

## **Financial Statements (Un-Audited)**

### **Capitec Popular Life Unit Fund**

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

For the Period from 01 July, 2025 to 31 March, 2026

## Capitec Popular Life Unit Fund

Statement of Financial Position

As at 31 March, 2026

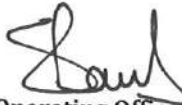
Particulars	Notes	Amount in Taka	
		31 March, 2026	30 June, 2025
<b>ASSETS</b>			
<b>Non Current Assets</b>			
Preliminary and issue expenses	1.00	691,731	1,340,821
<b>Total Non Current Assets</b>		<b>691,731</b>	<b>1,340,821</b>
<b>Current Assets</b>			
Marketable investment -at market price	2.00	198,952,833	188,031,619
Investment in Govt. Treasury Bill	3.00	-	-
Advance deposits and pre-payments	4.00	134,735	215,332
Accounts receivable	5.00	3,051,741	1,536,787
Investment in Money Market Instruments	6.00	22,000,000	22,000,000
Cash and cash equivalents	7.00	4,782,230	5,943,945
<b>Total Current Assets</b>		<b>228,921,539</b>	<b>217,727,683</b>
<b>Total Assets</b>		<b>229,613,270</b>	<b>219,068,504</b>
<b>Owners' Equity</b>			
Unit capital Fund	8.00	239,173,600	240,441,450
Unit premium reserve	9.00	6,227,169	6,083,584
Retained earnings	10.00	(17,073,246)	(29,902,676)
<b>Total Owners' Equity</b>		<b>228,327,523</b>	<b>216,622,358</b>
<b>Liabilities</b>			
Unclaimed Payable	11.00	-	-
Other Liabilities	12.00	1,285,747	2,446,146
<b>Total Liabilities</b>		<b>1,285,747.00</b>	<b>2,446,146</b>
<b>Total Owners' Equity &amp; Liabilities</b>		<b>229,613,270</b>	<b>219,068,504</b>
<b>Net Asset Value (NAV) Per Unit</b>			
At cost price	13.00	10.78	10.63
At market price	14.00	9.55	9.01

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)

**Place: Dhaka, Bangladesh.**

Dated: 30 April, 2026



**Chairman, Trustee**

Investment Corporation of Bangladesh



**Member Secretary, Trustee**

Investment Corporation of Bangladesh



**Capitec Popular Life Unit Fund**  
Statement of Profit or Loss and Other Comprehensive Income  
For the Period from 01 July, 2025 to 31 March, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		01 July, 2025 to 31 March, 2026	01 July, 2024 to 31 March, 2025	01 January, 2026 to 31 March, 2026	01 January, 2025 to 31 March, 2025
<b>Income</b>					
Realized gain/(loss) on sale of marketable securities	15.00	4,150,627	(11,730,851)	14,544	(146,908)
Dividend income	16.00	3,976,224	3,358,843	815,403	1,006,287
Profit on deposits	17.00	6,997,463	6,448,488	1,904,452	2,289,278
<b>Total Income</b>		<b>15,124,314</b>	<b>(1,923,520)</b>	<b>2,734,399</b>	<b>3,148,657</b>
<b>Expenses</b>					
Management fees	18.00	3,604,690	3,434,989	1,197,061	1,116,959
Trustee fees	19.00	256,238	243,510	85,144	79,136
Custodian fees	20.00	248,486	211,445	84,369	62,411
CDBL charges		69,459	63,878	51,390	51,104
Amortization of preliminary and issue expenses	21.00	649,090	649,090	213,205	213,205
BSEC Annual fees	22.00	162,091	157,060	53,241	51,589
Advertisement and publication expenses		76,500	115,500	-	34,500
Bank charges and excise duty		37,400	105,825	545	21,000
Other operating expenses	23.00	-	-	-	-
<b>Total Expenses</b>		<b>5,103,954</b>	<b>4,981,297</b>	<b>1,684,955</b>	<b>1,629,903</b>
<b>Profit/(Loss) before provision</b>		<b>10,020,360</b>	<b>(6,904,817)</b>	<b>1,049,444</b>	<b>1,518,753</b>
Write Back of Provision/ (Provision) against marketable Investment	24.00	9,541,431	12,698,062	4,988,391	4,898,971
<b>Net Profit/(Loss) for the period</b>		<b>19,561,791</b>	<b>5,793,245</b>	<b>6,037,835</b>	<b>6,417,724</b>
Add: Other comprehensive income		-	-	-	-
<b>Total Comprehensive income /(loss)</b>		<b>19,561,791</b>	<b>5,793,245</b>	<b>6,037,835</b>	<b>6,417,724</b>
<b>Earnings Per Unit</b>	25.00	<b>0.82</b>	<b>0.24</b>	<b>0.25</b>	<b>0.27</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

