Private & Confidential

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 July 01, 2024 to March 31, 2025

Capitec Popular Life Unit Fund

Statement of Financial Position (Un-Audited)

As at March 31, 2025

Particulars	Notes	Amount in Taka	
		March 31, 2025	June 30, 2024
Assets			
Marketable investment -at market price	1.00	183,664,650	138,934,877
IPO investment	2.00	-	-
Investment in Govt. Treasury Bill	3.00	-	-
Preliminary and issue expenses	4.00	1,556,394	2,205,484
Advance deposits and pre-payments	5.00	129,588	270,659
Accounts receivable	6.00	2,605,872	3,229,074
Investment in Money Market Instruments	7.00	22,000,000	47,000,000
Cash and cash equivalents	8.00	6,498,048	25,140,093
Total Assets		**216,454,552**	**216,780,187**
Owners' Equity			
Unit capital Fund	9.00	240,228,920	245,857,630
Unit premium reserve	10.00	6,109,467	5,149,244
Retained earnings	11.00	(31,089,446)	(36,835,191)
Total Owners' Equity		**215,248,941**	**214,171,683**
Liabilities			
Unclaimed Payable	12.00	-	-
Other Liabilites	13.00	1,205,611	2,608,504
Total Liabilities		**1,205,611**	**2,608,504**
Total Owners' Equity & Liabilities		**216,454,552**	**216,780,187**
Net Asset Value (NAV) Per Unit			
At cost price	14.00	**10.56**	**10.79**
At market price	15.00	**8.96**	**8.71**

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: 24 April, 2025

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115 Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Statement of Profit or Loss and Other Comprehensive Income (Un-Audited)
For the Period from July 01, 2024 to March 31, 2025

Particulars	Notes	Amount in Taka		Amount in Taka	
		July 01, 2024 to March 31, 2025	July 01, 2023 to March 31, 2024	January 01, 2025 to March 31, 2025	January 01, 2024 to March 31, 2024
Income					
Realized gain/(loss) on sale of marketable securities	16.00	(11,730,851)	5,197,482	(146,908)	447,407
Dividend income	17.00	3,358,843	5,650,277	1,006,287	1,360,077
Profit on deposits	18.00	6,448,488	5,062,634	2,289,278	1,869,817
Total Income		**(1,923,520)**	**15,910,393**	**3,148,657**	**3,677,301**
Expenses					
Management fees	19.00	3,434,989	4,011,531	1,116,959	1,245,838
Trustee fees	20.00	243,510	290,095	79,136	88,751
Custodian fees	21.00	211,445	255,698	62,411	80,815
CDBL charges		63,878	90,858	51,104	2,032
Amortization of preliminary and issue expenses	22.00	649,090	651,459	213,205	215,574
BSEC Annual fees	23.00	157,060	283,050	51,589	93,664
Advertisement and publication expenses		115,500	118,500	34,500	34,500
Bank charges and excise duty		105,825	177,970	21,000	15,115
Other operating expenses	24.00	-	3,000		-
Total Expenses		**4,981,297**	**5,882,161**	**1,629,903**	**1,776,289**
Profit/(Loss) before provision		**(6,904,817)**	**10,028,232**	**1,518,753**	**1,901,012**
Write Back of Provision/ (Provision) against marketable Investment	25.00	12,698,062	(36,600,083)	4,898,971	(22,554,447)
Net Profit/(Loss) for the period		**5,793,245**	**(26,571,851)**	**6,417,724**	**(20,653,435)**
Add: Other comprehensive income:		-	-	-	-
Total Comprehensive income /(loss)		**5,793,245**	**(26,571,851)**	**6,417,724**	**(20,653,435)**
Earnings Per Unit	26.00	**0.24**	**(1.08)**	**0.27**	**(0.84)**

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: 24 April, 2025

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Statement of Changes in Equity (Un-Audited)

For the Period from July 01, 2024 to March 31, 2025

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Balance as on July 01, 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)
Dividend Paid	-	-	-	-	-
During Period adjustment				(47,500)	(47,500)
Net profit/(Loss) during the Period	-	-	-	5,793,245	5,793,245
Balance as on March 31, 2025	**240,228,920**	**6,109,467**	**-**	**(31,089,446)**	**215,248,941**

Capitec Popular Life Unit Fund

Statement of Changes in Equity (Un-Audited)

For the Period from July 01, 2023 to March 31, 2024

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Balance as on July 01, 2023	334,761,970	8,866,641	-	32,769,281	376,397,892
New Unit subscribed during the Period	768,060	-	-	-	768,060
Unit Surrendered during the Period	(89,982,720)	-	-	-	(89,982,720)
Unit premium during the Period		12,201	-	-	12,201
Unit discount during the Period	-	(3,689,292)	-	-	(3,689,292)
Dividend Paid	-	-	-	(31,802,387)	(31,802,387)
Net profit/(Loss) for the period	-	-	-	(26,571,851)	(26,571,851)
Balance as on March 31, 2024	**245,547,310**	**5,189,550**	**-**	**(25,604,957)**	**225,131,903**

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: 24 April, 2025

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Statement of Cash Flows (Un-Audited)

