

IDLC Balanced Fund

As at and for the period ended December 31, 2025

IDLC Balanced Fund
Statement of Financial Position
As at December 31, 2025

Particulars	Notes	Amount in BDT	
		December 31, 2025	June 30, 2025
ASSETS			
Non Current Asset			
		-	-
Current Asset			
Investment in Securities at Market Price	3	220,410,889	191,153,080
Investment in Govt./Govt. Backed Securities (T-Bond)	4	269,057,581	229,706,062
Interest, Dividend & Trade Receivables	5	17,202,642	12,796,709
Advances, Deposits and Prepayments	6	713,856	965,787
Cash and Cash Equivalents	7	81,050,657	96,764,116
		588,435,624	531,385,754
Total Assets		588,435,624	531,385,754
UNITHOLDERS' EQUITY			
Capital Fund	8	529,780,630	497,413,420
Unit Premium / (Discount)	9	(34,407,062)	(37,578,879)
Investors' Available Balance		3,637	2,533
Fair Value Reserve	10	993,885	-
Retained Earnings	11	88,140,036	68,156,240
Total Equity		584,511,127	527,993,313
LIABILITIES			
Non Current Liabilities			
		-	-
Current Liabilities			
Fees & Commission Payables	12	3,098,764	2,835,964
Other Payables	13	821,753	553,957
Unclaimed Dividend	14	3,980	2,520
		3,924,498	3,392,441
Total Liabilities		3,924,498	3,392,441
Total Equity and Liabilities		588,435,624	531,385,754
Net Asset Value (NAV) Per Unit			
At Cost Price	15	11.01	10.86
At Market Price	16	11.03	10.61

The annexed notes from 1 to 29 an integral part of these financial statements.

The financial statements were approved by the Board of Trustees on January 22, 2026 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 Balanced Fund
Statement of Profit or Loss and Other Comprehensive Income
For the period ended December 31, 2025

Particulars	Notes	Amount in BDT			
		July 01, 2025 - December 31, 2025	July 01, 2024- December 31, 2024	October 01, 2025 - December 31, 2025	October 01, 2024 December 31, 2024
INCOME					
Capital Gain	17	12,920,132	2,483,701	2,694,709	(10,676,748)
Dividend Income	18	3,065,106	11,625,921	-	5,442,880
Interest Income	19	21,011,959	7,530,266	10,508,778	3,613,033
Accrued TDS reversed		-	256,020	-	256,020
Income Against Load		3,367	-	3,367	-
Total Income		37,000,563	21,895,908	13,206,854	(1,364,815)
EXPENDITURE					
Management fee	Annexure C	4,889,413	4,580,739	2,467,796	2,280,864
Amortization of preliminary and issue expenses	3	-	60,511	-	-
Trustee fee	Annexure C	495,588	443,392	251,777	219,772
Publication and Other Expenses	20	140,192	175,493	19,920	49,902
BSEC annual fee	Annexure C	287,297	257,039	145,958	127,404
Custodian fee	Annexure E	481,506	409,901	246,996	200,904
Bank charges and Excise Duty		23,306	108,550	21,240	51,840
Sales agent commission		217,276	135,081	140,959	62,982
CDBL Expense	Annexure E	123,263	87,107	24,435	12,984
Total Expenditure		6,657,841	6,257,812	3,319,081	3,006,651
Income Before Provision		30,342,722	15,638,096	9,887,773	(4,371,466)
(Provision) / write back of provision for diminution in value of investments	21	12,024,678	16,952,259	-	(436,405)
Net Income		42,367,400	32,590,355	9,887,773	(4,807,871)
Total Comprehensive Income		42,367,400	32,590,355	9,887,773	(4,807,871)
Earnings Per Unit	22	0.80	0.65	0.19	(0.10)

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Chairman, Trustee
Investment Corporation of Bangladesh


Managing Director
IDLC Asset Management Ltd.


Member, Trustee
Investment Corporation of


Compliance Officer
IDLC Asset Management Ltd.