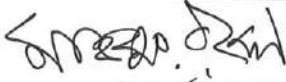


**Capitec Popular Life Unit Fund**  
Statement of Changes in Equity  
For the Period from 01 July, 2025 to 31 March, 2026

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Balance as on 01 July, 2025	240,441,450	6,083,584	-	(29,902,676)	216,622,358
New Unit subscribed during the Period	252,930	-	-	-	252,930
Unit Surrendered during the Period	(1,520,780)	-	-	-	(1,520,780)
Unit premium during the Period	-	155,168	-	-	155,168
Unit discount during the Period	-	(11,583)	-	-	(11,583)
Dividend Paid	-	-	-	(6,732,361)	(6,732,361)
Net profit/(Loss) during the Period	-	-	-	19,561,791	19,561,791
<b>Balance as on 31 March, 2026</b>	<b>239,173,600</b>	<b>6,227,169</b>	<b>-</b>	<b>(17,073,246)</b>	<b>228,327,523</b>

**Capitec Popular Life Unit Fund**  
Statement of Changes in Equity  
For the Period from 01 July, 2024 to 31 March, 2025

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Balance as on 01 July, 2024	245,857,630	5,149,244	-	(36,835,191)	214,171,683
New Unit subscribed during the Period	163,340	-	-	-	163,340
Unit Surrendered during the Period	(5,792,050)	-	-	-	(5,792,050)
Unit premium during the Period	-	978,555	-	-	978,555
Unit discount during the Period	-	(18,332)	-	-	(18,332)
During Period adjustment	-	-	-	(47,500)	(47,500)
Dividend Paid	-	-	-	-	-
Net profit/(Loss) for the period	-	-	-	5,793,245	5,793,245
<b>Balance as on 31 March, 2025</b>	<b>240,228,920</b>	<b>6,109,467</b>	<b>-</b>	<b>(31,089,446)</b>	<b>215,248,941</b>



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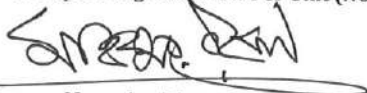
**Member Secretary, Trustee**  
Investment Corporation of Bangladesh

Place: Dhaka, Bangladesh.

Dated: 30 April, 2026

**Capitec Popular Life Unit Fund**  
Statement of Cash Flows  
For the Period from 01 July, 2025 to 31 March, 2026

Particulars	Notes	Amount in Taka	
		01 July, 2025 to 31 March, 2026	01 July, 2024 to 31 March, 2025
<b>Cash flow from operating activities</b>			
Net changes in Investment -Listed/ non-listed/IPO Securities	27.00	(1,379,783)	(32,031,712)
Realized gain/(loss) on sale of marketable securities	15.00	4,150,627	(11,730,851)
Profit on Bank Deposits	28.00	5,367,862	5,271,674
Dividend income received in cash	29.00	4,085,071	3,461,361
Accounts Receivable From Broker		5,800	1,697,498
Increase/Add Prior period adjustment		-	(47,500)
Advance deposits and pre-payments	30.00	80,597	141,071
(Increase)/Decrease Cash Paid to Operating Exp.	31.00	(5,615,263)	(5,735,100)
<b>Net cash inflow/(outflow) by operating activities</b>		<b>6,694,911</b>	<b>(38,973,558)</b>
<b>Cash flow from investment activities</b>			
Net changes in Investment in Money Market Instruments (MTDR)		-	25,000,000
<b>Net cash inflow/(outflow) from investment activities</b>		<b>-</b>	<b>25,000,000</b>
<b>Cash flow from financing activities</b>			
Issuance of New Units		252,930	163,340
Unit Surrender		(1,520,780)	(5,792,050)
Unit Premium Reserve		143,585	960,223
Dividend Paid		(6,732,361)	-
<b>Net cash inflow/(outflow) from financing activities</b>		<b>(7,856,626)</b>	<b>(4,668,487)</b>
<b>Increase/(Decrease) in cash</b>			
		<b>(1,161,715)</b>	<b>(18,642,045)</b>
Cash & cash equivalent at beginning of the period		5,943,945	25,140,093
<b>Cash &amp; cash equivalent at end of the period</b>		<b>4,782,230</b>	<b>6,498,048</b>
<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	32.00	0.28	(1.62)

