Private & Confidential

Financial Statements (Un-audited)

Capitec-IBBL Shariah Unit Fund

Islam Assure Center (Level-06),
91, Mohakhali C/A, Dhaka-1212

For the Period from 01 January, 2026 to 30 June, 2026

Capitec-IBBL Shariah Unit Fund

Statement of Financial Position (Un-audited)

As at June 30, 2026

Particulars	Notes	Amount in Taka	
		June 30, 2026	December 31, 2025
Assets			
Marketable investment -at market price	4.00	130,281,262	127,902,576
Preliminary and issue expenses	5.00	1,318,216	1,715,216
Advance deposits & pre-payments	6.00	140,514	229,060
Accounts receivable	7.00	1,199,414	6,335,283
Investment in Money Market Instruments	8.00	32,000,000	62,000,000
Cash & cash equivalents	9.00	7,231,669	36,336,899
Total Assets		**172,171,075**	**234,519,034**
Owners' Equity			
Unit capital Fund	10.00	189,428,040	262,359,840
Unit premium reserve	11.00	15,018,678	2,832,464
Dividend Equalization Reserve		1,200,000	1,200,000
Retained earnings	13.00	(35,917,005)	(34,660,149)
Total Owners' Equity		**169,729,713**	**231,732,155**
Liabilities			
Unclaimed Dividend	14.00	-	-
Dividend Purification Fund	15.00	215,470	206,617
Other Liabilites	16.00	2,225,892	2,580,262
Total Liabilities		**2,441,362**	**2,786,879**
Total Owners' Equity & Liabilities		**172,171,075**	**234,519,034**
Net Asset Value (NAV) Per Unit			
At cost price	17.00	**10.93**	**11.24**
At market price	18.00	**8.96**	**8.83**

These Financial Statements should be read in conjuction 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: 28 July, 2026

CAPITEC ASSET MANAGEMENT LTD. CAPITEC Asset Management Ltd. ESTD: 2017 91, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund
Statement of Profit or Loss and Other Comprehensive Income (Un-audited)
For the Period from 01 January, 2026 to 30 June, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		January 01, 2026 to June 30, 2026	January 01, 2025 to June 30, 2025	April 01, 2026 to June 30, 2026	April 01, 2025 to June 30, 2025
Income					
Realized gain/(loss) on sale of marketable securities	19.00	(12,162,962)	1,694,646	203,781	1,764,649
Dividend income	20.00	397,128	599,283	127,300	195,390
Profit on deposits	21.00	3,457,003	4,777,926	1,722,970	2,536,324
Total Income		**(8,308,831)**	**7,071,855**	**2,054,051**	**4,496,363**
Expenses					
Management fees	22.00	2,103,569	2,306,697	950,999	1,159,127
Trustee fees	23.00	148,444	163,679	66,637	82,247
Custodian fees	24.00	122,276	127,399	56,664	68,045
CDBL charges		68,182	64,946	58,249	54,962
Amortization of preliminary and issue expenses	25.00	397,000	397,000	199,597	199,597
BSEC Annual fees	26.00	113,901	108,321	57,265	54,459
Advertisement and publication expenses		29,000	84,000	-	16,500
Bank charges and excise duty		82,320	46,985	21,951	11,811
Dividend Purification	Annexure-E	8,853	9,645	4,217	5,022
Shariah Supervisory Board Meeting Remuneration		33,335	33,335	-	33,335
Other operating expenses	27.00	-	-	-	-
Total Expenses		**3,106,880**	**3,342,007**	**1,415,579**	**1,685,105**
Profit/(Loss) before provision		**(11,415,711)**	**3,729,848**	**638,472**	**2,811,258**
Write Back of Provision/ (Provision) against marketable Investment	28.00	25,900,445	(4,005,761)	14,001,589	(6,162,392)
Net Profit/(Loss) during the period		**14,484,734**	**(275,913)**	**14,640,061**	**(3,351,134)**
Earnings Per Unit	29.00	**0.76**	**(0.01)**	**0.77**	**(0.12)**

These Financial Statements should be read in conjuction with notes.

