

IDLC Asset Management Shariah Fund
As at and For the period ended September 30, 2025

IDLC Asset Management Shariah Fund
Statement of Financial Position
As at 30 September 2025

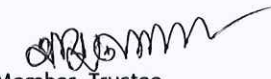
Particulars	Notes	Amount in BDT	
		30-Sep-25	30-Jun-25
ASSETS			
Non-Current Asset			
Preliminary and Issue Expenses	3	1,076,271	1,314,292
		1,076,271	1,314,292
Current Asset			
Investment in Securities at Market Price	4	306,151,137	230,575,061
Investment in Govt. / Govt. Backed Securities (Sukuk)	5	257,533,000	257,533,000
Dividend, Profit & Trade Receivables	6	7,739,504	12,862,897
Advance Deposits and Prepayments	7	1,383,266	1,313,650
Cash and Cash Equivalents	8	213,492,324	233,055,988
		786,299,231	735,340,595
Total Assets		787,375,502	736,654,887
UNITHOLDERS' EQUITY			
Capital Fund	9	701,314,810	697,874,930
Unit Premium / (Discount)	10	26,235,219	25,775,876
Investor's Balance		9,744	8,431
Fair Value Reserve	11	12,177,439	-
Retained Earnings	12	43,471,544	1,381,802
Total Equity		783,208,757	725,041,039
LIABILITIES			
Non-Current Liabilities		-	-
Current Liabilities			
Fees, Commission & Trade Payable	13	3,653,775	10,602,973
Other Payables	14	512,961	1,010,866
Unclaimed Dividend	15	9	9
		4,166,745	11,613,848
Total Liabilities		4,166,745	11,613,848
Total Equity and Liabilities		787,375,502	736,654,887
Net Asset Value (NAV) Per Unit			
At Cost	16	10.99	10.80
At Market Price	17	11.17	10.39

The annexed notes form 1 to 31 an integral part of these Financial Statements.

The financial statements were approved by the Board of Trustees on October .28.., 2025 and were signed on its behalf by:


Chairman, Trustee
Investment Corporation of Bangladesh


Managing Director
IDLC Asset Management Limited


Member, Trustee
Investment Corporation of Bangladesh


Compliance Officer
IDLC Asset Management Limited



IDLC Asset Management Shariah Fund
Statement of Profit or Loss and Other Comprehensive Income
For the period ended September 30, 2025

Particulars	Notes	Amount in BDT	
		July 1, 2025 - Sept. 30, 2025	July 1, 2024 - Sept. 30, 2024
INCOME			
Capital Gain	18	717,643	15,414,159
Dividend Income	19	5,110,983	8,753,324
Profit Earned on Mudaraba Deposit & Sukuk Investments	20	11,778,242	5,084,410
Income against Load		26,817	12,389
Total Income		17,633,684	29,264,281
EXPENDITURE			
Management Fee	Annex - D	2,959,170	2,554,870
Amortization of Preliminary and Issue Expenses	3	238,021	238,021
Amortization of DSE Shariah Index Fee	4	-	48,333
Trustee Fee	Annex - D	336,539	266,797
BSEC Annual Fee	Annex - D	195,095	154,665
CDBL Expenses	Annex - E	28,687	27,868
Publication and Other Expenses	21	159,306	167,113
Custodian Fee	Annex - E	132,303	149,730
Purification of Income	22	87,076	196,796
Sales Agent Commission		368,880	296,337
Bank Charges and Excise Duty		22,815	58,893
Total Expenditure		4,527,891	4,159,423
Income Before Provision for the period		13,105,793	25,104,857
Less : (Provision) / Write Back of Provision for Diminution in Value of Investments	23	28,983,950	(15,819,093)
Net Income/ (Loss) for the period		42,089,743	9,285,765
Earnings Per Unit During the period	24	0.60	0.15

The annexed notes form 1 to 31 an integral part of these Financial Statements.

The financial statements were approved by the Board of Trustees on October 28, 2025 and were signed on its behalf by:



Chairman, Trustee
Investment Corporation of Bangladesh



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



IDLC Asset Management Shariah Fund
Statement of Changes in Equity
For the period ended September 30, 2025

Amount in BDT

Particulars	Capital Fund	Unit Premium/ (Discount)	Investors' Balance	Fair Value Reserve	Retained Earnings	Total Equity
Opening Balance	697,874,930	25,775,876	8,431	-	1,381,802	725,041,039
Fund Subscribed / (Redeemed) during the period, Net	3,439,880	459,344	-	-	-	3,899,224
Investor's Balances	-	-	1,313	-	-	1,313
Net Income During the period	-	-	-	-	42,089,743	42,089,743
Fair Value Reserve	-	-	-	12,177,439	-	12,177,439
As at September 30, 2025	701,314,810	26,235,219	9,744	12,177,439	43,471,544	783,208,757