For the Period from July 01, 2024 to March 31, 2025

Particulars	Notes	Amount in Taka	
		July 01, 2024 to March 31, 2025	July 01, 2023 to March 31, 2024
Cash flow from operating activities			
Net changes in Investment -Listed/ non-listed/IPO Securities	28.00	(32,031,712)	74,947,747
Realized gain/(loss) on sale of marketable securities	16.00	(11,730,851)	5,197,482
Profit on Bank Deposits	29.00	5,271,674	5,208,470
Dividend income received in cash	30.00	3,461,361	6,338,858
Accounts Receivable From Broker		1,697,498	5,357,549
Advance deposits and pre-payments	31.00	141,071	187,359
Increase/Add Prior period adjustment		(47,500)	-
(Increase)/Decrease Cash Paid to Operating Exp.	32.00	(5,735,100)	(7,729,075)
Net cash inflow/(outflow) by operating activities		**(38,973,559)**	**89,508,390**
Cash flow from investment activities			
Net changes in Investment in Money Market Instruments (MTDR)		25,000,000	35,000,000
Net cash inflow/(outflow) from investment activities		**25,000,000**	**35,000,000**
Cash flow from financing activities			
Issuance of New Units		163,340	768,060
Unit Surrender		(5,792,050)	(89,982,720)
Unit Premium Reserve		960,223	(3,677,090)
Dividend Paid		-	(31,802,387)
Net cash inflow/(outflow) from financing activities		**(4,668,487)**	**(124,694,137)**
Increase/(Decrease) in cash		**(18,642,046)**	**(185,747)**
Cash & cash equivalent at beginning of the period		25,140,093	9,112,327
Cash & cash equivalent at end of the period		**6,498,048**	**8,926,580**
Net Operating Cash Flow Per Unit (NOCFPU)	33.00	**(1.62)**	**3.65**

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: 24 April, 2025

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund
Notes to the financial statement
As at March 31, 2025

Notes	Particular		Amount in Taka	
			March 31, 2025	June 30, 2024
1.00	**Marketable Investment-at market price : Tk 183,664,650**			
	This is made up as follows:			
	Particulars			
	Investments in Listed Securities		150,368,547	107,416,017
	Investment in Non-Listed securities		33,296,103	31,518,860
			183,664,650	**138,934,877**
	Annexure-A may kindly be seen for details of Marketable Investment			
2.00	**IPO investment:(IPO Allotments) price: Tk 0**			
	This is made up as follows:			
	Particulars			
	IPO investment		-	-
			-	-
	Annexure-A may kindly be seen for details of Investment in IPO			
3.00	**Investment in Govt. Treasury Bill :Tk.0**			
	This is made up as follows:			
	Particulars			
	Opening Balance		-	-
	Add: Addition during the Period		18,888,780	-
	Less:During the preiod maturity		(18,888,780)	-
	Closing Balance:		-	-
4.00	**Preliminary and issue expenses : Tk 1,556,394**			
	This is made up as follows:			
	Particulars			
	Opening Preliminary and issue expenses		2,205,484	3,072,516
	Less: Amortization during the period		(649,090)	(867,032)
	Closing Balance:		**1,556,394**	**2,205,484**
5.00	**Advance deposits and pre-payments : Tk 129,588**			
	This is made up as follows:			
	Particulars			
	IPO Application		-	-
	Advance Income TAX		-	47,500
	Advance BSEC Annual Fees		51,589	208,649
	Advance Trustee Fees		77,999	14,510
	Total:		**129,588**	**270,659**
6.00	**Accounts receivable : Tk 2,605,872**			
	This is made up as follows:			
	Particulars			
	MTDR Profit Receivables	Annexure-P	214,877	1,089,753
	SND Profit Receivables	Annexure-O	153,422	-
	Receivable from Broker		-	1,697,498
	Treasury Bond Profit Receivables	Annexure-Q	1,951,861	53,592
	Dividend Receivables	Annexure-F	285,712	388,230
	Total:		**2,605,872**	**3,229,074**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 113, Kazi Nazrul Islam Avenue, Dhaka-1000

Notes	Particular	Amount in Taka	
		March 31, 2025	June 30, 2024

7.00 Investment in Money Market Instruments : Tk. 22,000,000

This is made up as follows:

Particulars

Investment in Money Market Instruments (MTDR)	22,000,000	47,000,000
	22,000,000	**47,000,000**

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

8.00 Cash and cash equivalents : Tk 6,498,048

This is made up as follows:
Particulars

Name of the Bank	Branch	Account Number	Amount in (Tk.)	
Southeast Bank PLC.	Mouchak	004513100000027	3,118,347	8,733,828
		004513100000035	794,254	1,896,837
		004513100000036	2,570,704	14,496,570
		004511200000002	14,743	12,858
Total:			**6,498,048**	**25,140,093**

9.00 Unit capital Fund : Tk 240,228,920

This is made up as follows:
Particulars

Opening balance as at 01 July 2024	245,857,630	334,761,970
Add: New subscription of 16,334 units of Tk. 10 each	163,340	1,078,380
Less: Surrendered of 579,205 units of Tk. 10 each	(5,792,050)	(89,982,720)
Closing balance as at 31 March 2025	**240,228,920**	**245,857,630**