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Member Secretary, Trustee
Investment Corporation of Bangladesh

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

Place: Dhaka, Bangladesh.
Dated: 28 July, 2026

CAPITEC ASSET MANAGEMENT LTD.
CAPITEC Asset Management Ltd. ESTD: 2017
91, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund
Statement of Changes in Equity (Un-audited)
For the Period from 01 January, 2026 to 30 June, 2026

Particulars	Unit Capital	Unit Premium Reserve	Dividend Equalization Reserve	Retained earnings	Total equity
Balance as on January 01, 2026	**262,359,840**	**2,832,464**	**1,200,000**	**(34,660,149)**	**231,732,155**
New Unit subscribed during the Period	247,260	-	-	-	247,260
Unit Surrendered during the Period	(73,179,060)	-	-	-	(73,179,060)
Unit premium during the Period	-	12,226,277	-	-	12,226,277
Unit discount during the Period	-	(40,063)	-	-	(40,063)
Less: Dividend Paid			-	(15,741,590)	(15,741,590)
Net profit/(Loss) during the Period	-	-	-	14,484,734	14,484,734
Balance as on June 30, 2026	**189,428,040**	**15,018,678**	**1,200,000**	**(35,917,005)**	**169,729,713**

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

Particulars	Unit Capital	Unit Premium Reserve	Dividend Equalization 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)
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**

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

Place: Dhaka, Bangladesh.
Dated: 28 July, 2026

CAPITEC ASSET MANAGEMENT LTD.
CAPTEC Asset Management Ltd. ESTD: 2017
91, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund
Statement of Cash Flows (Un-audited)
For the Period from 01 January, 2026 to 30 June, 2026

Particulars	Notes	Amount in Taka January 01, 2026 to June 30, 2026	Amount in Taka January 01, 2025 to June 30, 2025
Cash flow from operating activities			
Net changes in Investment -Listed/ non-listed/IPO Securities	31.00	23,521,759	(5,756,671)
Realized gain/(loss) on sale of marketable securities	19.00	(12,162,962)	1,694,646
Profit on Bank Deposits	32.00	4,465,132	5,424,831
Dividend income received in cash	33.00	4,524,868	4,440,190
Increase/Add Prior period adjustment		-	(38,632)
Advance, deposit and prepayments	34.00	88,546	146,129
Operating Expenses	35.00	(3,055,397)	(3,090,284)
Net cash inflow/(outflow) by operating activities		**17,381,946**	**2,820,209**
Cash flow from investment activities			
Net changes in Investment in MTDR		30,000,000	8,000,000
Net cash inflow/(outflow) from investment activities		**30,000,000**	**8,000,000**
Cash flow from financing activities			
Change in Issuance of New/Surrendered Units		(72,931,800)	(72,400)
Change in Unit Premium Reserve		12,186,214	20,837
Dividend Paid		(15,741,590)	-
Net cash inflow/(outflow) from financing activities		**(76,487,176)**	**(51,563)**
Increase/(Decrease) in cash		**(29,105,230)**	**10,768,646**
Cash & cash equivalent at beginning of the year		36,336,899	18,177,497
Cash & cash equivalent at end the during the Period		**7,231,669**	**28,946,143**
Net Operating Cash Flow Per Unit (NOCFPU)	36.00	**0.92**	**0.10**

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Place: Dhaka, Bangladesh.
Dated: 28 July, 2026

CAPITEC ASSET MANAGEMENT LTD.
CAPTEC Asset Management Ltd. ESTD: 2017
91, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund

Notes to the financial statements
For the Period from 01 January, 2026 to 30 June, 2026

1.0 Legal status and nature of business:

Capitec-IBBL Shariah Unit Fund (hereafter called as the fund") was established under a Trust Deed signed on November 19, 2019 between Islami Bank Bangladesh PLC. as a 'Sponsor' and Investment Corporation of Bangladesh (ICB) as a "Trustee". The Fund was registered under the Trust Act 1882 and subsequently registered with Bangladesh Securities and Exchange Commission (BSEC) on December 23, 2019 vide Registration code no. BSEC/Mutual Fund/2019/107 under Bangladesh Securities and Exchange Commission (Mutual Fund) বিধিমালা (Rules) 2001. The operations of the Fund was commenced on February 23, 2021 with paid-up capital of Taka 163,500,000 divided into 16,350,000 units of Taka 10 each. Capitec-IBBL Shariah Unit Fund is an open-ended Fund and not listed with any stock exchanges. The units of the Fund are non-transferable. Unit holders of the Fund can purchase and repurchase units at daily quoted price according to net asset value determined by Capitec Asset Management Limited.

Investment Corporation of Bangladesh (ICB) is the Trustee and Custodian of the Fund and Capitec Asset Management Limited is the asset manager of the fund.

