MABS & J Partners
Chartered Accountants

Member firm of Nexia International, UK

Auditor's Report & Audited Financial Statements
of
Capitec Padma P.F. Shariah Unit Fund

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

As at and for the year ended June 30,2026

Nexia
in Bangladesh

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Independent Auditor's Report
To the Unit Holders of Capitec Padma P.F. Shariah Unit Fund
Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Capitec Padma P.F. Shariah Unit Fund (the Fund), which comprise the statement of financial position as at 30 June 2026, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Fund as at 30 June 2026, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), Securities and Exchange Commission (Mutual Fund) Rules 2001 and 2025, Securities and Exchange Rules 2020 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the Ethical requirement that are relevant to our audit of the financial statements in Bangladesh and, we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Fund's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered

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material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain "audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other legal and regulatory requirements

In accordance with Securities and Exchange Commission (Mutual Fund) Rules, 2001 and 2025, Securities and Exchange Rules, 2020 and other applicable laws and regulations, we also report the following:

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a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;

b) In our opinion, proper books of account as required by law have been kept by the fund so far as it appeared from our examination of these books;

c) The statement of financial position, statement of profit or loss and other comprehensive income and statement of cash flows dealt with by the report are in agreement with the books of account and returns;

d) The investment was made as per Rule 68 (6^{th} Schedule) of Securities and Exchange Commission (Mutual Fund) Rules, 2025; and

e) The information and explanation required by us have been received and found satisfactory.

Signed for and on behalf of
MABS & J Partners
Chartered Accountants

Md. Shahadat Hossain, FCA
Senior Partner
ICAB Enrollment No: 0672
DVC No.: **2607300672AS490954**

Place: Dhaka, Bangladesh.
Dated: 28 July 2026

Capitec Padma P.F. Shariah Unit Fund

Statement of Financial Position

As at June 30, 2026

Particulars	Notes	Amount in BDT	
		30 June, 2026	30 June, 2025
ASSETS			
Non Current Assets			
Preliminary and issue expenses	4.00	-	118,561
Total Non Current Assets		**-**	**118,561**
Current Assets			
Marketable investment -at market price	5.00	174,657,766	180,936,409
Advance deposits and pre-payments	6.00	298,463	291,330
Accounts receivable	7.00	30,185,485	4,618,255
Investment in Money Market Instruments	8.00	90,000,000	90,000,000
Cash and cash equivalents	9.00	16,660,298	8,834,724
Total Current Assets		**311,802,012**	**284,680,718**
TOTAL ASSETS		**311,802,012**	**284,799,279**
EQUITY AND LIABILITIES			
Unit holder Equity			
Unit capital Fund	10.00	349,298,090	375,949,000
Unit premium reserve	11.00	22,334,301	15,795,503
Dividend Equalization Reserve		2,360,000	-
Retained earnings	12.00	(65,613,324)	(110,273,965)
Total Unit holder Equity		**308,379,067**	**281,470,538**
CURRENT LIABILITIES			
Unclaimed Dividend	13.00	-	-
Dividend Purification Fund	14.00	350,418	216,978
Other Liabilities	15.00	3,072,527	3,111,763
Total Current Liabilities		**3,422,945**	**3,328,741**
Total Unit holder Equity & Liabilities		**311,802,012**	**284,799,279**
Net Asset Value (NAV) Per Unit			
At cost price	16.00	**12.07**	**11.65**
At market price	17.00	**8.83**	**7.49**

The accounting policies and other notes from an integral part of the Financial Statements.

Managing Director
Capitec Asset Management Ltd. (AMC)

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

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

Chairman, Trustee
Investment Corporation of Bangladesh

Member Secretary, Trustee
Investment Corporation of Bangladesh

Signed for and on behalf of
MABS & J Partners
Chartered Accountants

Md. Shahadat Hossain, FCA
Senior Partner
ICAB Enrollment No: 0672
DVC No: 2607300672AS490954

Place: Dhaka, Bangladesh.
Dated: 28 JUL 2026

Capitec Padma P.F. Shariah Unit Fund

Statement of Profit or Loss and Other Comprehensive Income
For the year ended June 30, 2026

