%	0.57%
20		MHSML	130,000	35.63	4,631,277	13.70	1,781,000	(2,850,277)	-61.54%	1.57%
		Sub -Total			**171,237,731**		**98,710,730**	**(72,527,001)**	**-42.35%**	**57.91%**
		B. Listed Bond								
21	Corporate Bond	IBBLPBOND	5,239	1,052.06	5,511,739	640.50	3,355,580	(2,156,160)	-39.12%	1.86%
22		SJIBLPBOND	3,600	5,000.02	18,000,054	4,301.00	15,483,600	(2,516,454)	-13.98%	6.09%
		Sub-Total			**23,511,793**		**18,839,180**	**(4,672,614)**	**-19.87%**	**7.95%**
		C. IPO Shares								
23					-		-	-		0.00%
		Sub-Total			-		-	-		**0.00%**
Grand Total of Capital Market Securities (Listed)					**194,749,524**		**117,549,910**	**(77,199,615)**	**-39.64%**	**65.86%**

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
A. Open- End Mutual Fund										
1	Open-end Mutual Fund	HFAML SHARIAH UNIT FUND	500,000	10.00	5,000,000	7.82	3,910,000	(1,090,000)	-21.80%	1.69%
		Sub-Total			5,000,000		3,910,000	(1,090,000)	-21.80%	1.69%
Grand Total of Capital Market Securities (Listed & Non-Listed)					199,749,524		121,459,910	(78,289,615)	-39.19%	67.55%

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 & 08/09/2024	Jamuna Bank PLC.(Islamic Wing)	11.00%	22,000,000	23,210,000	7.44%
2 & 22/03/2025	Southeast Bank PLC.(Islamic Wing)	11.00%	5,000,000	5,275,000	1.69%
3 & 13/03/2025	Southeast Bank PLC.(Islamic Wing)	11.50%	10,000,000	10,575,000	3.38%
4 & 22/03/2025	Islamic Finance and Investment PLC.	11.50%	15,000,000	15,862,500	5.07%
5 & 24/6/2025	IDLC Finance PLC.(Islamic Wing)	10.25%	15,000,000	15,768,750	5.07%
	Sub-Total		67,000,000	70,691,250	22.66%
B. Cash at Bank :					
A/C NO	Bank Name	Rate of Profit	Available Balance	N/A	
20504300900000507	Islami Bank Bangladesh PLC. MSND	2.20%	2,967,391		
00271360000006	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	25,267,495		
00271360000007	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	708,881		
00271130000002	Southeast Bank PLC. MCD (Islamic Wing)	-	2,376		
	Sub-Total		28,946,143		
Total Cash & Cash Equivalent and Investment in Securities (Not related to Capital Market):			95,946,143		

Total Investment=(I+II+III)	295,695,667		

Capitec-IBBL Shariah Unit Fund
Valuation of Open-End Mutual Fund
As at June 30, 2025

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 June 26, 2025	Required Provision per unit	Required Provision	Status
1	HFAML SHARIAH UNIT FUND	500,000	10.00	7.82	2.18	1,090,000	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, 2025 to June 30, 2025

Investment in Securities

ANNEXURE-C

S.L.	Company Name (Trading Code)	Number of Shares	Avarage Cost Value Per Share	Total Cost Value Value Amount	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments
1	PHARMAID	4,470	539.48	2,411,489	535.50	2,393,685	(17,804)
2	ITC	60,000	38.42	2,305,142	35.50	2,130,000	(175,142)
3	BXPHARMA	210,000	92.43	19,411,027	86.10	18,081,000	(1,330,027)
4	KBSEED	130,001	10.13	1,316,428	10.20	1,326,010	9,582
Total				**25,444,086**		**23,930,695**	**(1,513,391)**