2.0 Significant Accounting Policies

2.01 Basis of preparation of accounts

These financial statements have been prepared under historical cost convention in accordance with generally accepted accounting principles as laid down in the International Accounting Standards (IASs)/ International Financial Reporting Standards (IFRSs), applicable to the Fund so far adopted by the Institute of Chartered Accountants of Bangladesh. The disclosures of information made in accordance with the requirements of Trust Deed, Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025.

2.02 Marketable investments

a) Investment in shares which are actively traded on a quoted market are designated at fair value (market price) through profit or loss (FVTPL). Gains or losses arising from a change in the fair value of such financial assets are recognized in the statement of profit or loss and other comprehensive income.

b) Market value is determined by taking the closing price of the securities at the Stock Exchanges as of financial position date; and (As may Require)

c) Stock dividend (Bonus shares) are added with existing shares with at zero cost which results in decrease of per unit cost price of the existing shares. However, bonus shares are shown at fair value on the statement of financial position date.

2.03 Investment policy

The Fund shall invest in accordance with the provisions of Section 67 of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025, and only in securities, deposits, and investment instruments approved by the Bangladesh Securities and Exchange Commission and/or any other competent authority in this regard.

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Accordingly, during the prescribed six-month transitional period, the investments of the Fund will be adjusted in compliance with Section 68 read with the Sixth Schedule of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025.

2.04 Valuation of Non-listed Securities

Pursuant to Rule 70 of Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025, the Fund value the non-listed securities on a consistent basis duly authenticated by Trustee of the Fund. Investment in non-listed securities is valued at NAV based on the immediate past audited financial statements of the investee, in case of non-availability of the audited financial statements, this was valued at cost. The investment in open-ended mutual Funds that are valued at repurchase prices of respective Funds prevailing during the daily of the preparation of the financial statements.

2.05 Dividend income

Dividend income is recognized on the declaration of dividend and subsequent approval by Annual General Meeting (AGM).

2.06 Preliminary and issue expenses

Preliminary and issue expenses are being written off over a period of seven years on a straight-line method.

2.07 Reporting period

The financial period of the fund covers three months (06 months) end from 01 January 2026 to 30 June 2026.

2.08 Management fee

The management fee of the Fund is payable to the Asset Management Company on an annual basis and is accrued on the net asset value (NAV) of the Fund. The fee is calculated on a daily average NAV and is accrued and payable semi-annually.
In accordance with the Fund's Prospectus and the provisions of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2001, the management fee is calculated based on the following slabs:

NAV (Taka)	Rate
On weekly average NAV up to Taka 50 million	2.50%
On next 200 million of weekly average NAV	2%
On next 250 million of weekly average NAV	1.50%
On rest of weekly average NAV	1%

Although the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025 have been issued, the implementation of the revised provisions relating to management fee calculation is subject to the completion of the prescribed implementation process and transitional requirements as stipulated therein.
Accordingly, during the **one-year transitional period**, the management fee of the Fund has been calculated and charged in accordance with the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2001, as previously approved by the Bangladesh Securities and Exchange Commission (BSEC). Upon completion of the implementation process and expiry of the

transitional period, the revised management fee structure shall be applied in accordance with **Section 77(8)** read with **Section 43(10)** of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025.

2.09 Trustee fee

The Trustee is entitled to an annual Trusteeship Fee @ 0.15% on the Net Asset Value (NAV) of the fund paid semiannually on an advance basis.

Accordingly, during the **one-year transitional period**, the Trustee fee of the Fund has been calculated and charged in accordance with the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2001 & Trustee Deed, as previously approved by the Bangladesh Securities and Exchange Commission (BSEC). Upon completion of the implementation process and expiry of the transitional period, the revised Trustee fee structure shall be applied in accordance with **Section 77(8)** read with **Section 43(10)** of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025.

2.10 Custodian fee

Investment Corporation of Bangladesh (ICB), the custodian of the Fund is entitled to receive a safekeeping fee @ 0.15% on the balance of securities held by the Fund calculated on the average month end value per annum.

Accordingly, during the **one-year transitional period**, the Custodian fee of the Fund has been calculated and charged in accordance with the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2001 and Trustee Deed & Custodian Deed, as previously approved by the Bangladesh Securities and Exchange Commission (BSEC). Upon completion of the implementation process and expiry of the transitional period, the revised Custodian fee structure shall be applied in accordance with **Section 77(8)** read with **Section 43(10)** of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025.

2.11 BSEC annual fee

As per the section 11 of Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025, every year the Fund is required to pay an BSEC annual fee which is equal to 0.10% of the Fund or Taka 100,000 whichever is higher.

2.12 Dividend Purification

Purification is the cleansing process which removes any impure returns that is not permissible under Shariah Law and dispose of the non-permissible portion through donation to charity.