Statement of Changes in Equity
For the period ended September 30, 2024

Amount in BDT

Particulars	Capital Fund	Unit Premium/ (Discount)	Investors' Balance	Fair Value Reserve	Retained Earnings	Total Equity
Opening Balance	601,079,630	23,837,170	7,301	-	(27,359,991)	597,564,110
Fund Subscribed / (Redeemed) during the period, Net	10,970,260	(456,369)	-	-	-	10,513,891
Investor's Balances	-	-	10,026	-	-	10,026
Net Income During the period	-	-	-	-	9,285,765	9,285,765
As at September 30, 2024	612,049,890	23,380,801	17,328	-	(18,074,227)	617,373,792

The annexed notes form 1 to 31 an integral part of these Financial Statements.

The financial statements were approved by the Board of Trustees on October 28, 2025 and were signed on its behalf by:



Chairman, Trustee
Investment Corporation of



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



IDLC Asset Management Shariah Fund
Statement of Cash Flows
For the period ended September 30, 2025

Particulars	Notes	Amount in BDT	
		July 1, 2025 - Sept. 30, 2025	July 1, 2024 - Sept. 30, 2024
A. Cash Flows From/ (Used in) Operating Activities			
Capital Gain / (Loss) realized in Cash	25	717,643	15,941,802
Profit Earned on Mudaraba Deposit & Sukuk Investments realized in cash	27	10,623,349	4,648,957
Dividend Income Received in Cash	26	10,788,018	14,458,266
Income against Load		26,817	12,389
Advance, Deposit and Prepayments	28	(507,004)	(520,686)
Payment Made for Expenses	29	(3,877,788)	(2,844,832)
Net Cash Flows From/ (Used in) Operating Activities		17,771,034	31,695,896
B. Cash Flows From/ (Used in) Investing Activities			
Investment in marketable securities		(96,108,237)	(150,792,948)
Proceeds from sale of marketable securities		54,714,405	51,675,242
Net Cash Flows From/ (Used in) Investing Activities		(41,393,831)	(99,117,706)
C. Cash Flows From/ (Used in) Financing Activities			
Subscribed / (Redemption) of Unit Capital, Net		3,439,880	10,970,260
Unit Premium / (Discount), Net		459,344	(456,369)
Increase/(decrease) of Investor's Balance		1,313	10,026
Increase/(decrease) of Payable to Investors		158,598	(277,926)
Net Cash Flows/ (Used in) Financing Activities		4,059,134	10,245,992
D. Net Cash Flows (A+B+C)		(19,563,663)	(57,175,818)
E. Cash and Cash Equivalents at the Beginning of the period		233,055,988	205,821,780
F. Cash and Cash Equivalents at the End of the period (D+E)		213,492,324	148,645,961
Net Operating Cash flow Per Unit for the period	31	0.25	0.52

The annexed notes form 1 to 31 an integral part of these Financial Statements.

The financial statements were approved by the Board of Trustees on October 28th, 2025 and were signed on its behalf by:



Chairman, Trustee
Investment Corporation of Bangladesh



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



IDLC Asset Management Shariah Fund

Notes to the Financial Statements

As at and For the period ended September 30, 2025

1 Introduction of The Fund and its Activities

1.1 Legal Status and Key Partners of The Fund

IDLC Asset Management Shariah Fund (here-in-after referred to as "the Fund"), a Trust property, was established on April 13, 2019 under the Trust Act, 1882 and registered under the Registration Act, 1908 and subsequently on May 23, 2019 registered as a Mutual Fund from the Bangladesh Securities and Exchange Commission with an initial target of Paid-up Capital of BDT 500 Million divided into 50 Million units of BDT 10 each under the Securities and Exchange Commission (Mutual Fund) Rules, 2001 as an Open End Mutual Fund vide registration no. BSEC/MUTUAL FUND/2019/101.

After Initial Public Subscription of the fund, the Paid-up Capital of the fund was BDT 20.10 crore.

Key Partners of the Fund are as Follows:

Sponsor and Asset Manager	IDLC Asset Management Ltd.
Registered Address	Symphony (Level – 04), Plot - SE (F): 9, Road - 142, Gulshan Avenue, Bir Uttam Mir Shawkat Sarak, Dhaka 1212.
Trustee	Investment Corporation of Bangladesh (ICB)
Registered Address	BDBL Bhaban, 8, RAJUK Avenue, Dhaka 1000, Bangladesh.
Custodian	BRAC Bank PLC.
Registered Address	Anik Tower, 220/B, Tejgaon Gulshan Link Road, Tejgaon, Dhaka 1208.