Capitec-IBBL Shariah Unit Fund

Schedule of realized gain/(loss) on sale of marketable securities

For the Period from January 01, 2025 to June 30, 2025

ANNEXURE-D

SL. No	Trading Code	No of Share	Avarage Sell Price per Share	Sell Value	Avarage Cost Price per Share	Cost Value	Profit/(Loss)
1	BXPHARMA	171,500	95.04	16,299,128	86.17	14,778,281	1,520,848
2	PHARMAID	2,470	573.36	1,416,192	539.48	1,332,523	83,669
3	SINOBANGLA	83,296	44.02	3,666,742	42.94	3,576,611	90,130
Total				**21,382,062**		**19,687,415**	**1,694,646**

Capitec-IBBL Shariah Unit Fund
Dividend Income
For the Period from January 01, 2025 to June 30, 2025

Annexure-E

SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Dividend Amount	DP Ratio	Purification Amount
		A		B	C			
01	MARICO	1,002	February 23, 2025	10.00	440.00%	44,088	0.025700	1,133
02	GP	21,165	February 26, 2025	10.00	170.00%	359,805	0.009700	3,490
03	MARICO	1,002	May 26, 2025	10.00	1950.00%	195,390	0.025700	5,022
	Total					**599,283**		**9,645**

Annexure-F

Dividend Receivables

Trading Code	Amount in Taka	
	June 30, 2025	December 31, 2024
MARICO	195,390	-
DOREENPWR	-	366,233
NIALCO	-	54,156
ACHIASF	-	600,000
BERGERPBL	-	69,153
SJIBLPBOND	-	1,670,400
SQURPHARMA	-	38,500
CVOPRL	-	50,000
BBSCABLES	-	19,259
ITC	-	352,000
MJLBD	-	98,800
MALEKSPIN	-	50,000
ACMELAB	-	262,500
BXPHARMA	-	228,000
MHSML	-	39,000
SINOBANGLA	-	83,296
KBSEED	-	55,000
Closing Balance:	**195,390**	**4,036,297**

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 30.06.2025 (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

Profit on MSND

For the Period from January 01, 2025 to June 30, 2025

Annexure-H

SL No.	Bank/ Institiation Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islami Bank Bangladesh PLC.	Banglamotor	20504360900000507	MSND	2.20%	22,180	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	MSND	7.00%	1,149,016	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	MSND	7.00%	26,033	
	Total					1,197,229	

Profit on MTDR

For the Period from January 01, 2025 to June 30, 2025

Annexure-I

SL No.	Bank/ Institiation 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	11.00%	1,220,358	
02	Mutual Trust Bank PLC.(Islamic Wing)	MTB Centre Corporate Br.	9992020001409	10000000 (Encashment)	MTDR	Encashment	80,642	
03	Islamic Finance and Investment PLC.	Head office	11129700000518	15,000,000	MTDR	11.50%	850,267	
04	Southeast Bank PLC. (Islamic Wing)	Motijheel	23400000022	5,000,000	MTDR	11.00%	284,543	
05	IDLC Finance PLC. (Islamic Wing)	Head office	7772010000396	15,000,000	MTDR	10.25%	804,263	
06	Southeast Bank PLC. (Islamic Wing)	Motijheel	002723400000069	10,000,000	MTDR	11.50%	340,625	
	Total			67,000,000			3,580,697	

Annexure-J

MTDR Profit Receivables

SL No.	Bank/ Institiation 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	11.00%	749,674	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	23400000022	5,000,000	MTDR	11.00%	149,457	
03	Islamic Finance and Investment PLC.	Head office	11129700000518	15,000,000	MTDR	11.50%	460,750	
04	IDLC Finance PLC. (Islamic Wing)	Head office	7772010000396	15,000,000	MTDR	10.25%	21,205	
05	Southeast Bank PLC. (Islamic Wing)	Motijheel	002723400000069	10,000,000	MTDR	11.50%	340,625	
	Total			67,000,000			1,721,710	