The dividend purification (DP) Ratio will be calculated by the Asset Manager as per the methodology of the DSEX Shariah Index (DSES), designed by S & P Dow Jones Indices or by getting the dividend purification ratio provided by Dhaka Stock Exchange and Chittagong Stock Exchange. The purified amount will be charged in the income statement as an expense from all shariah funds separately.

2.13 Taxation

The income of the Fund is exempted from Income Tax as per Income Tax Act 2023, 6th Schedule Part 1 (10) (ka); hence no provision for tax is required.

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CAPITEC Asset Management Ltd. ESTD: 2017
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2.14 VAT

Capitec IBBL. Shariah Unit Fund is exempted from VAT as a "Stock and Securities Exchange Institutions" as per Clause (C) of article 4 of the First schedule to "The Value added Tax and Supplementary Duty Act, 2012".

2.15 Dividend policy

Pursuant to the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025 or any amendments of the Rules by Bangladesh Securities and Exchange Commission time to time, the Fund shall distribute by way of dividend to the holders of the units after the closing of the annual accounts an amount which shall not be less than 70% of net income.

2.16 Dividend Equalization Reserve

In accordance with Section 79(3) of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules (বিধিমালা), 2025, the Capitec IBBL. Shariah Unit Fund maintains a Dividend Equalization Reserve to ensure consistency in dividend distribution.

2.17 Earning per unit

Earnings per unit has been calculated in accordance with IAS-33 "Earnings per Share" and shown on the face of the Statement of profit or loss and other comprehensive income.

3.0 General

i. Figures appearing in these financial statements have been rounded off to nearest Taka;

ii. Comparative figures and account titles in the financial statements have been rearranged / reclassified where necessary to conform with current year's presentation and

iii. As per Rule 80(3) of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025, the audited financial statements of the Fund are required to be signed by the Asset Manager, the Custodian, and the Trustee.

However, the Fund is currently in the implementation phase of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025. Accordingly, until the full implementation of Rules 43(10) and 77(8) and throughout the prescribed transitional period, the audited financial statements of the Fund are being signed in compliance with the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001.

CAPITEC ASSET MANAGEMENT LTD. CAPITEC Asset Management Ltd. ESTD: 2017 16, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund

Notes to the financial statement as at June 30, 2026

Note No.	Particulars	Amount in Taka	
		June 30, 2026	December 31, 2025

4.00 Marketable Investment-at market price : Tk. 130,281,262

This is made up as follows:

Particulars	June 30, 2026	December 31, 2025
Investments in Listed Securities	125,926,262	124,042,576
Investment in Non-Listed securities	4,355,000	3,860,000
	130,281,262	**127,902,576**

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

5.00 Preliminary and issue expenses : Tk. 1,318,216

This is made up as follows:

Particulars	June 30, 2026	December 31, 2025
Preliminary and issue expenses	1,715,216	2,515,797
Less: Amortization during this period	(397,000)	(800,581)
Closing Balance:	**1,318,216**	**1,715,216**

6.00 Advance deposits & pre-payments : Tk. 140,514

This is made up as follows:

Particulars	June 30, 2026	December 31, 2025
BSEC Annual Fees	115,159	229,060
Advance Trustee Fee	25,355	-
Closing Balance:	**140,514**	**229,060**

7.00 Accounts receivable : Tk. 1,199,414

This is made up as follows:

Particulars		June 30, 2026	December 31, 2025
MTDR Profit Receivables	Annexure-J	1,004,114	2,012,243
Dividend Receivables	Annexure-F	195,300	4,323,040
Closing Balance:		**1,199,414**	**6,335,283**

8.00 Investment in Money Market Instruments Tk. 32,000,000

This is made up as follows:

Particulars	June 30, 2026	December 31, 2025
Investment in MTDR	32,000,000	62,000,000
	32,000,000	**62,000,000**

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

9.00 Cash & cash equivalents : Tk. 7,231,669

This is made up as follows:

Name of the Bank	Purpose of Account	Branch	Account Number	June 30, 2026	December 31, 2025
Islami Bank Bangladesh PLC.	Operasional transaction	Banglamotor	20504300900000507	1,764,994	3,032,833
Southeast Bank PLC. (Islamic Wing)	Trading transaction	Motijheel	00271360000006	4,245,853	32,190,666
Southeast Bank PLC. (Islamic Wing)	Unit subscription & surrender	Motijheel	00271360000007	1,172,993	1,111,369
Southeast Bank PLC. (Islamic Wing)	Dividend Distribution	Motijheel	00271130000002	47,829	2,031
Closing Balance:				**7,231,669**	**36,336,899**

CAPITEC ASSET MANAGEMENT LTD.
CAPITEC Asset Management Ltd. ESTD: 2017
91, Mohakhali C/A, Dhaka-1212.