Particulars	Notes	Amount in BDT	
		01 July 2025 to 30 June 2026	01 July 2024 to 30 June 2025
Income			
Realized gain/(loss) on sale of marketable securities	18.00	(5,433,607)	(5,479,967)
Dividend income	19.00	5,987,333	5,164,329
Profit on deposits	20.00	10,804,378	10,783,283
Total Income		**11,358,104**	**10,467,645**
Expenses			
Management fees	21.00	5,732,260	5,974,626
Trustee fees	22.00	422,814	447,050
Custodian fees	23.00	398,644	423,562
CDBL charges		45,384	46,166
Amortization of preliminary and issue expenses	24.00	118,561	527,739
BSEC annual fees	25.00	284,418	297,675
Advertisement and publication expenses		76,500	132,000
Bank charges and excise duty		172,286	88,734
Audit Fee		40,000	40,000
Dividend Purification	Annexure-E	133,440	96,775
Shariah supervisory board meeting honorarium		66,670	26,668
Other operating expenses	26.00	-	-
Total Expenses		**7,490,977**	**8,100,995**
Profit/(Loss) before provision		**3,867,127**	**2,366,650**
Provision/ (Provision) against marketable	27.00	43,153,514	(44,104,513)
Profit/(Loss) after provision		**47,020,641**	**(41,737,863)**
Add: Other Comprehensive Income		-	-
Total Comprehensive Income Or (Loss)		**47,020,641**	**(41,737,863)**
Earnings Per Unit	28.00	**1.35**	**(1.11)**

The accounting policies and other notes from an integral part of the Financial Statements.

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ICAB Enrollment No: 0672
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Place: Dhaka, Bangladesh.
Dated: 28 JUL 2026

Capitec Padma P.F. Shariah Unit Fund

Statement of Changes in Equity

For the year ended June 30, 2026

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Dividend Equalization Reserve	Retained Earnings	Total Equity
Balance as on July 01, 2025	375,949,000	15,795,503	-	-	(110,273,965)	281,470,538
New Unit subscribed during the year	60,590	-	-	-	-	60,590
Unit Surrendered during the year	(26,711,500)	6,551,433	-	-	-	(20,160,067)
Unit premium during the year	-	(12,635)	-	-	-	(12,635)
Unit discount during the year	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-
Dividend Equalization Reserve during the year	-	-	-	2,360,000		2,360,000
Less: Transfer to Dividend Equalization Reserve during the year	-	-	-	-	(2,360,000)	(2,360,000)
Net profit/(Loss) during the year	-	-	-	-	47,020,641	47,020,641
Balance as on 30 June, 2026	**349,298,090**	**22,334,301**	**-**	**2,360,000**	**-65,613,324**	**308,379,067**

Capitec Padma P.F. Shariah Unit Fund

Statement of Changes in Equity

For the year ended June 30, 2025

Particulars	Unit Capital	Unit Premium Reserve	Unrealized Gain/(Loss)	Dividend Equalization Reserve	Retained Earnings	Total Equity
Balance as on July 01, 2024	380,949,000	14,500,502	-	-	(68,399,143)	327,050,359
New Unit subscribed during the year	-	-	-	-	-	-
Unit Surrendered during the year	(5,000,000)	-	-	-	-	(5,000,000)
Unit premium during the year	-	1,295,001	-	-	-	1,295,001
Unit discount during the year	-	-	-	-	-	-
Less:During the period adjustment	-	-	-	-	(136,959)	(136,959)
Dividend Paid	-	-	-	-	-	-
Net profit/(Loss) during the year	-	-	-	-	(41,737,863)	(41,737,863)
Balance as on 30 June, 2025	**375,949,000**	**15,795,503**	**-**	**-**	**-110,273,965**	**281,470,538**

The accounting policies and other notes from an integral part of the Financial Statements.

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MABS & J Partners Chartered Accountants Dhaka

Place: Dhaka, Bangladesh.
Dated: 28 JUL 2026

Capitec Padma P.F. Shariah Unit Fund

Statement of Cash Flows

For the year ended June 30, 2026

Particulars	Notes	Amount in BDT	
		01 July 2025 to 30 June 2026	01 July 2024 to 30 June 2025
A. Cash flows from operating activities			
Net changes in Investment -Listed/ non-listed/IPO Securities	30.00	49,432,157	(6,325,100)
Realized gain/(loss) on sale of marketable securities	18.00	(5,433,607)	(5,479,967)
Profit on Bank Deposits	31.00	11,643,125	8,606,215
Dividend income received in cash	32.00	6,020,785	7,116,693
Increase/Add Prior period adjustment		-	(136,959)
Receivable from Broker		(26,439,429)	-
Advance deposits and pre-payments	33.00	(7,133)	199,818
(Increase)/Decrease in Cash Paid to Operating Exp.	34.00	(7,278,212)	(8,045,219)
Net cash inflows operating activities		**27,937,686**	**(4,064,519)**
B. Cash flows from investing activities			
Net changes in cash follows from Investing activities		-	(35,000,000)
Net Cash flows from investing activities		**-**	**(35,000,000)**
C. Cash flows from financing activities			
Issuance of New Units		60,590	-
Unit Surrender		(26,711,500)	(5,000,000)
Unit Premium Reserve		6,538,798	1,295,001
Dividend Paid		-	-
Net cash inflows from financing activities		**(20,112,112)**	**(3,704,999)**
Net change in cash and cash equivalents (A+B+C)		**7,825,574**	**(42,769,518)**
Cash & cash equivalent at beginning of the year		8,834,724	51,604,242
Cash & cash equivalent at end of the year		**16,660,298**	**8,834,724**
Net Operating Cash Flow Per Unit (NOCFPU)	35.00	**0.80**	**(0.11)**

The accounting policies and other notes from an integral part of the Financial Statements.