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

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

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



**Capitec Popular Life Unit Fund**  
Notes to the financial statement  
As at 31 March, 2026

Notes	Particular	Amount in Taka				
		31 March, 2026	30 June, 2025			
<b>1.00 Preliminary and issue expenses : Tk 691,731</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	Opening Preliminary and issue expenses	1,340,821	2,205,484			
	Less: Amortization during the period	(649,090)	(864,663)			
	<b>Closing Balance:</b>	<b>691,731</b>	<b>1,340,821</b>			
<b>2.00 Marketable Investment-at market price : Tk 198,952,833</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	Investments in Listed Securities	163,395,115	155,140,475			
	Investment in Non-Listed securities	35,557,718	32,891,144			
	<b>Annexure-A may kindly be seen for details of Marketable Investment</b>	<b>198,952,833</b>	<b>188,031,619</b>			
<b>3.00 Investment in Govt. Treasury Bill :Tk.0</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	Opening Balance	-	-			
	Add: Addition during the Period	-	18,888,780			
	Less: During the Period maturity	-	(18,888,780)			
	<b>Closing Balance:</b>	<b>-</b>	<b>-</b>			
<b>4.00 Advance deposits and pre-payments : Tk 134,735</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	Advance BSEC Annual Fees	53,241	215,332			
	Advance Trustee Fees	81,494	-			
	<b>Total:</b>	<b>134,735</b>	<b>215,332</b>			
<b>5.00 Accounts receivable : Tk 3,051,741</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	MTDR Profit Receivables	754,807	838,750			
	SND Profit Receivables	69,753	-			
	Receivable from Broker	-	5,800			
	Treasury Bond Profit Receivables	2,147,528	503,737			
	Dividend Receivables	79,653	188,500			
	<b>Total:</b>	<b>3,051,741</b>	<b>1,536,787</b>			
<b>6.00 Investment in Money Market Instruments : Tk. 22,000,000</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	Investment in Money Market Instruments (MTDR)	22,000,000	22,000,000			
	<b>Annexure-A may kindly be seen for details of Investment in Money Market Instruments (MTDR)</b>	<b>22,000,000</b>	<b>22,000,000</b>			
<b>7.00 Cash and cash equivalents : Tk 4,782,230</b>						
	This is made up as follows:					
	<b>Particulars</b>					
	<b>Name of the Bank</b>	<b>Purpose of Account</b>	<b>Branch</b>	<b>Account Number</b>	<b>Amount in (Tk.)</b>	
	Southeast Bank PLC.	Operational transaction	Mouchak	004513100000027	808,959	2,983,752
		Unit subscription & surrender		004513100000035	363,430	1,014,197
		Trading transaction		004513100000036	3,553,774	1,931,253
		Dividend Distribution		004511200000002	56,067	14,743
		<b>Total:</b>				<b>4,782,230</b>





Notes	Particular	Amount in Taka	
		31 March, 2026	30 June, 2025

**13.00 Net Asset Value (NAV) per unit at cost price : Tk 10.78**

This is made up as follows:

**Particulars**

Total Assets at Market Price  
Add/(Less): Investment diminution reserve-unrealized gain/(loss)  
Less: Total Liabilities  
**Total net asset value (NAV) at cost price**  
Outstanding number of units  
**Net Asset Value (NAV) per unit at cost price**

229,613,270	219,068,504
29,473,735	39,015,166
(1,285,747)	(2,446,146)
<b>257,801,258</b>	<b>255,637,524</b>
23,917,360	24,044,145
<b>10.78</b>	<b>10.63</b>

**14.00 Net Asset Value (NAV) per unit at market price : Tk 9.55**

This is made up as follows:

**Particulars**

Total net asset value at Cost Price  
Add/(Less): Investment diminution reserve-unrealized gain/(loss)  
**Net Asset Value (NAV) at market Price**  
Outstanding number of units  
**Net Asset Value (NAV) per unit at market price**

257,801,258	255,637,524
(29,473,735)	(39,015,166)
<b>228,327,523</b>	<b>216,622,358</b>
23,917,360	24,044,145
<b>9.55</b>	<b>9.01</b>



**Capitec Popular Life Unit Fund**  
Notes to the Profit or Loss and Other Comprehensive Income  
For the Period from 01 July, 2025 to 31 March, 2026