Note No.	Particulars	Amount in Taka	
		June 30, 2026	December 31, 2025

10.00 Unit capital Fund: Tk. 189,428,040

This is made up as follows:

Opening balance as at 01 January 2025	262,359,840	274,173,130
Add: New subscription of 24,726 units of Tk. 10 each	247,260	327,460
Less: Surrendered of 7,317,906 units of Tk. 10 each	(73,179,060)	(12,140,750)
Closing balance as at 30 June 2026	**189,428,040**	**262,359,840**

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

Particulars	Number of Units	% of Units
Sponsor	3,750,000	19.80%
Institution	15,055,034	79.48%
Individual	137,770	0.73%
Total	**18,942,804**	**100.00%**

11.00 Unit premium reserve: Tk.15,018,678

This is made up as follows:

Particulars

Opening balance as at 01 January 2026	2,832,464	700,080
Add: Unit premium during the period	12,226,277	2,189,856
Less: Unit discount during the period	(40,063)	(57,472)
Closing balance as at 30 June 2026	**15,018,678**	**2,832,464**

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

Opening Balance	1,200,000	-
Add: Addition during the period	-	1,200,000
Closing balance as at 30 June 2026	**1,200,000**	**1,200,000**

13.00 Retained earning : Tk. -35,917,005

This is made up as follows:

Particulars

Opening Balance	(34,660,149)	(55,536,653)
Add: Addition during the period	14,484,734	22,115,136
Less: Transfer to Dividend Equalization Reserve during the period	-	(1,200,000)
Less: Prior period adjustment (Advance Income Tax)	-	(38,632)
Less: Dividend Paid	(15,741,590)	-
Closing balance as at 30 June 2026	**(35,917,005)**	**(34,660,149)**

14.00 Unclaimed Dividend

This is made up as follows:

Particulars

Unclaimed Dividend	-	-
	-	-

15.00 Dividend Purification Fund: Tk. 215,470

Opening Balance	206,617	128,599
Add: Addition during the period	8,853	78,018
Closing balance as at 30 June 2026	**215,470**	**206,617**

16.00 Other Liabilites : Tk. 2,225,892

This is made up as follows:

Particulars

Management Fees	2,103,569	2,382,815
Trustee Fees	-	3,359
Custodian Fees	122,276	148,570
Advertisement and publication	-	4,500
Audit Fees	-	40,000
Payable to SIP Investors	47	43
Others Payable (TDS)	-	975
Closing balance as at 30 June 2026	**2,225,892**	**2,580,262**

Note No.	Particulars	Amount in Taka	
		June 30, 2026	December 31, 2025
17.00	**Net Asset Value(NAV) per unit at cost price : Tk. 10.93**		
	This is made up as follows:		
	Particulars		
	Total Assets at Market Price	172,171,075	234,519,034
	Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	37,249,476	63,149,921
	Less: Total liabilities	(2,441,362)	(2,786,879)
	Total net asset value (NAV) at cost price	**206,979,189**	**294,882,076**
	Number of units	18,942,804	26,235,984
	Net Asset Value (NAV) per unit at cost price	**10.93**	**11.24**
18.00	**Net Asset Value (NAV) per unit at market price : Tk. 8.96**		
	This is made up as follows:		
	Particulars		
	Total net asset value at Cost Price	206,979,189	294,882,076
	Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	(37,249,476)	(63,149,921)
	Net Asset Value (NAV) at market price	**169,729,713**	**231,732,155**
	Number of units	18,942,804	26,235,984
	Net Asset Value (NAV) per unit at market price	**8.96**	**8.83**

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Capitec-IBBL Shariah Unit Fund