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MABS & J Partners Chartered Accountants Dhaka

Place: Dhaka, Bangladesh.
Dated: 28 JUL 2026

Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statements
For the year ended 30 June, 2026

1.0 Legal status and nature of business:

Capitec Padma P.F. Shariah Unit Fund (hereafter called as the Fund") was established under a Trust Deed signed on May 24, 2018, between Padma Islami Life insurance Limited Employees Provident Fund 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 June 11, 2018 vide Registration code no. BSEC/Mutual Fund/2018/89 under Bangladesh Securities and Exchange Commission (Mutual Fund) Bidhimala (Rules) 2001. The operations of the Fund was commenced on October 07, 2018 with paid-up capital of Taka 100,000,000 divided into 10,000,000 units of Taka 10 each. Capitec Padma P.F. 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 weekly 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 Material 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), 2001 and 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 twelve months (12 months) end from 01 July, 2025 to June 30, 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 weekly average NAV for the period from July 01, 2025, to November 20, 2025, and on a daily average NAV for the period from November 21, 2025, to June 30, 2026, 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

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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

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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.

2.14 VAT

Capitec Padma P.F. 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 Padma P.F. 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

- Figures appearing in these financial statements have been rounded off to nearest Taka;
- Comparative figures and account titles in the financial statements have been rearranged/reclassified where necessary to conform with current year's presentation and
- 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.

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Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statement

As at and for the year ended June 30, 2026

Note No.	Particulars	Amount in BDT	
		30 June, 2026	30 June, 2025
4.00	**Preliminary and issue expenses : Tk 0**		
	The break-up of the above is as follows:		
	Opening balance	118,561	646,300
	Less: Amortization during this year	(118,561)	(527,739)
	Closing Balance	-	118,561
5.00	**Marketable Investment-at market price: Tk 174,657,766**		
	The break-up of the above is as follows:		
	Investments in Listed Securities	174,657,766	172,136,409
	Investment in Non-Listed securities	-	8,800,000
	Closing Balance:	174,657,766	180,936,409
	Details in Annexure-A		
6.00	**Advance deposits and pre-payments : Tk 298,463**		
	The break-up of the above is as follows:		
	Advance BSEC Annual Fees	298,463	284,418
	Advance Trustee Fees	-	6,912
	Closing Balance:	298,463	291,330
7.00	**Accounts Receivable : Tk 30,185,485**		
	The break-up of the above is as follows:		
	MTDR Profit Receivables — Annexure-I	3,556,956	4,395,703
	Receivable from Broker	26,439,429	-
	Dividend Receivables — Annexure-E	189,100	222,552
	Closing Balance:	30,185,485	4,618,255
8.00	**Investment in Money Market Instruments**		
	The break-up of the above is as follows:		
	Investment in Money Market Instruments (MTDR)	90,000,000	90,000,000
	Details in Annexure-A	90,000,000	90,000,000

9.00 Cash and cash equivalents : Tk 16,660,298

The break-up of the above is as follows:

Name of the Bank	Purpose of Account	Branch	Account Number	Amount	Amount
Southeast Bank PLC. (Islamic Wing)	Operational transaction	Motijheel	002713100001191	5,056,430	5,729,284
Southeast Bank PLC. (Islamic Wing)	Unit subscription & surrender	Motijheel	002713100001192	143,891	544,727
Southeast Bank PLC. (Islamic Wing)	Trading transaction	Motijheel	002713100001193	11,413,199	2,512,440
Southeast Bank PLC. (Islamic Wing)	Dividend Distribution	Motijheel	002711100007516	46,778	48,273
Closing Balance:				16,660,298	8,834,724

10.00 Unit capital : Tk 349,298,090

The break-up of the above is as follows:

Opening balance as at 01 July 2025	375,949,000	380,949,000
Add: New subscription of 6,059 units of Tk. 10 each	60,590	-
Less: Surrendered of 2,671,150 units of Tk. 10 each	(26,711,500)	(5,000,000)
Closing balance as at 30 June, 2026	349,298,090	375,949,000

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

Particulars	Number of Units	% of Units
Sponsor	100,000	0.27%
Institution	34,811,750	99.70%
Individual	18,059	0.03%
Total	34,929,809	100.00%

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Capitec Padma P.F. Shariah Unit Fund