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

Particulars	Number of	% of Units
Sponsor	5,000,000	20.81%
Institution	18,750,000	78.05%
Individual	272,892	1.14%
Total	**24,022,892**	**100.00%**

10.00 Unit premium reserve : Tk 6,109,467

This is made up as follows:
Particulars

Opening balance as at 01 July 2024	5,149,244	8,866,641
Add: Unit premium during the period	978,555	16,095
Less: Unit discount during the period	(18,332)	(3,733,491)
Closing balance as at 31 March 2025	**6,109,467**	**5,149,244**

11.00 Retained earnings : Tk -31,089,446

This is made up as follows:
Particulars

Opening balance	(36,835,191)	32,769,281
Add: Addition during the period	5,793,245	(37,802,085)
Less: Prior period adjustment	(47,500)	-
Less: Dividend Paid	-	(31,802,387)
Closing balance as at 31 March 2025	**(31,089,446)**	**(36,835,191)**

12.00 Unclaimed Payable: Tk 0

This is made up as follows:
Particulars

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 Nazrul Islam Avenue, Dhaka-1000

Notes	Particular	Amount in Taka	
		March 31, 2025	June 30, 2024
	Unclaimed Dividend	-	-
		-	-

13.00 Other Liabilites : Tk 1,205,611

This is made up as follows:

Particulars

Management Fees	1,116,959	2,390,741
Trustee Fees	-	-
Custodian Fees	76,625	164,023
Audit Fees	-	40,000
Advertisement and publication	12,000	13,500
Payable to SIP Investor	27	40
Others Payable (TDS)	-	200
Closing balance as at 31 March 2025	**1,205,611**	**2,608,504**

14.00 Net Asset Value(NAV) per unit at cost price : Tk 10.56

This is made up as follows:

Particulars

Total Assets at Market Price	216,454,552	216,780,187
Add/(Less): Investment diminution reserve-unrealized gain/(loss)	38,410,329	51,108,391
Less: Total Liabilities	(1,205,611)	(2,608,504)
Total net asset value (NAV) at cost price	**253,659,270**	**265,280,074**
Outstanding number of units	24,022,892	24,585,763
Net Asset Value (NAV) per unit at cost price	**10.56**	**10.79**

15.00 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	253,659,270	265,280,074
Add/(Less): Investment diminution reserve-unrealized gain/(loss)	(38,410,329)	(51,108,391)
Net Asset Value (NAV) at market Price	**215,248,941**	**214,171,683**
Outstanding number of units	24,022,892	24,585,763
Net Asset Value (NAV) per unit at market price	**8.96**	**8.71**

CAPITEC ASSET MANAGEMENT LTD.
ESTD 2017
113, Kaza Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Notes to the Profit or Loss and Other Comprehensive Income

For the Period from July 01, 2024 to March 31, 2025

Notes	Particular		Amount in Taka	
			July 01, 2024 to March 31, 2025	July 01, 2023 to March 31, 2024
16.00	**Realized gain/(loss) on sale of marketable securities : Tk -11,730,851**			
	This is made up as follows:			
	Particulars			
	Realized gain/(loss) on sale of marketable securities		(11,730,851)	5,197,482
	Total:		**(11,730,851)**	**5,197,482**
	Annexure-E may kindly be seen for details of realized gain/(loss)on sale of marketable securities.			
17.00	**Dividend income : Tk 3,358,843**			
	This is made up as follows:			
	Particulars			
	Dividend income		3,358,843	5,650,277
	Total:		**3,358,843**	**5,650,277**
	Annexure-F may kindly be seen for details of dividend income.			
18.00	**Profit on deposits : Tk 6,448,488**			
	This is made up as follows:			
	Particulars			
	Profit on Bank Accounts	Annexure-K	620,176	576,192
	Profit on FDR/MTDR	Annexure-L	2,888,270	4,188,584
	Profit on Treasury Bond	Annexure-M	1,828,822	297,858
	Profit on Treasury Bill	Annexure-N	1,111,220	-
	Total:		**6,448,488**	**5,062,634**
19.00	**Management fees : Tk 3,434,989**			
	This is made up as follows:			
	Particulars			
	Management fees		3,434,989	4,011,531
	Annexure-G may kindly be seen for details of Management fees.		**3,434,989**	**4,011,531**
20.00	**Trustee fees : Tk 243,510**			
	This is made up as follows:			
	Particulars			
	Trustee fees		243,510	290,095
	Annexure-H may kindly be seen for details of Trustee fees		**243,510**	**290,095**
21.00	**Custodian fees : Tk 211,445**			
	This is made up as follows:			
	Particulars			
	Custodian fees		211,445	255,698
	Annexure-I may kindly be seen for details of dividend income.		**211,445**	**255,698**
22.00	**Amortization of preliminary and issue expenses : Tk 649,090**			
	This is made up as follows:			
	Particulars			
	Preliminary and issue expenses during the period		649,090	651,459
	Amortized of preliminary and issue expenses		**649,090**	**651,459**
23.00	**BSEC Annual fees : Tk 157,060**			
	This is made up as follows:			
	Particulars			
	BSEC Annual fees		157,060	283,050
			157,060	**283,050**
24.00	**Other operating expenses : Tk 0**			
	This is made up as follows:			
	Particulars			