1.2 Principal Activities and Nature of Operation

IDLC Asset Management Shariah Fund is an Open End Mutual Fund which is a professionally managed portfolio of shariah complied equity stocks and fixed income securities. Investors Subscribed units of the Fund by paying an amount equivalent to the purchase price and the Asset Manager makes investments on their behalf. An unit represents a portion of the fund's holdings.

The target group of investors comprises both Institution and Individual. Units of the Fund may be Subscribed/ Redeemed through IDLC Asset Management Ltd. and authorized selling agents appointed by the Asset Manager from time to time and any other procedure as prescribed by the Asset Manager. Surrender of units is allowed only through IDLC Asset Management Ltd. or the selling agents from which the units are originally Subscribed.

2 Objectives

The objective of the Fund is to generate profit by investing in a portfolio of Shariah compliant securities as per Shariah Investment Guideline. The fund intends to deliver the profit among the investors in the form of dividend as well as capital appreciation. The Fund will also exercise a rigorous compliance factor called "**Purification**" to remove any impure part from the final profit of the portfolio and dispose this through donation to charitable organizations. This will be a key differentiator of the Fund from other Shariah investment vehicles currently available in Bangladesh.



		Amount in BDT	
		September 30, 2025	June 30, 2025
3.0 Preliminary and Issue Expenses			
Opening Balance	3.1	1,314,292	2,258,613
Less: Amortized During the period		(238,021)	(944,321)
		<u>1,076,271</u>	<u>1,314,292</u>
3.1 Opening Balance			
Formation Fees		2,010,600	2,010,600
Pre-formation Management Fees		2,171,193	2,171,193
Application and Registration Fees Paid to BSEC		1,010,000	1,010,000
CDBL Fees		37,558	37,558
Trust Deed Registration Fees		127,779	127,779
Printing and Publication		764,538	764,538
Other Expenses		488,587	488,587
		<u>6,610,256</u>	<u>6,610,256</u>
Less: Amortized Balance		(5,295,964)	(4,351,643)
		<u>1,314,292</u>	<u>2,258,613</u>
4.0 Investment in Securities at Market price			
Investment in Listed Securities at Cost	4.1	293,973,698	259,559,011
		<u>293,973,698</u>	<u>259,559,011</u>
Add/ (Less): Unrealized Gain/ (Loss)		12,177,439	(28,983,950)
		<u>306,151,137</u>	<u>230,575,061</u>
4.1 Investment in Listed Securities at Cost			
Miscellaneous		-	30,020,422
Pharmaceuticals & Chemicals		187,942,066	175,665,397
Telecommunication		106,031,633	53,873,192
		<u>293,973,698</u>	<u>259,559,011</u>
<i>Details are mentioned in Annexure A.</i>			
5.0 Investment in Govt. / Govt. Backed Securities (Sukuk)			
Investment in Government Instrument (Sukuk)		257,533,000	257,533,000
		<u>257,533,000</u>	<u>257,533,000</u>
<i>Please see Annexure B for Details calculation.</i>			
6.0 Dividend, Profit & Trade Receivables			
Dividend Receivables	6.1	-	5,677,035
Accrued Profit on Mudaraba Term Deposit Receipt (MTDR)		2,015,963	2,182,488
Accrued Profit on Mudaraba Special Notice Deposit (MSND)		372,116	-
Accrued Profit on Government Sukuk based instrument		5,351,425	5,003,374
		<u>7,739,504</u>	<u>12,862,897</u>
6.1 Dividend Receivables			
Marico Bangladesh Limited		-	5,677,035
		<u>-</u>	<u>5,677,035</u>
7.0 Advance Deposits and Prepayments			
BSEC Annual Fee		506,590	701,685
Trustee fee		275,425	611,964
Withholding AIT		601,250	-
		<u>1,383,266</u>	<u>1,313,650</u>



		September 30, 2025	June 30, 2025
8.0 Cash and Cash Equivalents			
Mudaraba Special Notice Deposit (MSND)	8.1	17,239,193	39,106,045
Mudaraba Term Deposit Receipt (MTDR)	8.2	196,253,131	193,949,943
		213,492,324	233,055,988

8.1 Mudaraba Special Notice Deposit (MSND)

Bank	Account No.	Purpose		
Standard Chartered Bank (Saadiq)	01-1309915-01	Investor	1,278,587	3,830,838
	1781550000066	Investor	6,170,516	13,683,514
The City Bank PLC. (Islamic Wing)	1781550000067	Trading	9,458,403	20,098,028
	1781270000001	Operations	330,640	1,492,618
	1781270000002	Dividend	1,046	1,046
			17,239,193	39,106,045

8.2 Mudaraba Term Deposit Receipt (MTDR)

Bank / NBFI	Tenure		
DBH Islamic	3 Months	106,387,115	88,000,000
IDLC Islamic	3 Months	89,866,016	105,949,943
		196,253,131	193,949,943

Details are mentioned in **Annexure C**.