Notes to the financial statement

As at and for the year ended June 30, 2026

Note No.	Particulars	Amount in BDT	
		30 June, 2026	30 June, 2025
11.00	**Unit premium reserve : Tk 22,334,301**		
	The break-up of the above is as follows:		
	Opening balance as at 01 July 2025	15,795,503	14,500,502
	Add: Unit premium during the year	6,551,433	1,295,001
	Less: Unit discount during the year	(12,635)	-
	Closing balance as at 30 June, 2026	22,334,301	15,795,503
12.00	**Retained earnings : Tk -65,613,324**		
	The break-up of the above is as follows:		
	Opening Balance	(110,273,965)	(68,399,143)
	Less: Prior year adjustment	-	(136,959)
	Add: Net profit during this year	47,020,641	(41,737,863)
	Less: Transfer to Dividend Equalization Reserve during the year	(2,360,000)	-
	Closing balance as at 30 June, 2026	(65,613,324)	(110,273,965)
13.00	**Unclaimed Dividend : Tk 0**		
	The break-up of the above is as follows:		
	Unclaimed Dividend	-	-
	Closing balance as at 30 June, 2026	-	-
14.00	**Dividend Purification Fund : Tk 350,418**		
	The break-up of the above is as follows:		
	Opening balance	216,978	120,203
	Add: Addition during this year Annexure-E	133,440	96,775
	Less: Use during the year	-	-
	Closing balance as at 30 June, 2026	350,418	216,978
15.00	**Other Liabilites : Tk 3,072,527**		
	The break-up of the above is as follows:		
	Management Fees	2,830,181	2,858,081
	Trustee Fees	6,776	
	Custodian Fees	195,525	202,282
	Audit Fees	40,000	40,000
	Investor payable	45	-
	Advertisement and publication	-	10,500
	Others Payable (TDS)	-	900
	Closing balance as at 30 June, 2026	3,072,527	3,111,763
16.00	**Net Asset Value(NAV) per unit at cost price : Tk 12.07**		
	The break-up of the above is as follows:		
	Total Assets at Market Price	311,802,012	284,799,279
	Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	113,333,333	156,486,847
	Less: Total Liabilities	(3,422,945)	(3,328,741)
	Total net asset value (NAV) at cost	421,712,400	437,957,384
	Outstanding number of units	34,929,809	37,594,900
		12.07	11.65
17.00	**Net Asset Value (NAV) per unit at market price : Tk 8.83**		
	The break-up of the above is as follows:		
	Total net asset value at Cost Price	421,712,400	437,957,384
	Add/Less: Investment diminution reserve-Unrealized gain/(Loss)	(113,333,333)	(156,486,847)
	Net Asset Value (NAV) at market Price	308,379,067	281,470,538
	Outstanding number of units	34,929,809	37,594,900
	Net Asset Value (NAV) per unit at market price	8.83	7.49

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Note No.	Particulars		Amount in BDT	
			01 July 2025 to 30 June 2026	01 July 2024 to 30 June 2025
18.00	**Realized gain/(loss) on sale of marketable securities : Tk -5,433,607**			
	The break-up of the above is as follows:			
	Realized gain/(loss) on sale of marketable securities		(5,433,607)	(5,479,967)
	Closing Balance		**(5,433,607)**	**(5,479,967)**
	Details in Annexure-D			
19.00	**Dividend Income: Tk 5,987,333**			
	The break-up of the above is as follows:			
	Dividend Income		5,987,333	5,164,329
	Closing Balance		**5,987,333**	**5,164,329**
	Details in Annexure-E			
20.00	**Profit on deposits : Tk 10,804,378**			
	The break-up of the above is as follows:			
	Profit on MSND (Bank Accounts)	Annexure-G	1,021,814	840,229
	Profit on MTDR	Annexure-H	9,782,564	9,943,054
	Closing Balance:		**10,804,378**	**10,783,283**
21.00	**Management fees : Tk 5,732,260**			
	The break-up of the above is as follows:			
	Management fees		5,732,260	5,974,626
			5,732,260	**5,974,626**
22.00	**Trustee fees : Tk 422,814**			
	The break-up of the above is as follows:			
	Trustee fees		422,814	447,050
			422,814	**447,050**
23.00	**Custodian fees : Tk 398,644**			
	The break-up of the above is as follows:			
	Custodian fees		398,644	423,562
			398,644	**423,562**
24.00	**Amortization of Preliminary and Issue Expenses : Tk 118,561**			
	The break-up of the above is as follows:			
	Preliminary and Issue Expenses during the year		118,561	527,739
	Amortization of Preliminary and Issue Expenses		**118,561**	**527,739**
25.00	**BSEC Annual fees : Tk 284,418**			
	The break-up of the above is as follows:			
	BSEC Annual fees		284,418	297,675
			284,418	**297,675**
26.00	**Other operating expenses : Tk 0**			
	The break-up of the above is as follows:			
	Bidding/Subscription Fees		-	-
	Closing Balance:		-	-