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 The Metro Nazrul Islam Avenue, Dhaka-1230

Notes	Particular		Amount in Taka	
			July 01, 2024 to March 31, 2025	July 01, 2023 to March 31, 2024
	Bidding/Subscription Fees		-	3,000
	Total:		-	**3,000**
25.00	**Write Back of Provision/ (Provision) against marketable Investment : TK 12,698,062**			
	This is made up as follows:			
	Particulars			
	Opening Balance		(51,108,391)	(1,765,719)
	Unrealized gain/(loss)		(38,410,329)	(38,365,802)
	Write Back of Provision/ (Provision) against marketable Investment		**12,698,062**	**(36,600,083)**
	Annexure-A may kindly be seen for details of Marketable Investment			
26.00	**Earnings per unit: Tk 0.24**			
	This is made up as follows:			
	Particulars			
	Net profit for the Period		5,793,245	(26,571,851)
	Outstanding number of units		24,022,892	24,537,878
	Earnings Per Unit		**0.24**	**(1.08)**
27.00	**Non-Performing Investment: Tk 0**			
	This is made up as follows:			
	Particulars			
	Non-Performing Investment		-	-
	Annexure-F may kindly be seen for details of Non-Performing Investment.		-	-
28.00	**Net changes in Investment -Listed/ non-listed/IPO Securities ,Tk.:-32,031,712**			
	Net Investments in securities Current Period Cost		(222,074,979)	(192,231,002)
	Net Investments in securities Last Year Cost		190,043,267	267,178,748
		28.01	**(32,031,712)**	**74,947,747**
28.01	**Net changes in Investment Breackup:**			
	Sale of Secirities during the preiod (at Cost)	Annexure - E	35,481,927	128,971,111
	Less: Purchase of Securities during the preiod (Total Cost Value Value)	Annexure- C	(67,513,638)	(54,023,365)
	Net changes in Investment		**(32,031,712)**	**74,947,747**
29.00	**Profit on Bank Deposits, : Tk.5,271,674**			
	Profit Income on Bank Deposits		6,448,488	5,062,634
	Add: Previous year Profit Receivable on MSND,MTDR & GT Bond & Bill		1,143,345	1,895,194
	Less: Current Period Profit Receivable on MSND, MTDR &GT Bond & Bill		(2,320,160)	(1,749,358)
			5,271,674	**5,208,470**
30.00	**Dividend income received in cash, Tk. : 3,461,361**			
	Dividend Income from Investment in Securities		3,358,843	5,650,277
	Add: Previous year Dividend Receivable		388,230	974,726
	Less: Current Period Dividend Receivable		(285,712)	(286,145)
			3,461,361	**6,338,858**
31.00	**Advance, deposit and prepayments,Tk. 141,071**			
	Advance deposits & pre-payments Last Year		270,659	423,184
	Less: Advance deposits & pre-payments Current Year		(129,588)	(235,825)
			141,071	**187,359**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 114, Kazi Nazrul Islam Avenue, Dhaka-1000

Notes	Particular	Amount in Taka	
		July 01, 2024 to March 31, 2025	July 01, 2023 to March 31, 2024

32.00 Cash Paid to Operating Exp., Tk:-5,735,100

Operating Expenses	(4,981,297)	(5,882,161)
Less: Amotization	649,090	651,459
Opening Total Liabilities	1,205,611	1,352,261
Closing Total Liabilities	(2,608,504)	(3,850,633)
	(5,735,100)	**(7,729,075)**

33.00 Net Operating Cash Flow per unit: Tk -1.62

Net Cash inflow/ (out flow) from operating activities	(38,973,559)	89,508,390
Outstanding number of units	24,022,892	24,537,878
Net Operating Cash Flow Per Unit (NOCFPU)	**(1.62)**	**3.65**

34.00 Events after the reporting Period

The Board of Trustees in its meeting held on 24 April, 2025 approved the 3rd Quarter Unaudited financial statements of the Fund for the Period ended 31 March 2025 and authorized the same for issue.

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)

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 Kazi Nazrul Islam Avenue, Dhaka-1000

Asset Manager: Capitec Asset Management Limited
Capitec Popular Life Unit Fund
Portfolio Statement as at March 31, 2025

Annexure-A

[Figure in Bangladeshi Taka]