9.0 Capital Fund

Opening Balance	697,874,930	601,079,630
Add: Units Subscribed During the period	55,785,370	239,329,910
Less: Units Redeemed During the period	(52,345,490)	(142,534,610)
	701,314,810	697,874,930

9.1 Capital Allotment

Allotment year	Investor	No. of Units	Face Value		
2019 - 2025	Sponsor & General	69,787,493	10	697,874,930	601,079,630
2025 - 2026	General	343,988	10	3,439,880	96,795,300
		70,131,481		701,314,810	697,874,930

All transactions were executed through Banking Channel.

% of total holding (Sponsor 0.7%, Institution 25.2% & Individual 74.1%)

10.0 Unit Premium/ (Discount)

Opening Balance	25,775,876	23,837,170
Add: Addition in Unit Premium / (Discount) due to subscription of units	5,694,727	4,704,821
Less: Subtraction in Unit Premium / (Discount) due to redemption of units	(5,235,384)	(2,766,115)
	26,235,219	25,775,876

11.0 Fair Value Reserve

Opening Balance	-	-
Addition/ (Deduction) During the year	12,177,439	-
	12,177,439	-

12.0 Retained Earnings

Opening Balance	1,381,802	(27,359,991)
	1,381,802	(27,359,991)
Add: Profit/ (Loss) During the period	42,089,743	28,741,793
	43,471,544	1,381,802



	September 30, 2025	June 30, 2025
13.0 Fees, Commission & Trade Payable		
Management Fee	2,959,170	2,698,090
Custodian Fee	113,828	289,787
Audit Fee	7,875	40,250
CDBL Fee	15,442	13,987
Sales Agent Commission	557,461	581,716
Payable Against Trade	-	6,979,144
	3,653,775	10,602,973
14.0 Other Payables		
Payable to Investor	173,598	15,000
Payment in Process	140,834	647,838
Purification of Income	87,076	281,013
Publication and Other Operational Expense	111,453	67,015
	512,961	1,010,866
15.0 Unclaimed Dividend		
Unclaimed 2021-2022	9	9
	9	9
16.0 Net Asset Value (NAV) Per Unit at Cost		
Total Asset at Market Price	787,375,502	736,654,887
Less: Unrealized Gain/ (Loss)	12,177,439	(28,983,950)
Total Asset Value at Cost	775,198,063	765,638,837
Less: Fees & Commission Payables	3,653,775	10,602,973
Other Payables	512,961	1,010,866
Unclaimed Dividend	9	9
Total NAV at Cost	771,031,318	754,024,989
Number of Units	70,131,481	69,787,493
NAV Per Unit at Cost	10.99	10.80
17.0 Net Asset Value (NAV) Per Unit at Market Price		
Total Asset at Market Price	787,375,502	736,654,887
Less: Fees & Commission Payables	3,653,775	10,602,973
Other Payables	512,961	1,010,866
Unclaimed Dividend	9	9
Total NAV at Market Price	783,208,757	725,041,039
Number of Units	70,131,481	69,787,493
NAV Per Unit at Market Price	11.17	10.39