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Note No.	Particulars		Amount in BDT	
			01 July 2025 to 30 June 2026	01 July 2024 to 30 June 2025
27.00	**Provision against marketable Investment : Tk 43,153,514**			
	The break-up of the above is as follows:			
	Accumulated Unrealized loss up to 30 June 2025		(156,486,847)	(112,382,334)
	Unrealized Gain/(Loss)		(113,333,333)	(156,486,847)
	Provision/ (Provision) against marketable Investment		**43,153,514**	**(44,104,513)**
28.00	**Earnings Per Unit: Tk 1.35**			
	The break-up of the above is as follows:			
	Net profit for the year		47,020,641	(41,737,863)
	Outstanding number of units		34,929,809	37,594,900
	Earnings Per Unit		**1.35**	**(1.11)**
	*This represents an increase compared to the prior year, mainly due to Write Back of Provision from portfolio investments & increase profit.			
29.00	**Non-Performing Investment: Tk 0.00**			
	The break-up of the above is as follows:			
	Non-Performing Investment		-	-
	Details in Annexure-F		-	-
30.00	**Net changes in Investment: Tk. 49,432,157**			
	Net Investments in securities Current year Cost		(287,991,099)	(337,423,256)
	Net Investments in securities Last Year Cost		337,423,256	331,098,156
	Net changes in Investment	30.01	**49,432,157**	**(6,325,100)**
30.01	**Net changes in Investment: Tk. 49,432,157**			
	Sale of Securities during the year (at Cost)	Annexure-D	117,293,969	32,216,431
	Less: Purchase of Securities during the year (Total Cost Value)	Annexure- C	(67,861,812)	(38,541,530)
			49,432,157	**(6,325,100)**
31.00	**Profit on Bank Deposits: Tk. 11,643,125**			
	Profit Income on Bank Deposits		10,804,378	10,783,283
	Add: Previous year Profit Receivable on MSND& MTDR		4,395,703	2,218,635
	Less: Current year Profit Receivable on MSND & MTDR		(3,556,956)	(4,395,703)
			11,643,125	**8,606,215**
32.00	**Dividend income received in cash: Tk. 6,020,785**			
	Dividend Income from Investment in Securities		5,987,333	5,164,329
	Add: Previous year Dividend Receivable		222,552	2,174,916
	Less: Current year Dividend Receivable		(189,100)	(222,552)
			6,020,785	**7,116,693**
33.00	**Advance, deposit and prepayments: Tk. -7,133**			
	Advance deposits & pre-payments Last Year		291,330	491,148
	Less: Advance deposits & pre-payments Current year		(298,463)	(291,330)
			(7,133)	**199,818**
34.00	**Cash Paid to Operating Exp.: Tk. -7,278,212**			
	Operating Expenses		(7,490,977)	(8,100,995)
	Less: Amortization		118,561	527,739
	Less: Opening Total Liabilities		(3,328,741)	(3,800,704)
	Add: Closing Total Liabilities		3,422,945	3,328,741
			(7,278,212)	**(8,045,219)**

Note No.	Particulars	Amount in BDT	
		01 July 2025 to 30 June 2026	01 July 2024 to 30 June 2025
35.00	**Net Operating Cash Flow per unit: Tk 0.80**		
	Net Cash flow/ out flow from operating Activities	27,937,686	(4,064,519)
	Outstanding number of units	34,929,809	37,594,900
	Net Operating Cash Flow Per Unit (NOCFPU)	**0.80**	**(0.11)**

36.00 Events after the reporting Period

The Board of trustee of the fund has declared and approved dividend at the rate of 7.00 % i.e. Taka 0.70 Per unit for the year ened 30 June 2026 at the meeting held on 28 July 2026.

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)

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Asset Manager: Capitec Asset Management Limited

Capitec Padma P.F. Shariah Unit Fund

Portfolio Statement as at 30 June, 2026

I. Investment in Capital Market Securities (Listed)

Annexure - A

[Figure in Bangladeshi Taka]