Notes to the Profit or Loss and Other Comprehensive Income

For the Period from 01 January, 2026 to 30 June, 2026

Note No.	Particulars		Amount in Taka	
			January 01, 2026 to June 30, 2026	January 01, 2025 to June 30, 2025
19.00	**Realized gain/(loss) on sale of marketable securities : Tk. -12,162,962**			
	This is made up as follows:			
	Particulars			
	Realized gain/(loss) on sale of marketable securities		(12,162,962)	1,694,646
	Total:		**(12,162,962)**	**1,694,646**
	Annexure-D may kindly be seen for details			
20.00	**Dividend income : Tk. 397,128**			
	This is made up as follows:			
	Particulars			
	Dividend income		397,128	599,283
	Total:		**397,128**	**599,283**
	Annexure-E may kindly be seen for details			
21.00	**Profit on deposits : Tk. 3,457,003**			
	This is made up as follows:			
	Particulars			
	Profit on MSND	Annexure-H	1,134,689	1,197,229
	Profit on MTDR	Annexure-I	2,322,314	3,580,697
	Total:		**3,457,003**	**4,777,926**
22.00	**Management fees : Tk. 2,103,569**			
	Management fees		2,103,569	2,306,697
			2,103,569	**2,306,697**
23.00	**Trustee fees : Tk. 148,444**			
	Trustee fees		148,444	163,679
			148,444	**163,679**
24.00	**Custodian fees: Tk. 122,276**			
	Custodian fees		122,276	127,399
			122,276	**127,399**
25.00	**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	397,000
	Amortized of preliminary and issue expenses		**397,000**	**397,000**
26.00	**BSEC Annual fees: Tk. 113,901**			
	This is made up as follows:			
	Particulars			
	BSEC Annual fees		113,901	108,321
			113,901	**108,321**
27.00	**Other operating expenses : Tk. 0**			
	This is made up as follows:			
	Particulars			
	Bidding/Subscription Fees		-	-
	Closing Balance:		-	-
28.00	**Write Back of Provision/ (Provision) against marketable Investment: TK. 25,900,445**			
	This is made up as follows:			
	Particulars			
	Opening Balance		(63,149,921)	(74,283,854)
	Unrealized Gain/(Loss)		(37,249,476)	(78,289,615)
	Write Back of Provision/ (Provision) against marketable Investment		**25,900,445**	**(4,005,761)**
29.00	**Earning per unit: Tk. 0.76**			
	This is made up as follows:			
	Particulars			
	Net profit during the period		14,484,734	(275,913)
	Number of Units		18,942,804	27,417,313
	Earning Per Unit		**0.76**	**(0.01)**

***This represents an increase compared to the prior period, mainly due to Write Back of Provision from portfolio investments.**

CAPITEC ASSET MANAGEMENT LTD.
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Note No.	Particulars		Amount In Taka January 01, 2026 to June 30, 2026	Amount In Taka January 01, 2025 to June 30, 2025
30.00	**Non-Performing Investment**			
	This is made up as follows:			
	Annexure-G may kindly be seen for details		-	-
			-	-
31.00	**Net changes in Investment -Listed/ non-listed/IPO Securities**			
	Net Investments in securities Current period in Cost		(167,530,738)	(199,749,524)
	Net Investments in securities Last Year in Cost		191,052,497	193,992,854
		31.01	**23,521,759**	**(5,756,671)**
31.01	**Net changes in Investment Breakup:**			
	Sale of Securities during the period (at Cost)	ANNEXURE-D	85,805,984	19,687,415
	Less: Purchase of Securities during the period (Total Cost Value)	ANNEXURE-C	(62,284,224)	(25,444,086)
	Net changes in Investment -Listed/ non-listed/IPO Securities		**23,521,759**	**(5,756,671)**
32.00	**Profit on Bank Deposits**			
	Profit Income on Bank Deposits		3,457,003	4,777,926
	Add: Previous period Profit Receivable on MSND& MTDR		2,012,243	2,380,615
	Less: Current period Profit Receivable on MSND & MTDR		(1,004,114)	(1,733,710)
			4,465,132	**5,424,831**
33.00	**Dividend income received in cash**			
	Dividend Income from Investment in Securities		397,128	599,283
	Add: Previous period Dividend Receivable		4,323,040	4,036,297
	Less: Current period Dividend Receivable		(195,300)	(195,390)
			4,524,868	**4,440,190**
34.00	**Advance, deposit and prepayments:**			
	Advance deposits & pre-payments Last Year		229,060	256,470
	Less: Advance deposits & pre-payments Current period		(140,514)	(110,341)
			88,546	**146,129**
35.00	**Cash Paid to Operating Exp.**			
	Operating Expenses		(3,106,880)	(3,342,007)
	Less: Amotization		397,000	397,000
	Less:Opening Total Liabilities		(2,786,879)	(2,739,119)
	Add:Closing Total Liabilities		2,441,362	2,593,842
			(3,055,397)	**(3,090,284)**
36.00	**Net Operating Cash Flow per unit: Tk 0.92**			
	This is made up as follows:			
	Particulars			
	Net Cash inflow/ (out flow) from operating activities		17,381,946	2,820,209
	Outstanding number of units		18,942,804	27,417,313
	Net Operating Cash Flow Per Unit (NOCFPU)		**0.92**	**0.10**

37.00 **Events after the reporting Period**

The Board of Trustees in its meeting held on 28 July, 2026 approved the 2nd Quarter Un-audited financial statements of the Fund for the Period ended 30 June, 2026 and authorized the same for issue.