		Amount in BDT			
		July 1, 2024 - Sept. 30, 2025	July 1, 2024 - Sept. 30, 2024		
18	Capital Gain				
	Olympic Industries Ltd.	-	1,154,419		
	Berger Paints Bangladesh Ltd.	445,610	-		
	Beximco Pharmaceuticals Ltd.	272,033	(527,643)		
	Square Pharmaceuticals PLC	-	677,914		
	Bata Shoe Company (Bangladesh) Limited	-	(14,029)		
	Grammenphone Ltd.	-	14,123,498		
		717,643	15,414,159		
	<i>Details are mentioned in Annexure F</i>				
19	Dividend Income				
	Berger Paints Bangladesh Ltd.	25,725	1,403,400		
	Marico Bangladesh Limited	1,746,780	2,911,300		
	Grammenphone Ltd.	3,338,478	4,438,624		
		5,110,983	8,753,324		
	<i>Details are mentioned in Annexure G</i>				
20	Profit Earned on Mudaraba Deposit & Sukuk Investments				
	Mudaraba Term Deposit (MTDR)	5,045,574	3,956,290		
	Mudaraba Special Notice Deposit (MSND)	372,116	486,775		
	Profit from Government Securities (Sukuk)	6,360,551	641,344		
		11,778,242	5,084,410		
	<i>Details are mentioned in Annexure H</i>				
21	Publication and Other Expenses				
	Printing and Publication	103,084	125,591		
	BO Account Maintenance Fees	-	1,800		
	Other Operational Expense	56,222	39,722		
		159,306	167,113		
22	Purification of Income				
	Following Purification is Distributable Income of the Fund During the period September 30, 2025.				
	Name of the Stock	Type of Income	Income Earned	Purification Ratio	Purified Amount
	Berger Paints Bangladesh Ltd.	Cash Dividend	25,725	0.0225	579
	Marico Bangladesh Limited	Cash Dividend	1,746,780	0.0413	72,142
	Grameenphone Ltd.	Cash Dividend	3,338,478	0.0043	14,355
			5,110,983		87,076
23	(Provision) / Write Back of Provision for Diminution in Value of Investments				
	Opening Balance of Provision for Diminution in Value of Investments		28,983,950		34,492,729
	Closing Balance of Provision for Diminution in Value of Investments		-		50,311,822
	<i>Required ► (Provision) / Write Back of Provision for the period</i>		28,983,950		(15,819,093)
24	Earnings Per Unit (EPU)				
	Net Income for the year		42,089,743		9,285,765
	No. of Outstanding Units		70,131,481		61,204,989
			0.60		0.15
	<i>**Other Comprehensive Income (OCI) is not considered for Earnings Per Unit (EPU) Calculation.</i>				
25	Capital Gain / (Loss) realized in Cash				
	Capital Gain / (Loss) realized in Cash		717,643		15,414,159
	Less : (Gain) / Loss Portion of Trade Receivable for current year		-		527,643
			717,643		15,941,802



		Amount in BDT	
		July 1, 2024 - Sept. 30, 2025	July 1, 2024 - Sept. 30, 2024
26	Dividend Income Received in Cash		
	Dividend Income from investment in securities	5,110,983	8,753,324
	Add : Prior Year Dividend Receivable	5,677,035	7,118,117
	Less : Current Year Dividend Receivable	-	(1,413,175)
		<u>10,788,018</u>	<u>14,458,266</u>
27	Profit against Investment / Deposits in money market realized in cash		
	Profit against Investment / Deposits in money market realized in cash	11,778,242	5,084,410
	Add : Prior Year Interest Income / Profit Receivable	7,185,862	2,577,922
	Less : Current Year Interest Income / Profit Receivable	(7,739,504)	(3,013,374)
	Less : withholding AIT against profit	(601,250)	-
		<u>10,623,349</u>	<u>4,648,957</u>
28	Advances, Deposits and Prepayments		
	Advances, Deposits and Prepayments (Net)	507,004	520,686
		<u>507,004</u>	<u>520,686</u>
29	Payment Made for Expenses		
	Total Operating Expenses	4,527,891	4,159,423
	Less : Amortization of preliminary and issue expenses	(238,021)	(286,354)
	Less : Amortization of Advance Payment (Trustee & BSEC Fee)	(531,634)	(421,463)
	Add : Prior year Operating Expense Payable	3,971,856	3,188,699
	Less : Current year operating expense payable	(3,852,304)	(3,795,474)
		<u>3,877,788</u>	<u>2,844,832</u>
30	Dividend Paid during the year		
	Dividend Declared during the year	-	-
	Add : Prior year Dividend Payable	9	9
	Less : Current Year Dividend Payable	(9)	(9)
		<u>-</u>	<u>-</u>
31	Net Operating Cash Flow Per Unit		
	Net Operating Cash Flow for the year	17,771,034	31,695,896
	No. of Outstanding Units	70,131,481	61,204,989
		<u>0.25</u>	<u>0.52</u>

The financial statements were approved by the Board of Trustees on October 28, 2025 and were signed on its behalf by:



Chairman, Trustee
Investment Corporation of Bangladesh



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



IDLC Asset Management Shariah Fund
Details of Investment in Marketable Securities

As at 30 September 2025

A. Investment in Listed Securities:

A. Investment in Listed Securities:								Amount in BDT	
Sl.	Sector	Name of the Company	No. of Securities	Avg. Cost	Total Cost	Market Value	Total Market Value	% of Total Assets	Unrealized Gain/ (Loss)
1	Pharmaceuticals & Chemicals	Beximco Pharmaceuticals Ltd.	933,112	125.95	117,526,259	118.00	110,107,216	13.98%	(7,419,043)
2		Marico Bangladesh Limited	29,113	2,418.71	70,415,807	2,842.10	82,742,057	10.51%	12,326,251
					187,942,066	192,849,273		24.49%	4,907,208
3	Telecommunication	Grammenphone Ltd.	378,936	279.81	106,031,633	299.00	113,301,864	14.39%	7,270,231
					106,031,633	113,301,864		14.39%	7,270,231
Sub-Total					293,973,698	306,151,137		38.88%	12,177,439