Sl. No	Investment in Stocks/Securities(Sector wise)- 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 Sactor wise
	Sactor	**A. Share of Listed Companies**									
1	Engineering	NIALCO	465,000	53.45	24,854,698	34.30	15,949,500	(8,905,198)	-35.83%	6.30%	14.13%
2		SINGERBD	160,000	193.12	30,898,778	81.60	13,056,000	(17,842,778)	-57.75%	7.83%	
3	Food & Allied	BENGALBISC	60,535	130.10	7,875,571	78.50	4,751,998	(3,123,574)	-39.66%	2.00%	3.19%
4		OLYMPIC	28,000	168.09	4,706,470	155.00	4,340,000	(366,470)	-7.79%	1.19%	
5	Fuel & Power	DOREENPWR	245,000	70.08	17,170,810	30.30	7,423,500	(9,747,310)	-56.77%	4.35%	8.37%
6		UPGDCL	62,925	252.15	15,866,523	123.90	7,796,408	(8,070,116)	-50.86%	4.02%	
7	IT Sector	BDCOM	127,890	38.46	4,919,053	33.30	4,258,737	(660,316)	-13.42%	1.25%	8.61%
8		GENEXIL	201,040	72.84	14,644,321	35.40	7,116,816	(7,527,505)	-51.40%	3.71%	
9		ITC	270,000	53.33	14,398,683	48.40	13,068,000	(1,330,683)	-9.24%	3.65%	
10	Miscellaneous	BERGERPBL	2,583	1,839.39	4,751,157	1,427.70	3,687,749	(1,063,408)	-22.38%	1.20%	4.73%
11		KBSEED	600,000	23.22	13,934,422	11.50	6,900,000	(7,034,422)	-50.48%	3.53%	
12	Pharmaceuticals & Chemicals	ACMELAB	75,000	91.10	6,832,247	82.40	6,180,000	(652,247)	-9.55%	1.73%	12.29%
13		BXPHARMA	45,000	141.24	6,355,590	140.60	6,327,000	(28,590)	-0.45%	1.61%	
14		JHRML	111,832	85.94	9,611,004	51.10	5,714,615	(3,896,389)	-40.54%	2.44%	
15		MARICO	2,582	2,663.27	6,876,552	2,771.20	7,155,238	278,686	4.05%	1.74%	
16		RENATA	20,213	1,218.73	24,634,181	456.00	9,217,128	(15,417,053)	-62.58%	6.24%	
17		SQURPHARMA	2,585	210.60	544,397	224.00	579,040	34,643	6.36%	0.14%	
18	Telecommunication	BSCPLC	165,900	226.33	37,547,741	157.50	26,129,250	(11,418,491)	-30.41%	9.51%	11.43%
19		GP	21,530	351.66	7,571,286	259.60	5,589,188	(1,982,098)	-26.18%	1.92%	
20	Textile	PTL	47,300	98.64	4,665,857	66.70	3,154,910	(1,510,947)	-32.38%	1.18%	1.18%
		Sub -Total			**258,659,342**		**158,395,077**	**(100,264,265)**	**-38.76%**	**65.54%**	**63.93%**
	Sector	**B. Listed Bond**									
21	Corporate Bond	IBBLPBOND	6,480	1,053.01	6,823,515	664.50	4,305,960	(2,517,555)	-36.90%	1.73%	3.40%
22		SJIBLPBOND	1,569	4,212.51	6,609,425	4,641.00	7,281,729	672,304	10.17%	1.67%	
		Sub-Total			**13,432,940**		**11,587,689**	**(1,845,251)**	**-13.74%**	**3.40%**	**3.40%**
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)											
	Sector	**C. Listed Mutual Fund**									
23	Mutual Fund	CAPMIBBLMF	425,000	11.53	4,898,818	11.00	4,675,000	(223,818)	-4.57%	1.24%	1.24%
		Sub-Total			**4,898,818**		**4,675,000**	**(223,818)**	**-4.57%**	**1.24%**	**1.24%**
		D. IPO									
24		-	-	-	-		-	-		0.00%	0.00%
		Sub -Total			-		-	-		**0.00%**	**0.00%**
Grand Total of Capital Market Securities (Listed)					**276,991,099**		**174,657,766**	**(102,333,333)**	**-36.94%**	**70.19%**	**70.19%**

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Capitec Padma P.F. Shariah Unit Fund

Portfolio Statement as at 30 June, 2026

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

SL	Sector	Investment in Stocks/Securities	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 Sactor wise
		A. Pre-IPO Placement Shares									
01	Pharmaceuticals & Chemicals	Amulet Pharmaceuticals Limited	1,040,000	10.58	11,000,000	-	-	(11,000,000)	-100.00%	2.79%	2.79%
		Sub-Total			**11,000,000**		-	**(11,000,000)**	**-100.00%**	**2.79%**	**2.79%**
Total Investment in Capital Market Securities (Listed+Non-Listed)					**287,991,099**		**174,657,766**	**(113,333,333)**	**-39.35%**	**72.97%**	**72.97%**