Capitec-IBBL Shariah Unit Fund

Management fees

For the Period from January 01, 2025 to June 30, 2025

Annexure-K

Date	NAV	Fees
January 2, 2025	218,183,251.86	25,349.81
January 9, 2025	217,879,926.25	88,607.66
January 16, 2025	216,999,799.61	88,269.15
January 23, 2025	219,338,733.33	89,168.74
January 30, 2025	219,220,846.20	89,123.40
February 6, 2025	220,387,309.71	89,572.04
February 13, 2025	219,764,511.96	89,332.50
February 20, 2025	220,742,894.78	89,708.81
February 27, 2025	221,019,494.25	89,815.19
March 6, 2025	218,615,849.34	88,890.71
March 13, 2025	218,147,055.38	88,710.41
March 20, 2025	219,193,796.95	89,113.00
March 27, 2025	222,231,651.16	90,281.40
March 31, 2025	222,404,052.45	51,627.26
April 10, 2025	223,225,250.09	129,519.37
April 17, 2025	223,207,416.94	90,656.70
April 24, 2025	222,997,547.53	90,575.98
April 30, 2025	222,802,531.45	77,572.26
May 8, 2025	220,758,698.18	102,531.30
May 15, 2025	216,425,628.70	88,048.32
May 22, 2025	217,217,646.81	88,352.94
May 29, 2025	215,143,329.95	87,555.13
June 4, 2025	216,529,635.57	75,504.28
June 19, 2025	216,650,360.78	188,860.19
June 26, 2025	219,103,332.24	89,078.20
June 30, 2025	218,970,450.06	50,872.63
Total Management fees		**2,306,697**

Capitec-IBBL Shariah Unit Fund
Trustee fees

For the Period from January 01, 2025 to June 30, 2025

Annexure-L

Date	NAV	Fees
January 2, 2025	218,183,251.86	1,798.21
January 9, 2025	217,879,926.25	6,285.00
January 16, 2025	216,999,799.61	6,259.61
January 23, 2025	219,338,733.33	6,327.08
January 30, 2025	219,220,846.20	6,323.68
February 6, 2025	220,387,309.71	6,357.33
February 13, 2025	219,764,511.96	6,339.36
February 20, 2025	220,742,894.78	6,367.58
February 27, 2025	221,019,494.25	6,375.56
March 6, 2025	218,615,849.34	6,306.23
March 13, 2025	218,147,055.38	6,292.70
March 20, 2025	219,193,796.95	6,322.90
March 27, 2025	222,231,651.16	6,410.53
March 31, 2025	222,404,052.45	3,666.00
April 10, 2025	223,225,250.09	9,198.84
April 17, 2025	223,207,416.94	6,438.68
April 24, 2025	222,997,547.53	6,432.62
April 30, 2025	222,802,531.45	5,508.85
May 8, 2025	220,758,698.18	7,277.76
May 15, 2025	216,425,628.70	6,243.05
May 22, 2025	217,217,646.81	6,265.89
May 29, 2025	215,143,329.95	6,206.06
June 4, 2025	216,529,635.57	5,353.75
June 19, 2025	216,650,360.78	13,391.85
June 26, 2025	219,103,332.24	6,320.29
June 30, 2025	218,970,450.06	3,609.40
Total Trustee fees		**163,679**

Capitec-IBBL Shariah Unit Fund
Custodian fees
For the Period from January 01, 2025 to June 30, 2025

Annexure-M

Date	Portfolio	MTDR	Custodian Fee
January 31, 2025	87,922,271.08	57,000,000.00	18,115
February 28, 2025	113,312,578.30	57,000,000.00	21,289
March 31, 2025	92,599,528.30	67,000,000.00	19,950
April 30, 2025	105,187,446.20	67,000,000.00	21,523
May 31, 2025	116,710,924.20	67,000,000.00	22,964
June 30, 2025	121,459,909.70	67,000,000.00	23,557
Total Custodian fees			**127,399**