I. Investment in Capital Market Securities (Listed)

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	LHB	1,000	68.92	68,924	45.60	45,600	(23,324)	-33.84%	0.03%
2	Engineering	BSRMSTEEL	79,363	56.72	4,501,428	51.10	4,055,449	(445,979)	-9.91%	1.80%
3		NIALCO	120	48.21	5,785	20.20	2,424	(3,361)	-58.10%	0.00%
4	Financial Institutions	IDLC	177,317	55.63	9,863,430	31.40	5,567,754	(4,295,677)	-43.55%	3.94%
5	Food & Allied	BATBC	10,450	480.76	5,023,926	323.40	3,379,530	(1,644,396)	-32.73%	2.00%
6	Fuel & Power	CVOPRL	73,700	184.23	13,578,087	143.80	10,598,060	(2,980,027)	-21.95%	5.42%
7		UPGDCL	39,150	280.66	10,987,934	115.40	4,517,910	(6,470,024)	-58.88%	4.39%
8	Insurance	PIONEERINS	76,230	116.07	8,848,000	44.20	3,369,366	(5,478,634)	-61.92%	3.53%
9		RUPALIINS	130,000	36.45	4,738,676	21.70	2,821,000	(1,917,676)	-40.47%	1.89%
10	Miscellaneous	BERGERPBL	100	1,807.97	180,797	1,795.10	179,510	(1,287)	-0.71%	0.07%
11		MIRACLEIND	72,060	60.86	4,385,238	30.10	2,169,006	(2,216,232)	-50.54%	1.75%
12	Pharmaceuticals & Chemicals	ACMELAB	40,000	90.44	3,617,488	73.90	2,956,000	(661,488)	-18.29%	1.44%
13		BXPHARMA	20,000	85.19	1,703,766	99.10	1,982,000	278,234	16.33%	0.68%
14		MARICO	300	2,378.39	713,518	2,435.80	730,740	17,222	2.41%	0.28%
15		SQURPHARMA	19,500	210.47	4,104,207	220.10	4,291,950	187,743	4.57%	1.64%
16	Telecommunication	BSCPLC	65,100	238.60	15,533,040	123.40	8,033,340	(7,499,700)	-48.28%	6.20%
17		GP	7,586	345.15	2,618,305	321.90	2,441,933	(176,372)	-6.74%	1.04%
18	Textile	MHSML	80,000	35.89	2,871,408	15.60	1,248,000	(1,623,408)	-56.54%	1.15%
Sub-Total					**93,343,959**		**58,389,573**	**(34,954,386)**	**-37.45%**	**37.25%**
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. Listed Mutual Fund									
19	Mutual Fund	VAMLBDMF1	2,613,000	9.48	24,759,959	7.71	20,144,924	(4,615,035)	-18.64%	9.88%
Sub-Total					**24,759,959**		**20,144,924**	**(4,615,035)**	**-18.64%**	**9.88%**
	C. Corporate Listed Bond									
20	Corporate Bond	APSCLBOND	200	2,620.00	524,000	3,059.00	611,800	87,800	16.76%	0.21%
21		DBLPBOND	2,784	5,000.00	13,920,000	5,250.00	14,616,000	696,000	5.00%	5.56%
Sub-Total					**14,444,000**		**15,227,800**	**783,800**	**5.43%**	**5.76%**
	D. Govt. Treasury Listed Bond	**ISIN**								
22	G-SEC (T.Bond)	BD0925411029	42,000	101.59	4,266,860	99.74	4,188,891	(77,969)	-1.83%	1.70%
23		BD0929241059	250,000	100.07	25,018,250	104.76	26,191,200	1,172,950	4.69%	9.98%
24		BD0929241059	200,000	101.18	20,236,200	104.76	20,952,960	716,760	3.54%	8.08%
25		BD0935291106	50,000	100.11	5,005,720	105.46	5,273,200	267,480	5.34%	2.00%
Sub-Total					**54,527,030**		**56,606,251**	**2,079,221**	**3.81%**	**21.76%**
	E. IPO Shares									
26	N/A	N/A	-	-	-		-	-		0.00%
Sub-Total					-		-	-	**0.00%**	**0.00%**
Grand Total of Capital Market Securities (Listed)					**187,074,948**		**150,368,547**	**(36,706,401)**	**-19.62%**	**74.66%**

CAPITEC ASSET MANAGEMENT LTD.

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

SL	Investment in Stocks/Securities(Sectorwise)		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
A. Open- End Mutual Fund										
1	Open-End Mutual Fund	Peninsula Balanced Fund	2,500,000	10.00	25,000,000	10.58	26,450,000	1,450,000	5.80%	9.98%
2		HFAML Unit Fund	944,290	10.59	10,000,031	7.25	6,846,103	(3,153,929)	-31.54%	3.99%
Total of Capital Market Securities (Non-Listed)					**35,000,031**		**33,296,103**	**(1,703,929)**	**-4.87%**	**13.97%**
Total Investment in Capital Market Securities(Listed+Non-Listed)					**222,074,979**		**183,664,650**	**(38,410,329)**	**-17.30%**	**88.63%**

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%
Sub-Total				-	-	**0.00%**

B. Term Deposit :

SL & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 29/02/2025	Islamic Finance and Investment PLC.	11.50%	22,000,000	23,265,000	8.78%
Sub-Total			**22,000,000**	**23,265,000**	**8.78%**

C. Cash at Bank :

A/C NO	Bank Name	Rate of Profit	Available Balance	Remarks
004513100000027	Southeast Bank PLC. SND	7.00%	3,118,347	N/A
004513100000035	Southeast Bank PLC. SND	7.00%	794,254	
004513100000036	Southeast Bank PLC. SND	7.00%	2,570,704	
004511200000002	Southeast Bank PLC. Current A/C	-	14,743	
Sub-Total			**6,498,048**	
Total Cash & Cash Equivalent and Investment in Securities (Not related to Capital Market):			**28,498,048**	
Total Investment=(I+II+III)			**250,573,027**	