B. Investment in Initial Public Offering (IPO)

N/A								0.00%	-
								0.00%	-
Grand Total					293,973,698		306,151,137	38.88%	12,177,439



IDLC Asset Management Shariah Fund
Details of Investment in Govt. / Govt. Backed Securities
As at 30 September 2025

Investment in Government Sukuk based instrument

Investment in Government Sukuk based instrument								Amount in BDT
Sl.	Name of the Securities	No. of Securities	Issue Date	Maturity Date	Avg. Cost	Total Investment	Yield	% of Total Assets
1	05Y CDWSP Social Impact Sukuk	245,330	June 6, 2024	June 6, 2029	100.00	24,533,000	10.40%	3.12%
2	7Y CIBRR-2 Socio-Economic Sukuk	1,300,000	March 13, 2025	March 13, 2032	100.00	130,000,000	9.25%	16.51%
3	7Y RDIRWSP Socio-Economic Development Sukuk	1,030,000	May 20, 2025	May 20, 2032	100.00	103,000,000	10.50%	13.08%
TOTAL							257,533,000	32.71%



IDLC Asset Management Shariah Fund

MTDR Schedule

As at 30 September 2025

Sl. No.	Instrument No	Deposited Bank / NBFI	Profit Rate	Opening / Renewal Date	Maturity Date	Principal Amount
1	2710010161	DBH Islamic	10.93%	9-Jul-25	7-Oct-25	4,000,000
2	2710010162	DBH Islamic	10.93%	9-Jul-25	7-Oct-25	4,000,000
3	2710010163	DBH Islamic	10.93%	9-Jul-25	7-Oct-25	4,000,000
4	2710010164	DBH Islamic	10.93%	9-Jul-25	7-Oct-25	4,000,000
5	2710010133	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	8,729,387
6	2710010132	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	8,729,387
7	2710010130	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	2,053,973
8	2710010131	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	8,729,387
9	2710010134	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	8,729,387
10	2710010135	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	8,729,387
11	2710010136	DBH Islamic	10.93%	20-Jul-25	18-Oct-25	8,729,387
12	2710010153	DBH Islamic	10.55%	22-Sep-25	21-Dec-25	7,191,364
13	2710010152	DBH Islamic	10.55%	22-Sep-25	21-Dec-25	7,191,364
14	2710010151	DBH Islamic	10.55%	22-Sep-25	21-Dec-25	7,191,364
15	2710010150	DBH Islamic	10.55%	22-Sep-25	21-Dec-25	7,191,364
16	2710010149	DBH Islamic	10.55%	22-Sep-25	21-Dec-25	7,191,364
17	7772010000630	IDLC Islamic	10.00%	10-Aug-25	10-Nov-25	3,159,770
18	7772010001010	IDLC Islamic	10.00%	4-Sep-25	4-Dec-25	8,466,562
19	7772010001011	IDLC Islamic	10.00%	4-Sep-25	4-Dec-25	8,466,562
20	7772010001013	IDLC Islamic	10.00%	4-Sep-25	4-Dec-25	8,466,562
21	7772010001012	IDLC Islamic	10.00%	4-Sep-25	4-Dec-25	8,466,562
22	7772010001056	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	8,209,999
23	7772010001057	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	8,209,999
24	7772010001058	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	8,209,999
25	7772010001059	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	8,209,999
26	7772010001348	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	4,000,000
27	7772010001347	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	8,000,000
28	7772010001349	IDLC Islamic	10.00%	22-Sep-25	22-Dec-25	8,000,000
Total Amount						196,253,131



IDLC Asset Management Shariah Fund
Fees Calculation on weekly average NAV
For the period ended September 30, 2025