Managing Director
Capitec Asset Management Ltd. (AMC)

Chairman, Trustee
Investment Corporation of Bangladesh

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

Member Secretary, Trustee
Investment Corporation of Bangladesh

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

CAPITEC ASSET MANAGEMENT LTD. CAP TEC Asset Management Ltd. ESTD: 2017 91, Mohakhali C/A, Dhaka-1212

Asset Manager: Capitec Asset Management Limited

Capitec-IBBL Shariah Unit Fund

Portfolio Statement as at June 30, 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	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	Engineering	BBSCABLES	192,585	69.07	13,302,642	23.50	4,525,748	(8,776,895)	-65.98%	6.43%
2		NIALCO	180,479	38.39	6,929,142	34.30	6,190,430	(738,712)	-10.66%	3.35%
3	Food & Allied	BENGALBISC	49,153	157.43	7,737,920	78.50	3,858,511	(3,879,410)	-50.14%	3.74%
4		OLYMPIC	57,000	169.23	9,646,343	155.00	8,835,000	(811,343)	-8.41%	4.67%
5	Fuel & Power	DOREENPWR	185,000	66.16	12,239,202	30.30	5,605,500	(6,633,702)	-54.20%	5.92%
6	Miscellaneous	BERGERPBL	404	1,746.37	705,533	1,427.70	576,791	(128,742)	-18.25%	0.34%
7		KBSEED	680,001	19.95	13,565,770	11.50	7,820,012	(5,745,758)	-42.35%	6.56%
8	Pharmaceuticals & Chemicals	MARICO	2,546	2,736.66	6,967,536	2,771.20	7,055,475	87,939	1.26%	3.37%
9		SQURPHARMA	6,500	212.62	1,382,051	224.00	1,456,000	73,949	5.35%	0.67%
10		ACMELAB	75,000	91.32	6,849,046	82.40	6,180,000	(669,046)	-9.77%	3.31%
11		RENATA	43,542	436.59	19,010,010	456.00	19,855,152	845,142	4.45%	9.19%
12		BXPHARMA	67,500	140.18	9,461,994	140.60	9,490,500	28,506	0.30%	4.58%
13	IT Sector	ITC	380,000	47.66	18,111,132	48.40	18,392,000	280,868	1.55%	8.76%
14	Telecommunication	BSCPLC	75,550	227.58	17,193,847	157.50	11,899,125	(5,294,722)	-30.79%	8.32%
15		GP	21,165	345.83	7,319,443	259.60	5,494,434	(1,825,009)	-24.93%	3.54%
16	Textile	MHSML	130,000	35.63	4,631,277	23.30	3,029,000	(1,602,277)	-34.60%	2.24%
		Sub -Total			**155,052,889**		**120,263,676**	**(34,789,212)**	**-22.44%**	**74.99%**
		B. Listed Bond								
17	Corporate Bond	IBBLPBOND	5,239	1,052.06	5,511,739	664.50	3,481,316	(2,030,424)	-36.84%	2.67%
18		SJIBLPBOND	470	4,183.21	1,966,110	4,641.00	2,181,270	215,160	10.94%	0.95%
		Sub-Total			**7,477,849**		**5,662,586**	**(1,815,264)**	**-24.28%**	**3.62%**
		C. IPO Shares								
					-		-	-		0.00%
		Sub-Total			-		-	-		**0.00%**
Grand Total of Capital Market Securities (Listed)					**162,530,738**		**125,926,262**	**(36,604,476)**	**-22.52%**	**78.61%**

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	8.71	4,355,000	(645,000)	-12.90%	2.42%
		Sub-Total			**5,000,000**		**4,355,000**	**(645,000)**	**-12.90%**	**2.42%**
Grand Total of Capital Market Securities (Listed & Non-Listed)					**167,530,738**		**130,281,262**	**(37,249,476)**	**-22.23%**	**81.03%**