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Valuation of Closed-end Mutual Fund

As at March 31, 2025

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 20-03-2025	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	6.60	17,245,800	(7,514,158.80)	9.07	7.71	(4,615,035.30)	Provision Applicable

Disclosure:

VAMLBDMF1: On the close of operation on 20-Mar-2025, the Fund has reported Net Asset Value (NAV) of Tk. 9.07 per unit on the basis of current market price and Tk. 9.89 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. 946,506,197.68 on the basis of current market price and Tk. 1,031,972,397.02 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 ASSET MANAGEMENT LTD. ESTD 2017 11/A, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

For the Period from July 01, 2024 to March 31, 2025

Investment in Securities

Annexure- C

S.L	Company Name (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	ACMELAB	40,000	90.44	3,617,488	73.90	2,956,000	(661,488)
2	BRACBANK	37,500	46.89	1,758,510	50.90	1,908,750	150,240
3	BD0929241059	250,000	100.07	25,018,250	104.76	26,191,200	1,172,950
4	BSRMSTEEL	79,363	56.72	4,501,428	51.10	4,055,449	(445,979)
5	BXPHARMA	35,000	85.19	2,981,590	99.10	3,468,500	486,910
6	GP	6,300	339.78	2,140,603	321.90	2,027,970	(112,633)
7	IBNSINA	7,500	300.51	2,253,849	287.70	2,157,750	(96,099)
8	BD0929241059	200,000	101.18	20,236,200	104.76	20,952,960	716,760
9	BD0935291106	50,000	100.11	5,005,720	105.46	5,273,200	267,480
Total				**67,513,638**		**68,991,779**	**1,478,141**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Valuation of Open-End Mutual Fund

As at March 31, 2025

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 March 20, 2025	Required Provision per unit	Required Provision	Status
1	PENINSULA BALANCED FUND	2,500,000	10.00	10.58	No Provision Required	-	No Provision Applicable
2	HFAML Unit Fund	944,290	10.59	7.25	3.34	3,153,929	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 ASSET MANAGEMENT LTD. ESTD 2017 35, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund
Schedule of realized gain/(loss) on sale of marketable securities
For the Period from July 01, 2024 to March 31, 2025

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	ACHIASF	227,260	31.46	7,149,933	44.94	10,213,148	(3,063,215)
2	ASIATICLAB	25,000	37.98	949,505	70.14	1,753,500	(803,995)
3	BRACBANK	37,500	51.67	1,937,438	46.89	1,758,510	178,928
4	BXPHARMA	15,000	75.39	1,130,916	85.19	1,277,824	(146,908)
5	CRAFTSMAN	2,577	35.23	90,793	10.00	25,770	65,023
6	DOREENPWR	81,711	25.04	2,046,081	64.52	5,271,676	(3,225,595)
7	GENEXIL	1,040	47.42	49,318	80.91	84,151	(34,833)
8	IBNSINA	7,500	340.32	2,552,385	300.51	2,253,849	298,536
9	NAVANAPHAR	45,000	67.86	3,053,880	98.28	4,422,747	(1,368,867)
10	NPOLYMER	124,001	31.71	3,931,964	56.05	6,949,870	(3,017,906)
11	UPGDCL	4,350	139.97	608,863	280.66	1,220,882	(612,019)
12	APSCLBOND	Second principal redemption (25%)		250,000		250,000	-
	Total			**23,751,076**		**35,481,927**	**(11,730,851)**

CAPITEC ASSET MANAGEMENT LTD.
ESTD 2017
115 Kaza Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Dividend Income

For the Period from July 01, 2024 to March 31, 2025

Annexure-F

SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Dividend Amount
01	APSCLBOND	200	July 4, 2024	3750.00	5.25%	39,375
02	DBLPBOND	2,784	July 21, 2024	5000.00	5.00%	696,000
03	GP	1,286	August 13, 2024	10.00	160.00%	20,576
04	BERGERPBL	100	August 18, 2024	10.00	500.00%	5,000
05	MARICO	300	August 29, 2024	10.00	1000.00%	30,000
06	NPOLYMAR	124,001	October 22, 2024	10.00	10.50%	130,201
07	CVOPRL	73,700	October 31, 2024	10.00	10.00%	73,700
08	BSCPLC	65,100	November 4, 2024	10.00	40.00%	260,400
09	LHB	1,000	November 11, 2024	10.00	19.00%	1,900
10	BSRMSTEEL	27,150	November 14, 2024	10.00	32.00%	86,880
11	NIALCO	120	November 17, 2024	10.00	6.00%	72
12	MARICO	300	November 18, 2024	10.00	450.00%	13,500
13	UPGDCL	39,150	November 18, 2024	10.00	60.00%	234,900
14	BATBC	10,450	November 19, 2024	10.00	150.00%	156,750
15	ACMELAB	32,000	November 20, 2024	10.00	35.00%	112,000
16	SQURPHARMA	19,500	November 21, 2024	10.00	110.00%	214,500
17	MHSML	80,000	November 27, 2024	10.00	3.00%	24,000
18	ACHIASF	175,000	November 28, 2024	10.00	10.00%	175,000
19	APSCLBOND	200	January 6, 2025	3750.00	5.25%	39,375
20	DBLPBOND	2,784	January 20, 2025	5000.00	5.00%	696,000
21	MARICO	300	February 23, 2025	10.00	440.00%	13,200
22	BATBC	10,450	February 26, 2025	10.00	150.00%	156,750
23	GP	7,586	February 26, 2025	10.00	170.00%	128,962
24	BSCCL					49,802
Total						**3,358,843**