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

A. Term Deposit:

Sl. No	Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1	15-Jan-26	Jamuna Bank PLC. (Islamic Wing)	9.25%	30,000,000	31,387,500	7.60%
2	21-Feb-26	Mutual Trust Bank PLC.(Islamic Wing)	9.50%	15,000,000	15,712,500	3.80%
3	09-Apr-26	Islamic Finance and Investment PLC.	10.00%	10,000,000	10,500,000	2.53%
4	10-Jan-26	Pubali Bank PLC. (Islamic Wing)	9.00%	30,000,000	31,350,000	7.60%
5	10-Jan-26	Southeast Bank PLC. (Islamic Wing)	10.75%	5,000,000	5,268,750	1.27%
		Sub-Total		**90,000,000**	**94,218,750**	**22.80%**

B. Cash at Bank:

Sl. No	Name of Bank	A/C NO	Rate of Profit	Available Balance	Remarks
1	Southeast Bank PLC. MSND(Islamic Wing)	002713100001191	7.00%	5,056,430	N/A
2	Southeast Bank PLC. MSND(Islamic Wing)	002713100001192	7.00%	143,891	
3	Southeast Bank PLC. MSND(Islamic Wing)	002713100001193	7.00%	11,413,199	
4	Southeast Bank PLC. Current A/C (Islamic Wing)	002711100007516	-	46,778	
	Sub-Total			**16,660,298**	
Total Cash & Cash Equivalent and Investment in Securities (Not related to Capital Market):				**106,660,298**	
Total Investment=(I+II+III)				**394,651,397**	

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Capitec Padma P.F. Shariah Unit Fund

Valuation of Closed-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 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	Sector Name	Reason	No. of Unit	Cost Price	Cost Value	Market Price	Total Market Value	Unrealized loss	Current NAV as on 30-06-2026	85% of NAV	Unrealized loss (based on 85% of NAV)	Status
01	CAPMIBBLMF	Cost price lower than 85% of NAV	425,000	11.53	4,898,818	11.00	4,675,000	(223,817.78)	8.21	6.98	(1,932,955.28)	Provision Applicable

Disclosure:

CAPMIBBLMF On the close of operation on June 29, 2026, the Fund has reported Net Asset Value (NAV) of Tk. 8.21 per unit on the basis of current market price and Tk. 11.34 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. 549,070,056.04 on the basis of current market price and Tk. 758,376,163.14 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.

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Capitec Padma P.F. Shariah Unit Fund

For the year ended June 30, 2026

Investment in Securities

Annexure- C

S.L	Trading Code	Number of Shares	Average Cost Value Per Share	Total Cost Value Amount	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments
1	BXPHARMA	45,000.00	141.24	6,355,590	140.60	6,327,000	(28,590)
2	MARICO	1,750.00	2,779.11	4,863,447	2,771.20	4,849,600	(13,847)
3	OLYMPIC	28,000.00	168.09	4,706,470	155.00	4,340,000	(366,470)
4	SJIBLPBOND	10,361.00	4,443.94	46,043,685	4,641.00	48,085,401	2,041,716
5	WALTONHIL	13,000.00	453.28	5,892,620	401.10	5,214,300	(678,320)
Total				**67,861,813**		**15,516,600**	**(408,908)**

Capitec Padma P.F. Shariah Unit Fund

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

For the year ended June 30, 2026

Annexure-D

Sl. No.	Trading Code	No of Share	Average Sell Price per Share	Sell Value	Average Cost Price per Share	Cost Price	Profit/(Loss)
01	BENGALBISC	29,000	51.63	1,497,269	130.10	3,772,884	(2,275,615)
02	CONFIDCEM	134,488	63.43	8,530,705	130.21	17,511,612	(8,980,907)
03	CVOPRL	65,000	192.04	12,482,425	188.52	12,254,007	228,418
04	DOREENPWR	313,714	29.42	9,227,938	70.08	21,986,626	(12,758,689)
05	LOVELLO	64,000	98.68	6,315,715	76.62	4,903,487	1,412,227
06	MALEKSPIN	140,000	35.16	4,923,038	33.59	4,702,897	220,141
07	SJIBLPBOND	10,192	6,144.98	62,629,589	4,539.82	46,269,835	16,359,754
08	WALTONHIL	13,000	481.05	6,253,685	453.28	5,892,620	361,065
Total				**111,860,363**		**117,293,969**	**(5,433,607)**

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Capitec Padma P.F. Shariah Unit Fund
Dividend Income
For the year ended June 30, 2026