Notes	Particular	Amount in Taka	
		01 July, 2025 to 31 March, 2026	01 July, 2024 to 31 March, 2025
15.00	<b>Realized gain/(loss) on sale of marketable securities : Tk 4,150,627</b> This is made up as follows: <b>Particulars</b> Realized gain/(loss) on sale of marketable securities <b>Total:</b>	4,150,627 4,150,627	(11,730,851) (11,730,851)
	Annexure-E may kindly be seen for details of realized gain/(loss) on sale of marketable securities.		
16.00	<b>Dividend income : Tk 3,976,224</b> This is made up as follows: <b>Particulars</b> Dividend income <b>Total:</b>	3,976,224 3,976,224	3,358,843 3,358,843
	Annexure-F may kindly be seen for details of dividend income.		
17.00	<b>Profit on deposits : Tk 6,997,463</b> This is made up as follows: <b>Particulars</b>  Profit on Bank Accounts Profit on FDR/MTDR Profit on Treasury Bond Profit on Treasury Bill <b>Total:</b>	Annexure-H 341,445 Annexure-I 1,191,454 Annexure-J 5,464,564 - 6,997,463	620,176 2,888,270 1,828,822 1,111,220 6,448,488
18.00	<b>Management fees : Tk 3,604,690</b> This is made up as follows: <b>Particulars</b> Management fees	3,604,690 3,604,690	3,434,989 3,434,989
19.00	<b>Trustee fees : Tk 256,238</b> This is made up as follows: <b>Particulars</b> Trustee fees	256,238 256,238	243,510 243,510
20.00	<b>Custodian fees : Tk 248,486</b> This is made up as follows: <b>Particulars</b> Custodian fees	248,486 248,486	211,445 211,445
21.00	<b>Amortization of preliminary and issue expenses : Tk 649,090</b> This is made up as follows: <b>Particulars</b> Preliminary and issue expenses during the period Amortized of preliminary and issue expenses	649,090 649,090	649,090 649,090
22.00	<b>BSEC Annual fees : Tk 162,091</b> This is made up as follows: <b>Particulars</b> BSEC Annual fees	162,091 162,091	157,060 157,060



Notes	Particular	Amount in Taka	
		01 July, 2025 to 31 March, 2026	01 July, 2024 to 31 March, 2025
23.00	<b>Other operating expenses : Tk 0</b> This is made up as follows: <b>Particulars</b> Bidding/Subscription Fees Total:	-	-
24.00	<b>Write Back of Provision/ (Provision) against marketable Investment : TK 9,541,431</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> Annexure-A may kindly be seen for details of Marketable Investment	(39,015,166) (29,473,735) <b>9,541,431</b>	(51,108,391) (38,410,329) <b>12,698,062</b>
25.00	<b>Earnings per unit: Tk 0.82</b> This is made up as follows: <b>Particulars</b> Net profit for the Period Outstanding number of units <b>Earnings Per Unit</b> *This represents an increase compared to the prior period, mainly due to Write Back of Provision from portfolio investments & increase income.	19,561,791 23,917,360 <b>0.82</b>	5,793,245 24,022,892 <b>0.24</b>
26.00	<b>Non-Performing Investment: Tk 0</b> This is made up as follows: <b>Particulars</b> Non-Performing Investment Annexure-G may kindly be seen for details of Non-Performing Investment.	-	-
27.00	<b>Net changes in Investment -Listed/ non-listed/IPO Securities ,Tk.:-1,379,783</b> Net Investments in securities Current Period Cost Net Investments in securities Last Year Cost	(228,426,568) 227,046,785	(222,074,979) 190,043,267
27.01	<b>Net changes in Investment Breakup:</b>	<b>(1,379,783)</b>	<b>(32,031,712)</b>
	Sale of Securities during the period (at Cost) Less: Purchase of Securities during the period (Total Cost Value) <b>Net changes in Investment</b>	Annexure - E Annexure- C 46,638,198 (48,017,981) <b>(1,379,783)</b>	35,481,926 (67,513,638) <b>(32,031,712)</b>
28.00	<b>Profit on Bank Deposits, : Tk.5,367,862</b> Profit Income on Bank Deposits Add: Previous year Profit Receivable on MSND,MTDR & GT Bond & Bill Less: Current year Profit Receivable on MSND, MTDR &GT Bond & Bill	6,997,463 1,342,487 (2,972,088) <b>5,367,862</b>	6,448,488 1,143,345 (2,320,160) <b>5,271,674</b>
29.00	<b>Dividend income received in cash, Tk : 4,085,071</b> Dividend Income from Investment in Securities Add: Previous year Dividend Receivable Less: Current year Dividend Receivable	3,976,224 188,500 (79,653) <b>4,085,071</b>	3,358,843 388,230 (285,712) <b>3,461,361</b>
30.00	<b>Advance, deposit and prepayments,Tk. 80,597</b> Advance deposits & pre-payments Last Year Less: Advance deposits & pre-payments Current period	215,332 (134,735) <b>80,597</b>	270,659 (129,588) <b>141,071</b>
31.00	<b>Cash Paid to Operating Exp., Tk:-5,615,263</b>  Operating Expenses Less: Amotization Opening Total Liabilities Closing Total Liabilities	(5,103,954) 649,090 1,285,747 (2,446,146) <b>(5,615,263)</b>	(4,981,297) 649,090 1,205,611 (2,608,504) <b>(5,735,100)</b>