Dividend Receivables

As at March 31, 2025

Particular	Amount in Taka	
	March 31, 2025	June 30, 2024
BATBC	156,750	-
GP	128,962	-
ACHIASF	-	113,630
PIONEERINS	-	138,600
MARICO	-	6,000
RUPALIINS	-	130,000
Total:	**285,712**	**388,230**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Management fees

For the Period from July 01, 2024 to March 31, 2025

Annexure-G

Date	NAV	Fees
July 4, 2024	216,721,284.92	50,378.30
July 11, 2024	216,721,284.92	88,162.03
July 18, 2024	216,198,563.16	87,960.99
July 25, 2024	216,444,499.11	88,055.58
August 1, 2024	215,830,748.73	87,819.52
August 8, 2024	224,691,652.79	91,227.56
August 15, 2024	225,797,321.85	91,652.82
August 22, 2024	225,943,676.88	91,709.11
August 29, 2024	225,310,799.89	91,465.69
September 5, 2024	225,447,291.99	91,518.19
September 12, 2024	226,795,861.75	92,036.87
September 19, 2024	225,808,252.14	91,657.02
September 26, 2024	220,843,536.58	89,747.51
October 3, 2024	217,330,645.86	88,396.40
October 9, 2024	216,142,439.97	75,376.63
October 17, 2024	213,000,116.89	99,120.93
October 24, 2024	209,924,105.30	85,547.73
October 31, 2024	210,502,789.30	85,770.30
November 7, 2024	211,791,507.18	86,265.96
November 14, 2024	213,319,566.22	86,853.68
November 21, 2024	212,297,721.95	86,460.66
November 28, 2024	212,033,178.53	86,358.91
December 5, 2024	212,933,351.61	86,705.14
December 12, 2024	212,179,157.26	86,415.06
December 19, 2024	208,931,339.13	85,165.90
December 26, 2024	209,041,424.01	85,208.24
December 31, 2024	209,513,332.99	60,992.67
January 2, 2025	208,867,871.92	24,326.14
January 9, 2025	208,752,720.39	85,097.20
January 16, 2025	210,221,211.43	85,662.00
January 23, 2025	211,113,449.52	86,005.17
January 30, 2025	211,996,222.48	86,344.70
February 6, 2025	212,792,417.14	86,650.93
February 13, 2025	215,916,907.35	87,852.66
February 20, 2025	217,723,486.71	88,547.49
February 27, 2025	216,408,597.00	88,041.77
March 6, 2025	214,924,289.65	87,470.88
March 13, 2025	213,808,862.68	87,041.87
March 20, 2025	213,188,116.26	86,803.12
March 27, 2025	213,857,831.76	87,060.70
March 31, 2025	215,248,940.95	50,054.71
Total Management fees		**3,434,989**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Trustee fees

For the Period from July 01, 2024 to March 31, 2025

		Annexure -H
Date	**NAV**	**Fees**
July 4, 2024	216,721,284.92	3,572.33
July 11, 2024	216,721,284.92	6,251.58
July 18, 2024	216,198,563.16	6,236.50
July 25, 2024	216,444,499.11	6,243.59
August 1, 2024	215,830,748.73	6,225.89
August 8, 2024	224,691,652.79	6,481.49
August 15, 2024	225,797,321.85	6,513.38
August 22, 2024	225,943,676.88	6,517.61
August 29, 2024	225,310,799.89	6,499.35
September 5, 2024	225,447,291.99	6,503.29
September 12, 2024	226,795,861.75	6,542.19
September 19, 2024	225,808,252.14	6,513.70
September 26, 2024	220,843,536.58	6,370.49
October 3, 2024	217,330,645.86	6,269.15
October 9, 2024	216,142,439.97	5,344.18
October 17, 2024	213,000,116.89	7,021.98
October 24, 2024	209,924,105.30	6,055.50
October 31, 2024	210,502,789.30	6,072.20
November 7, 2024	211,791,507.18	6,109.37
November 14, 2024	213,319,566.22	6,153.45
November 21, 2024	212,297,721.95	6,123.97
November 28, 2024	212,033,178.53	6,116.34
December 5, 2024	212,933,351.61	6,142.31
December 12, 2024	212,179,157.26	6,120.55
December 19, 2024	208,931,339.13	6,026.87
December 26, 2024	209,041,424.01	6,030.04
December 31, 2024	209,513,332.99	4,316.90
January 2, 2025	208,867,871.92	1,721.44
January 9, 2025	208,752,720.39	6,021.71
January 16, 2025	210,221,211.43	6,064.07
January 23, 2025	211,113,449.52	6,089.81
January 30, 2025	211,996,222.48	6,115.28
February 6, 2025	212,792,417.14	6,138.24
February 13, 2025	215,916,907.35	6,228.37
February 20, 2025	217,723,486.71	6,280.49
February 27, 2025	216,408,597.00	6,242.56
March 6, 2025	214,924,289.65	6,199.74
March 13, 2025	213,808,862.68	6,167.56
March 20, 2025	213,188,116.26	6,149.66
March 27, 2025	213,857,831.76	6,168.98
March 31, 2025	215,248,940.95	3,548.06
Trustee Fees		**243,510**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue,Dhaka-1000