Week	Average NAV	Trustee Fee		Management Fee		Amortization of BSEC Annual Fee	
		Amount	Cumulative Amount	Amount	Cumulative Amount	Amount	Cumulative Amount
(Jul 1 - Jul 5), 2025	725,119,700	17,138	17,138	154,143	154,143	9,935	9,935
(Jul 6 - Jul 12), 2025	732,632,878	24,241	41,379	217,242	371,385	14,053	23,988
(Jul 13 - Jul 19), 2025	737,477,913	24,402	65,781	218,172	589,557	14,146	38,134
(Jul 20 - Jul 26), 2025	764,241,657	25,287	91,068	223,304	812,861	14,659	52,793
(Jul 27 - Aug 2), 2025	768,688,621	25,434	116,502	224,157	1,037,018	14,745	67,537
(Aug 3 - Aug 9), 2025	781,121,016	25,845	142,347	226,540	1,263,558	14,983	82,520
(Aug 10 - Aug 16), 2025	776,240,762	25,684	168,031	225,603	1,489,161	14,889	97,409
(Aug 17 - Aug 23), 2025	793,802,547	26,265	194,296	228,971	1,718,132	15,226	112,635
(Aug 24 - Aug 30), 2025	796,489,626	26,354	220,649	229,487	1,947,619	15,278	127,913
(Aug 31 - Sep 6), 2025	798,280,375	26,413	247,062	229,830	2,177,449	15,312	143,224
(Sep 7 - Sep 13), 2025	794,277,237	26,280	273,342	229,062	2,406,511	15,235	158,459
(Sep 14 - Sep 20), 2025	790,545,506	26,157	299,499	228,347	2,634,859	15,163	173,623
(Sep 21 - Sep 27), 2025	784,229,413	25,948	325,447	227,135	2,861,994	15,042	188,665
(Sep 28 - Sep 30), 2025	782,184,864	11,092	336,539	97,176	2,959,170	6,430	195,095



IDLC Asset Management Shariah Fund

Custodian Fee Calculation

Period : July 01, 2025 - September 30, 2025

SN	Month	Listed Securities Market Value	Non-Listed Securites Face Value	Custodian Fee	Vat 15%	Total Amount	Cumulative
1	July	279,296,413	468,913,238	31,051	4,658	35,709	35,709
2	August	319,289,179	431,123,065	51,546	7,732	59,278	94,987
3	September	306,151,137	453,786,131	32,449	4,867	37,316	132,303

Details of CDBL Expenses

Period : July 01, 2025 - September 30, 2025

Particulars	Amount
CDS Bill & CDBL Connectivity Expense - July' 2025	9,267
CDS Bill & CDBL Connectivity Expense - Aug' 2025	11,979
CDS Bill & CDBL Connectivity Expense - Sep'2025	7,442
	28,687



IDLC Asset Management Shariah Fund
Capital Gain / (Loss) Statement
 Period : July 01, 2025 - September 30, 2025

SL NO	NAME OF SECURITIES	NO OF SECURITIES	PER UNIT COST	TOTAL COST PRICE	PER UNIT SALE	TOTAL SALE PRICE	GAIN / (LOSS)
1	Beximco Pharmaceuticals Ltd.	55,000	126.07	6,933,983	131.02	7,206,016	272,033
2	Berger Paints Bangladesh Ltd.	32,000	1,493.14	47,780,422	1,507.06	48,226,032	445,610
				54,714,405	55,432,048		717,643



IDLC Asset Management Shariah Fund
Dividend Income Statement
 Period : July 01, 2025 - September 30, 2025

SL NO	NAME OF SECURITIES	RECORD DATE	NO. OF SHARE	FACE VALUE	TOTAL FACE VALUE	% OF DIVIDEND PER SHARE	TOTAL DIVIDEND	CASH RECEIVED DIVIDEND	DIVIDEND RECEIVABLE
1	Berger Paints Bangladesh Ltd.	24-Jul-25	490	10	4,900	525%	25,725	25,725	-
2	Grameenphone Ltd.	13-Aug-25	303,498	10	3,034,980	110%	3,338,478	3,338,478	-
3	Marico Bangladesh Limited	21-Aug-25	29,113	10	291,130	600%	1,746,780	1,746,780	-
TOTAL							5,110,983	5,110,983	-



IDLC Asset Management Shorish Fund
Profit Earned on Mudaraba Deposit & Sukuk Investments
 Period : July 01, 2025 - September 30, 2025

A) PROFIT AND RECEIVABLE ON BANK ACCOUNT:

Sl. NO	BANK / INSTITUTION NAME	BRANCH	ACCOUNT NO	Purpose	Profit Rate (approx.)	AMOUNT	CASH RECEIVED	RECEIVABLE AMOUNT
1	The City Bank PLC. (Islamic Wing)	Gulshan	1781550000066	Investor	5.00%	108,300	-	108,300
2	The City Bank PLC. (Islamic Wing)	Gulshan	1781550000067	Trading	5.00%	253,826	-	253,826
3	The City Bank PLC. (Islamic Wing)	Gulshan	1781270000001	Operations	5.00%	9,976	-	9,976
4	The City Bank PLC. (Islamic Wing)	Gulshan	1781270000002	Dividend	0.00%	14	-	14
Total Amount						372,116	-	372,116

B) PROFIT AND RECEIVABLE ON MTDRs:

Sl. NO	BANK / INSTITUTION NAME	BRANCH	ACCOUNT NO	TYPE	Profit Rate (approx.)	AMOUNT	CASH RECEIVED	RECEIVABLE AMOUNT
1	DBH Finance PLC (Islamic wing)	CORPORATE	2710010133	MTDR	10.93%	239,888	51,714	188,174
2	DBH Finance PLC (Islamic wing)	CORPORATE	2710010132	MTDR	10.93%	239,888	51,714	188,174
3	DBH Finance PLC (Islamic wing)	CORPORATE	2710010130	MTDR	10.93%	56,444	12,168	44,276
4	DBH Finance PLC (Islamic wing)	CORPORATE	2710010131	MTDR	10.93%	239,888	51,714	188,174
5	DBH Finance PLC (Islamic wing)	CORPORATE	2710010134	MTDR	10.93%	239,888	51,714	188,174
6	DBH Finance PLC (Islamic wing)	CORPORATE	2710010135	MTDR	10.93%	239,888	51,714	188,174
7	DBH Finance PLC (Islamic wing)	CORPORATE	2710010136	MTDR	10.93%	239,888	51,714	188,174
8	DBH Finance PLC (Islamic wing)	CORPORATE	2710010136	MTDR	10.55%	191,239	176,487	14,752
9	DBH Finance PLC (Islamic wing)	CORPORATE	2710010152	MTDR	10.55%	191,239	176,487	14,752
10	DBH Finance PLC (Islamic wing)	CORPORATE	2710010151	MTDR	10.55%	191,239	176,487	14,752
11	DBH Finance PLC (Islamic wing)	CORPORATE	2710010150	MTDR	10.55%	191,239	176,487	14,752
12	DBH Finance PLC (Islamic wing)	CORPORATE	2710010149	MTDR	10.55%	191,239	176,487	14,752
13	DBH Finance PLC (Islamic wing)	CORPORATE	2710010161	MTDR	10.93%	100,799	-	100,799
14	DBH Finance PLC (Islamic wing)	CORPORATE	2710010162	MTDR	10.93%	100,799	-	100,799
15	DBH Finance PLC (Islamic wing)	CORPORATE	2710010163	MTDR	10.93%	100,799	-	100,799
16	DBH Finance PLC (Islamic wing)	CORPORATE	2710010164	MTDR	10.93%	100,799	-	100,799
17	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010000630	MTDR	10.00%	88,042	45,034	43,008
18	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001010	MTDR	10.00%	205,562	151,470	54,092
19	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001011	MTDR	10.00%	205,562	151,470	54,092
20	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001013	MTDR	10.00%	205,562	151,470	54,092
21	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001012	MTDR	10.00%	207,204	188,959	18,244
22	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001056	MTDR	10.00%	207,204	188,959	18,244
23	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001057	MTDR	10.00%	207,204	188,959	18,244
24	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001058	MTDR	10.00%	207,204	188,959	18,244
25	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001059	MTDR	10.00%	207,204	188,959	18,244
26	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001348	MTDR	10.00%	6,667	-	6,667
27	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001347	MTDR	10.00%	13,333	-	13,333
28	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010001349	MTDR	10.00%	13,333	-	13,333
29	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010000332	MTDR	10.52%	104,494	104,494	-
30	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010000333	MTDR	10.52%	104,494	104,494	-
31	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010000334	MTDR	10.52%	104,494	104,494	-
32	IDLC Finance PLC (Islamic wing)	CORPORATE	7772010000335	MTDR	10.52%	-	-	-
Total Amount						5,045,574	3,029,611	2,015,963

Q PROFIT ON SUKUK INSTRUMENT:

Sl. NO	NAME OF INSTRUMENT	INSTRUMENT NUMBER	TOTAL VALUE OF INSTRUMENT	PURCHASE DATE	MATURITY DATE	LAST COUPON DATE	NEXT COUPON DATE	PROFIT RATE (%)	PROFIT EARNED	PRIOR PERIOD RECEIVABLE	CASH RECEIVED	WITHHOLDING TDS DEDUCTION	RECEIVABLE AMOUNT
1	OSY COWSP Social Impact Sukuk	BDS092901051	24,533,000	6-Jun-24	6-Jun-29	6-Jun-25	6-Dec-25	10.40%	641,344	174,624	-	-	815,968
2	7Y CIBRR-2 Socio-Economic Sukuk	BDS093201071	130,000,000	13-Mar-25	13-Mar-32	13-Sep-25	13-Mar-26	9.25%	3,015,457	3,594,429	5,411,250	601,250	597,386
3	7Y RDR/WSP Socio - Economic Development Sukuk	BDS093202072	103,000,000	20-May-25	20-May-32	-	20-Nov-25	10.50%	2,703,750	1,234,321	-	-	3,938,071
									6,360,551	5,003,374	5,411,250	601,250	5,351,425