Notes	Particular	Amount in Taka	
		01 July, 2025 to 31 March, 2026	01 July, 2024 to 31 March, 2025
<b>32.00</b>	<b>Net Operating Cash Flow per unit: Tk 0.28</b>		
	Net Cash inflow/ (out flow) from operating activities	6,694,911	(38,973,558)
	Outstanding number of units	23,917,360	24,022,892
	<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	<b>0.28</b>	<b>(1.62)</b>

**33.00 Events after the reporting Period**

The Board of Trustees in its meeting held on 30 April, 2026 approved the 3rd Quarter Un-audited financial statements of the Fund for the Period ended March 31, 2026 and authorized the same for issue.



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



**Chairman, Trustee**  
Investment Corporation of Bangladesh



**Chief Operating Officer & CCO**  
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**Sr. Assistant Manager-Accounts**  
Capitec Asset Management Ltd. (AMC)



**Asset Manager: Capitec Asset Management Limited**  
**Capitec Popular Life Unit Fund**  
 Portfolio Statement as at 31 March, 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	% of Total Investment in Sector wise	
	<b>Sector</b>	<b>A. Share of Listed Companies</b>									
1	Cement	LHB	1,000	68.92	68,924	51.20	51,200	(17,724)	-25.72%	0.03%	0.03%
2	Engineering	BSRMSTEEL	190,957	69.87	13,341,833	67.20	12,832,310	(509,522)	-3.82%	5.23%	5.23%
3		NIALCO	120	48.21	5,785	24.90	2,988	(2,797)	-48.35%	0.00%	
4	Financial Institutions	IDLC	196,182	52.44	10,288,278	39.50	7,749,189	(2,539,089)	-24.68%	4.03%	4.03%
5	Food & Allied	BATBC	10,450	480.76	5,023,926	221.30	2,312,585	(2,711,341)	-53.97%	1.97%	1.97%
6	Fuel & Power	UPGDCL	39,150	280.66	10,987,934	116.60	4,564,890	(6,423,044)	-58.46%	4.31%	4.31%
7	Insurance	PIONEERINS	76,230	116.07	8,848,000	52.10	3,971,583	(4,876,417)	-55.11%	3.47%	5.32%
8		RUPALIINS	130,000	36.45	4,738,676	22.40	2,912,000	(1,826,676)	-38.55%	1.86%	
9	IT Sector	ITC	50,000	38.52	1,926,177	37.60	1,880,000	(46,177)	-2.40%	0.75%	0.75%
10	Miscellaneous	BERGERPBL	100	1,807.97	180,797	1,389.90	138,990	(41,807)	-23.12%	0.07%	4.82%
11		BSC	71,500	108.36	7,747,400	106.50	7,614,750	(132,650)	-1.71%	3.04%	
12		MIRACLEIND	72,060	60.86	4,385,238	28.70	2,068,122	(2,317,116)	-52.84%	1.72%	
13	Pharmaceuticals & Chemicals	SQURPHARMA	500	210.47	105,236	210.80	105,400	164	0.16%	0.04%	1.83%
14		MARICO	300	2,378.39	713,518	2,731.80	819,540	106,022	14.86%	0.28%	
15		ACMELAB	40,000	90.44	3,617,488	75.50	3,020,000	(597,488)	-16.52%	1.42%	
16		RENATA	500	489.98	244,989	423.20	211,600	(33,389)	-13.63%	0.10%	
17	Telecommunication	BSCPLC	65,100	238.60	15,533,040	138.00	8,983,800	(6,549,240)	-42.16%	6.09%	7.11%
18		GP	7,586	345.15	2,618,305	244.00	1,850,984	(767,321)	-29.31%	1.03%	
19	Textile	MHSML	80,000	35.89	2,871,408	17.60	1,408,000	(1,463,408)	-50.96%	1.13%	1.13%
	<b>Sub-Total</b>			<b>93,246,953</b>		<b>62,497,931</b>	<b>(30,749,021)</b>	<b>-32.98%</b>	<b>36.54%</b>	<b>36.54%</b>	
As per BSEC Circular No. SEC/CMRRCD/2009-193/172, dated 30 June 2015 Mutual fund has separate provision method for investment in Mutual Fund. (Valuation of Mutual Fund is given in Annexure-B)											
	<b>B. Listed Mutual Fund</b>										
20	Mutual Fund	VAMLBDMF1	2,613,000	9.48	24,759,959	7.37	19,256,504	(5,503,455)	-22.23%	9.70%	9.70%
	<b>Sub-Total</b>			<b>24,759,959</b>		<b>19,256,504</b>	<b>(5,503,455)</b>	<b>-22.23%</b>	<b>9.70%</b>	<b>9.70%</b>	
	<b>C. Corporate Listed Bond</b>										
21	Corporate Bond	APSLCBOND	200	1,370.00	274,000	1,403.00	280,600	6,600	2.41%	0.11%	5.56%
22		DBLPBOND	2,781	5,000.00	13,905,000	6,000.00	16,686,000	2,781,000	20.00%	5.45%	
	<b>Sub-Total</b>			<b>14,179,000</b>		<b>16,966,600</b>	<b>2,787,600</b>	<b>19.66%</b>	<b>5.56%</b>	<b>5.56%</b>	
	<b>D. Govt. Treasury Listed Bond</b>										
		<b>ISIN</b>									
23	G-SEC (T.Bond)	BD0929241059	350,000	100.57	35,197,906	107.38	37,582,160	2,384,254	6.77%	13.79%	24.00%
24		BD0935291106	50,000	100.11	5,005,720	111.96	5,597,920	592,200	11.83%	1.96%	
25		BD0930481058	200,000	105.19	21,037,000	107.47	21,494,000	457,000	2.17%	8.24%	
	<b>Sub-Total</b>			<b>61,240,626</b>		<b>64,674,080</b>	<b>3,433,454</b>	<b>5.61%</b>	<b>24.00%</b>	<b>24.00%</b>	
	<b>E. IPO Shares</b>										
26	N/A	N/A	-	-	-	-	-	-	0.00%	0.00%	
	<b>Sub-Total</b>			<b>-</b>		<b>-</b>	<b>-</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	
	<b>Grand Total of Capital Market Securities (Listed)</b>			<b>193,426,537</b>		<b>163,395,115</b>	<b>(30,031,422)</b>	<b>-15.53%</b>	<b>75.79%</b>	<b>75.79%</b>	