Capitec Popular Life Unit Fund

Custodian fees

For the Period from July 01, 2024 to March 31, 2025

Annexure -I

Date	Portfolio	FDR/MTDR	G.T Bill	Custodian Fee
July 31, 2024	137,153,317	47,000,000	18,888,780	25,380
August 31, 2024	148,866,205	47,000,000	18,888,780	26,844
September 30, 2024	143,603,648	47,000,000	18,888,780	26,187
October 31, 2024	133,960,359	47,000,000	18,888,780	24,981
November 30, 2024	131,009,999	22,000,000	18,888,780	21,487
December 31, 2024	152,348,417	22,000,000	18,888,780	24,155
January 31, 2025	140,293,999	22,000,000	-	20,287
February 28, 2025	147,232,917	22,000,000	-	21,154
March 31, 2025	145,760,619	22,000,000	-	20,970
Custodian fees				**211,445**

CAPITEC ASSET MANAGEMENT LTD. ESTD 2017 115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Information on Non-Performing Investment

Annexure-J

Fund Name	Name of the Investee Company/Issuer	Amount of Investment as on 31.03.2025 (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 Popular Life Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A

CAPITEC ASSET MANAGEMENT LTD.
ESTD 2017
115, Kazi Nazrul Islam Avenue, Dhaka-1000

Capitec Popular Life Unit Fund

Profit on SND

For the Period from July 01, 2024 to March 31, 2025

Annexure-K

SL No.	Bank/ Institiation Name	Branch	Account Number	Type	Current Rate	Amount
01	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000027	MSND	7.00%	278,427
02	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000035	MSND	7.00%	86,980
03	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000036	MSND	7.00%	254,770
			Total			**620,176**

Profit on MTDR

For the Period from July 01, 2024 to March 31, 2025

Annexure-L

SL No.	Bank/ Institiation Name	Branch	Account Number	Face Value	Current Rate	Amount
01	Mercantile Bank PLC.(Islamic Wing)	Motijheel	0009137/3410000153824	25000000 (Encashment)	Encashment	1,023,459
02	Islamic Finance and Investment PLC.	Head office	0009782/1112970000485	22,000,000	11.50%	1,864,812
			Total	**22,000,000**		**2,888,270**

Profit on Treasury Bond

For the Period from July 01, 2024 to March 31, 2025

Annexure-M

SL No.	Bank/ Institiation Name	Face Value	Cupon Rate	Type	Amount	Remarks
01	BD0925411029	4,200,000	8.03%	G-SEC (T.Bond)	252,923	
02	BD0929241059	25,000,000	12.38%	G-SEC (T.Bond)	943,805	
03	BD0929241059	20,000,000	12.38%	G-SEC (T.Bond)	516,967	
04	BD0935291106	5,000,000	12.08%	G-SEC (T.Bond)	115,127	
			Total		**1,828,822**	

Profit on Treasury Bill

For the Period from July 01, 2024 to March 31, 2025

Annexure-N

SL No.	Name of Instrument	Issuer	ISIN	Face Value	Current Rate	Coupon on G-T-Bill
01	182 Days (GT Bill)	Bangladesh Bank	BD 0918205255	20,000,000	11.80%	1,111,220
			Total			**1,111,220**

SND Profit Receivables

As at March 31, 2025

Annexure-O

SL No.	Bank/ Institiation Name	Branch	Account Number	Type	Current Rate	Amount
01	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000027	MSND	7.00%	43,185
02	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000035	MSND	7.00%	15,373
03	Southeast Bank PLC. (Islamic Wing)	Mouchak	004513100000036	MSND	7.00%	94,865
			Total			**153,422**

MTDR Profit Receivables

As at March 31, 2025

Annexure-P

SL No.	Bank/ Institiation Name	Branch	Account Number	Face Value	Current Rate	Amount
01	Islamic Finance and Investment PLC.	Head office	IFIL-0009782/1112970000485	22,000,000	11.50%	214,877
			Total			**214,877**

Treasury Bond Profit Receivables

Annexure-Q

SL No.	Name of Instrument	Issuer	ISIN	Face Value	Cupon Rate	Coupon on G-T- Bond
01	2 Year Govt. Treasury Bond	Bangladesh Bank	BD0925411029	4,200,000	8.03%	137,885
02	5 Year Govt. Treasury Bond	Bangladesh Bank	BD0929241059	25,000,000	12.38%	943,805
03	6 Year Govt. Treasury Bond	Bangladesh Bank	BD0929241059	20,000,000	12.38%	755,044
04	10 Year Govt. Treasury Bond	Bangladesh Bank	BD0935291106	5,000,000	12.08%	115,127
			Total			**1,951,861**

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