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 & 08/02/2026	Jamuna Bank PLC.(Islamic Wing)	9.50%	22,000,000	23,045,000	10.64%
2 & 14/02/2026	Islami Bank Bangladesh PLC.	9.80%	10,000,000	10,490,000	4.84%
	Sub-Total		**32,000,000**	**33,535,000**	**15.48%**

B. Cash at Bank :					
A/C NO	Bank Name	Rate of Profit	Available Balance	N/A	
20504300900000507	Islami Bank Bangladesh PLC. MSND	2.20%	1,764,994		
00271360000006	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	4,245,853		
00271360000007	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	1,172,993		
00271130000002	Southeast Bank PLC. MCD (Islamic Wing)	-	47,829		
	Sub-Total		**7,231,669**		
Total Cash & Cash Equivalent and Investment in Securities (Not related to Capital Market):			**39,231,669**		

Total Investment=(I+II+III)	**206,762,407**		

Capitec-IBBL Shariah Unit Fund
Valuation of Open-End Mutual Fund
As at June 30, 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 June 30, 2026	Required Provision per unit	Required Provision	Status
1	HFAML SHARIAH UNIT FUND	500,000	10.00	8.71	1.29	645,000	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 ASSET MANAGEMENT LTD.
CAPITEC Asset Management Ltd.
ESTD: 2017
91, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund

For the Period from 01 January, 2026 to 30 June, 2026

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
01	NIALCO	90,219	27.39	2,471,226	34.30	3,094,512	623,286
02	BXPHARMA	67,500	140.18	9,461,994	140.60	9,490,500	28,506
03	MARICO	4,244	2,761.08	11,718,041	2,771.20	11,760,973	42,931
04	RENATA	43,542	436.59	19,010,010	456.00	19,855,152	845,142
05	SJIBLPBOND	470	4,183.21	1,966,110	4,641.00	2,181,270	215,160
06	SQURPHARMA	83,000	212.73	17,656,843	224.00	18,592,000	935,157
Total				**62,284,224**		**64,974,407**	**2,690,182**

CAPITEC ASSET MANAGEMENT LTD.
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Capitec-IBBL Shariah Unit Fund
Schedule of realized gain/(loss) on sale of marketable securities
For the Period from 01 January, 2026 to 30 June, 2026

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	80,000	125.96	10,077,085	118.16	9,453,172	623,914
2	CONFIDCEM	106,267	63.42	6,739,935	124.45	13,225,458	(6,485,523)
3	DOREENPWR	181,233	28.86	5,231,095	66.16	11,989,985	(6,758,890)
4	MARICO	2,700	2,729.10	7,368,575	2,643.06	7,136,255	232,319
5	SJIBLPBOND	5,598	4,884.26	27,342,100	4,821.59	26,991,254	350,846
6	SQURPHARMA	80,000	211.05	16,884,231	212.62	17,009,859	(125,628)
Total				**73,643,021**		**85,805,984**	**(12,162,962)**

CAPITEC ASSET MANAGEMENT LTD.
91, Mohakhali C/A, Dhaka-1212.

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 30.06.2026 (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 ASSET MANAGEMENT LTD.
CAPITEC Asset Management Ltd.
ESTD: 2017
91, Mohakhali C/A, Dhaka-1212.

Capitec-IBBL Shariah Unit Fund
Dividend Income
For the Period from 01 January, 2026 to 30 June, 2026

Annexure-E

SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Dividend Amount	DP Ratio	Purification Amount
		A		B	C			
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
3	MARICO	2,546	June 1, 2026	10.00	500.00%	127,300	0.033126	4,216.99
			Total			397,128		8,853

Annexure-F

Dividend Receivables

Trading Code	Amount in Taka	
	June 30, 2026	December 31, 2025
MARICO	127,300	-
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
Closing Balance:	195,300	4,323,040

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Capitec-IBBL Shariah Unit Fund

Profit on MSND

For the Period from 01 January, 2026 to 30 June, 2026

Annexure-H

SL No.	Bank/ Institiation Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	MSND	2.20%	16,099	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	MSND	7.00%	1,076,492	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	MSND	7.00%	42,098	
	Total					1,134,689	

Profit on MTDR

For the Period from 01 January, 2026 to 30 June, 2026

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	9.25%	1,082,152	
02	Islamic Finance and Investment PLC.	Head office	1112970000518	15000000 (Encashment)	MTDR	(Encashment)	440,839	
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%	454,364	
	Total			32,000,000			2,322,314	

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	9.25%	635,938	
02	Islami Bank Bangladesh PLC.	Bangla Motor	4588071/1170	10,000,000	MTDR	9.80%	368,177	
	Total			32,000,000			1,004,114	