**II. Investment in Capital Market Securities (Non-Listed)**

SL	Investment in Stocks/Securities(Sectorwise)	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	% of Total Investment in Sector wise
<b>A. Open- End Mutual Fund</b>										
1	Open-End Mutual Fund	Peninsula Balanced Fund	2,500,000	10.00	25,000,000	11.36	28,400,000	3,400,000	13.60%	13.71%
2		HFAML Unit Fund	944,290	10.59	10,000,031	7.58	7,157,718	(2,842,313)	-28.42%	
<b>Total of Capital Market Securities (Non-Listed)</b>					<b>35,000,031</b>		<b>35,557,718</b>	<b>557,687</b>	<b>1.59%</b>	<b>13.71%</b>
<b>Total Investment in Capital Market Securities(Listed+Non-Listed)</b>					<b>228,426,568</b>		<b>198,952,833</b>	<b>(29,473,735)</b>	<b>-12.90%</b>	<b>89.51%</b>

**III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market**
**A. Investment in Money Market Instruments (Govt. Treasury bill) :**

SL & Date	Govt. Treasury bill ISIN	Types (G Sec./Others)	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
-	-	-	-	-	-	0.00%
<b>Sub-Total</b>						<b>0.00%</b>

**B. Term Deposit :**

SL & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 29/08/2025	Islamic Finance and Investment PLC.	11.50%	22,000,000	23,265,000	8.62%
<b>Sub-Total</b>			<b>22,000,000</b>	<b>23,265,000</b>	<b>8.62%</b>

**C. Cash at Bank :**

A/C NO	Bank Name	Rate of Profit	Available Balance	Remarks
004513100000027	Southeast Bank PLC. SND	7.00%	808,959	N/A
004513100000035	Southeast Bank PLC. SND	7.00%	363,430	
004513100000036	Southeast Bank PLC. SND	7.00%	3,553,774	
004511200000002	Southeast Bank PLC. Current A/C	-	56,067	
<b>Sub-Total</b>			<b>4,782,230</b>	
<b>Total Cash &amp; Cash Equivalent and Investment in Securities (Not related to Capital Market):</b>			<b>26,782,230</b>	
<b>Total Investment=(I+II+III)</b>			<b>255,208,798</b>	



## Capitec Popular Life Unit Fund

### Valuation of Closed-end Mutual Fund

As at 31 March, 2026

Annexure -B

As per BSEC Circular No.SEC/CMRRCD/2009-193/172, dated 30 June 2015 Mutual Fund need not to maintain any provision when the average cost price(CP) of a mutual fund is lower than or equal to 85% of the net asset value at current market price.