Annexure-E

SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Net Cash Dividend	DP Ratio	Purification Amount
1	BERGERPBL	2,583	July 24, 2025	10.00	525.00%	135,608	0.0021	285
2	GP	21,530	August 13, 2025	10.00	110.00%	236,830	0.0097	2,297
3	MARICO	832	August 21, 2025	10.00	600.00%	49,920	0.0257	1,283
4	IBBLPBOND	6,480	September 23, 2025	1,000.00	7.23%	468,504	-	-
5	BSCPLC	165,900	October 22, 2025	10.00	40.00%	663,600	0.1402	93,062
6	NIALCO	465,000	November 13, 2025	10.00	10.00%	465,000	0.0076	3,533
7	SQURPHARMA	2,585	November 16, 2025	10.00	120.00%	31,020	0.1253	3,887
8	ITC	270,000	November 16, 2025	10.00	12.00%	324,000	0.0134	4,332
9	OLYMPIC	28,000	November 17, 2025	10.00	30.00%	84,000	0.0185	1,550
10	RENATA	20,213	November 17, 2025	10.00	55.00%	111,172	0.0022	245
11	UPGDCL	62,925	November 17, 2025	10.00	65.00%	409,013	0.0058	2,375
12	ACMELAB	75,000	November 18, 2025	10.00	35.00%	262,500	0.0003	87
13	DOREENPWR	558,714	November 19, 2025	10.00	10.00%	558,714	0.0004	235
14	PTL	47,300	November 19, 2025	10.00	12.00%	56,760	0.0161	912
15	BDCOM	121,800	November 23, 2025	10.00	5.00%	60,900	0.0546	3,324
16	MARICO	832	November 23, 2025	10.00	500.00%	41,600	0.0521	2,168
17	CONFIDCEM	134,488	November 25, 2025	10.00	10.00%	134,488	0.0385	5,176
18	JHRML	111,832	November 26, 2025	10.00	5.00%	55,916	0.0014	76
19	KBSEED	600,000	December 7, 2025	10.00	1.00%	60,000	-	-
20	GENEXIL	201,040	December 21, 2025	10.00	1.00%	20,104	0.0041	82
21	SJIBLPBOND	2,726	December 30, 2025	5,000.00	10.00%	1,363,000	-	-
22	MARICO	832	February 17, 2026	10.00	475.00%	39,520	0.0521	2,059.77
23	GP	21,530	March 9, 2026	10.00	105.00%	226,065	0.0097	2,193
24	MARICO	2,582	May 1, 2026	10.00	500.00%	129,100	0.0331	4,277
	Total					5,987,333	-	133,440

Dividend Receivables
As at June 30, 2026

Sl. No	Particulars	Amount in Taka	
		30 June, 2026	30 June, 2025
1	GENEXIL	-	60,312
2	MARICO	129,100	162,240
3	KBSEED	60,000	-
	Closing Balance:	189,100	222,552

Capitec Padma P.F. Shariah Unit Fund
Information on Non-Performing Investment

Annexure-F

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 Padma P.F. Shariah Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Capitec Padma P.F. Shariah Unit Fund

Profit on MSND

For the year ended June 30, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Annexure-G Amount
01	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001191	MSND	7.00%	341,376
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001192	MSND	7.00%	23,646
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	002713100001193	MSND	7.00%	656,792
	Total					1,021,814

Profit on MTDR

For the year ended June 30, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Annexure-H Amount
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	4301000029397	30,000,000	MTDR	9.25%	3,110,637
02	Mutual Trust Bank PLC.(Islamic Wing)	Gulshan	9992020002795	15,000,000	MTDR	9.50%	1,531,699
03	Islamic Finance and Investment PLC.	Head office	1112970000485	10,000,000	MTDR	10.00%	1,119,000
04	Mercantile Bank PLC.(Islamic Wing)	Motijheel	3410000153824	35000000 Encashment	MTDR	-	33,356
05	Pubali Bank PLC.(Islamic Wing)	Sonargaon Hotel Br.	5322104059884	30,000,000	MTDR	9.00%	2,946,351
06	Southeast Bank PLC.(Islamic Wing)	Motijheel	24400004818	5,000,000	MTDR	10.75%	542,887
07	DBH Finance PLC.(Islamic Wing)	Dhanmondi	1023042/271020175	Encashment 10000000	MTDR	-	498,634
	Total			90,000,000			9,782,564

MTDR profit receivable

As at June 30, 2026

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Annexure-I Amount
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	4301000029397	30,000,000	MTDR	9.25%	1,280,180
02	Mutual Trust Bank PLC.(Islamic Wing)	Gulshan	9992020002795	15,000,000	MTDR	9.50%	511,740
03	Islamic Finance and Investment PLC.	Head office	1112970000485	10,000,000	MTDR	10.00%	226,776
04	Pubali Bank PLC.(Islamic Wing)	Sonargaon Hotel Br.	5322104059884	30,000,000	MTDR	9.00%	1,282,873
05	Southeast Bank PLC.(Islamic Wing)	Motijheel	24400004818	5,000,000	MTDR	10.75%	255,387
	Total			90,000,000			3,556,956

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