Sl No	Trading Code	Reason	No. of Unit	Cost Price	Cost Value	Market Price	Total Market Value	Unrealized loss	Current NAV as on 22-12-2025	85% of NAV	Unrealized loss (based on 85% of NAV)	Status
01	VAMLBDMF1	Cost price lower than 85% of NAV	2,613,000	9.48	24,759,959	7.10	18,552,300	(6,207,658.80)	8.67	7.37	(5,503,455.30)	Provision Applicable

#### Disclosure:

**VAMLBDMF1:**On the close of operation on December 22, 2025, the Fund has reported Net Asset Value (NAV) of Tk. 8.67 per unit on the basis of current market price and Tk. 10.03 per unit on the basis of cost price against face value of Tk. 10.00 whereas total Net Assets of the Fund stood at Tk. 903,966,919.91 on the basis of current market price and Tk. 1,046,016,122.79 on the basis of cost price after considering all assets and liabilities of the Fund.

#### DIRECTIVE:

##### A. For Closed-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 fair value (FV) i.e.  $CP <_{FV}$ ; or lower than or equal to 85% of the net asset value at current market price(NAVcmp) i.e.  $CP <_{NAVcmp} * 85\%$ ; which one is applicable.



**Capitec Popular Life Unit Fund**  
For the Period from 01 July, 2025 to 31 March, 2026  
**Investment in Securities**

							<b>Annexure- C</b>
S.L	Trading Code	Number of Shares	Avarage Cost Value Per Share	Total Cost Value Amount	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments
1	BD0930481058	200,000	105.19	21,037,000	107.47	21,494,000	457,000
2	BSC	71,500	108.36	7,747,400	106.50	7,614,750	(132,650)
3	BSRMSTEEL	213,616	69.87	14,924,977	67.20	14,354,995	(569,982)
4	IDLC	10,000	42.48	424,848	39.50	395,000	(29,848)
5	RENATA	500	489.98	244,989	423.20	211,600	(33,389)
6	WALTONHIL	8,000	454.85	3,638,767	377.10	3,016,800	(621,967)
<b>Total</b>				<b>48,017,981</b>		<b>47,087,145</b>	<b>(930,836)</b>



**Capitec Popular Life Unit Fund**  
**Valuation of Open-End Mutual Fund**

As at 31 March, 2026

Annexure - D

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 31 March, 2026	Required Provision per unit	Required Provision	Status
1	PENINSULA BALANCED FUND	2,500,000	10.00	11.36	No Provision Required	-	No Provision Applicable
2	HFAML Unit Fund	944,290	10.59	7.58	3.01	2,842,313	Provision Applicable

**A. 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 Popular Life Unit Fund**  
**Schedule of realized gain/(loss) on sale of marketable securities**  
For the Period from 01 July, 2025 to 31 March, 2026

Annexure - E

SL	Trading Code	No. of Share	Avarage Sell Price per Share	Sell Value	Avarage Cost Price per Share	Cost Value	Profit/(Loss)
1	BSRMSTEEL	102,022	61.41	6,264,947	59.64	6,084,573	180,374
2	CVOPRL	73,700	188.14	13,865,753	184.23	13,578,087	287,666
3	LOVELLO	225,000	98.60	22,185,647	84.83	19,087,799	3,097,848
4	SQURPHARMA	19,000	229.59	4,362,214	210.47	3,998,971	363,242
5	WALTONHIL	8,000	482.53	3,860,264	454.85	3,638,767	221,497
6	APSCLBOND	Third Principal Redemption (25%) of the Bond		250,000	-	250,000	-
<b>Total</b>				<b>50,788,825</b>		<b>46,638,198</b>	<b>4,150,627</b>



**Capitec Popular Life Unit Fund**  
**Dividend Income**  
For the Period from 01 July, 2025 to 31 March, 2026

						Annexure-F
SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Dividend Amount
01	APSCLBOND	200	July 7, 2025	2500.00	5.25%	26,250
02	DBLPBOND	2,781	July 24, 2025	5000.00	5.00%	695,250
03	BERGERPBL	100	July 24, 2025	10.00	525.00%	5,250
04	GP	7,586	August 13, 2025	10.00	110.00%	83,446
05	MARICO	300	August 21, 2025	10.00	600.00%	18,000
06	Peninsula Balanced Fund	2,500,000	September 10, 2025	10.00	2.00%	500,000
07	BSCPLC	65,100	October 22, 2025	10.00	40.00%	260,400
08	BSRMSTEEL	213,616	November 10, 2025	10.00	50.00%	1,068,080
09	LHB	1,000	November 11, 2025	10.00	18.00%	1,800
10	NIALCO	120	November 13, 2025	10.00	10.00%	120
11	SQURPHARMA	500	November 16, 2025	10.00	120.00%	6,000
12	ITC	50,000	November 16, 2025	10.00	12.00%	60,000
13	UPGDCL	39,150	November 17, 2025	10.00	65.00%	254,475
14	RENATA	500	November 17, 2025	10.00	55.00%	2,750
15	ACMELAB	40,000	November 18, 2025	10.00	35.00%	140,000
16	MARICO	300	November 23, 2025	10.00	500.00%	15,000
17	MHSMML	80,000	November 26, 2025	10.00	3.00%	24,000
18	APSCLBOND	200	January 4, 2026	2500.00	5.25%	26,250
19	DBLPBOND	2,781	January 25, 2026	5000.00	5.00%	695,250
20	MARICO	300	February 17, 2026	10.00	475.00%	14,250
21	GP	7,586	March 9, 2026	10.00	105.00%	79,653
<b>Total</b>						<b>3,976,224</b>

**Dividend Receivables**  
As at 31 March, 2026

Particular	Amount in Taka	
	31 March, 2026	30 June, 2025
GP	79,653	-
MARICO	-	58,500
RUPALIINS	-	130,000
<b>Total:</b>	<b>79,653</b>	<b>188,500</b>



**Capitec Popular Life 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 Popular Life Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A



## Capitec Popular Life Unit Fund

### Profit on SND

For the Period from 01 July, 2025 to 31 March, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Annexure-H	
					Current Rate	Amount
01	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000027	SND	7.00%	73,871
02	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000035	SND	7.00%	22,126
03	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000036	SND	7.00%	245,448
<b>Total</b>						<b>341,445</b>

### Profit on MTDR

For the Period from 01 July, 2025 to 31 March, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Annexure-I	
					Current Rate	Amount
01	Islamic Finance and Investment PLC.	Head office	0009782/1112970000485	22,000,000	11.50%	1,191,454
<b>Total</b>						<b>1,191,454</b>

### Profit on Treasury Bond

For the Period from 01 July, 2025 to 31 March, 2026

SL No.	Bank/ Institution Name	Face Value	Coupon Rate	Type	Annexure-J	
					Amount	Remarks
01	BD0929241059	25,000,000	12.38%	G-SEC (T.Bond)	2,322,179	
02	BD0929241059	20,000,000	12.38%	G-SEC (T.Bond)	928,872	
03	BD0935291106	5,000,000	12.08%	G-SEC (T.Bond)	454,668	
04	BD0930481058	20,000,000	12.40%	G-SEC (T.Bond)	1,758,845	
<b>Total</b>					<b>5,464,564</b>	

### SND Profit Receivables

As at 31 March, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Annexure-K	
					Current Rate	Amount
01	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000027	SND	7.00%	21,857
02	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000035	SND	7.00%	4,886
03	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000036	SND	7.00%	43,010
<b>Total</b>						<b>69,753</b>

### MTDR Profit Receivables

As at 31 March, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Annexure-L	
					Current Rate	Amount
01	Islamic Finance and Investment PLC.	Head office	0009782/1112970000485	22,000,000	11.50%	754,807
<b>Total</b>						<b>754,807</b>

### Treasury Bond Profit Receivables

SL No.	Name of Instrument	Issuer	ISIN	Face Value	Annexure-M	
					Coupon Rate	Coupon on G-T Bond
01	5 Year Govt. Treasury Bond	Bangladesh Bank	BD0929241059	25,000,000	12.38%	943,805
02	5 Year Govt. Treasury Bond	Bangladesh Bank	BD0929241059	10,000,000	12.38%	377,522
03	10 Year Govt. Treasury Bond	Bangladesh Bank	BD0935291106	5,000,000	12.08%	117,630
04	5 Year Govt. Treasury Bond	Bangladesh Bank	BD0935291107	20,000,000	12.40%	708,571
<b>Total</b>						<b>2,147,528</b>