IDLC Balanced Fund
Statement of Changes in Equity
For the period ended December 31, 2025

Amount in BDT

Particulars	Capital fund	Unit premium/ (discount)	Investors' Available Balance	Fair value reserve	Retained earnings	Total equity
Opening Balance	497,413,420	(37,578,879)	2,533	-	68,156,240	527,993,314
Units Subscribed / (Redeemed) During the period, Net	32,367,210	3,171,818	-	-	-	35,539,028
Fair Value Reserve	-	-	-	993,885	-	993,885
Investors' Balance	-	-	1,104	-	-	1,104
Net Income During the period	-	-	-	-	42,367,399	42,367,399
Dividend paid During the year	-	-	-	-	(22,383,604)	(22,383,604)
As at December 31, 2025	529,780,630	(34,407,062)	3,637	993,885	88,140,036	584,511,127

Statement of Changes in Equity
For the period ended December 31, 2024

Amount in BDT

Particulars	Capital fund	Unit premium/ (discount)	Investors' Available Balance	Fair value reserve	Retained earnings	Total equity
Opening Balance	506,073,240	(36,759,824)	2,799	-	16,588,202	485,904,416
Units Subscribed / (Redeemed) During the period, Net	(5,974,880)	(658,965)	-	-	-	(6,633,845)
Investors' Balance	-	-	(49)	-	-	(49)
Net Income During the period	-	-	-	-	32,590,354	32,590,354
As at December 31, 2024	500,098,360	(37,418,790)	2,750	-	49,178,556	511,860,877

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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 Balanced Fund
Statement of Cash Flows
For the period ended December 31, 2025

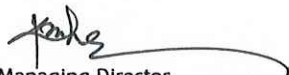
Particulars	Notes	Amount in BDT	
		July 01, 2025 - December 31, 2025	July 01, 2024- December 31, 2024
A. Cash Flows From/ (Used in) Operating Activities			
Capital Gain / (Loss) Realized in Cash	23	10,852,534	2,695,005
Dividend Income Received in Cash	24	6,933,906	8,722,411
Interest Income / Profit Realized in Cash	25	3,759,530	5,035,945
Income from Govt. / Govt. Backed Securities		15,135,393	1,293,064
Income against Load		3,367	-
Advances, Deposits and Prepayments	26	(221,456)	66,374
Payment Made for Expenses	27	(5,638,250)	(5,452,179)
Net Cash Flows From/ (Used in) Operating Activities		30,825,024	12,360,620
B. Cash Flows From/ (Used in) Investing Activities			
Investment in Marketable Securities		(187,883,428)	(152,208,579)
Investment in Govt. / Govt. Backed Securities		(65,942,270)	(29,712,950)
Proceeds from Sell of Govt. / Govt. Backed Securities		26,934,895	38,876,920
Proceeds from Sell of Marketable Securities		166,861,514	121,732,938
		(60,029,289)	(21,311,670)
C. Cash Flows From/ (Used in) Financing Activities			
Unit Capital, Net		32,367,210	(5,974,880)
Unit Premium / (Discount)		3,171,818	(658,965)
Increase / (Decrease) of Payable to Investors		332,818	(380,653)
Increase / (Decrease) of Investor's Balance		1,104	(49)
Dividend paid for the period	28	(22,382,143)	(8)
Net Cash Used in Financing Activities		13,490,807	(7,014,556)
D. Net Increase / (Decrease) in Cash and Cash Equivalents		(15,713,458)	(15,965,607)
E. Opening Cash and Cash Equivalents		96,764,116	119,296,256
F. Closing Cash and Cash Equivalents (D+E)		81,050,657	103,330,649
Net Operating Cash flow Per Unit	29	0.58	0.25

The annexed notes from 1 to 29 an integral part of these financial statements.

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Chairman, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Ltd.



Member, Trustee
Investment Corporation of Bangladesh



Compliance Officer
IDLC Asset Management Ltd.

IDLC Balanced Fund

Notes to the Financial Statements

As at and for the period ended December 31, 2025

1.00 Introduction of the Fund and its Activities

1.01 Legal status and Key partners of the Fund

IDLC Balanced Fund (here-in-after referred to as “the Fund”), a Trust property, was established on February 05, 2017 under the Trust Act, 1882 and registered under the Registration Act, 1908 and subsequently on March 07, 2017 registered as a Mutual Fund from the Bangladesh Securities and Exchange Commission with an initial 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, 2025 as an Open End Mutual Fund vide registration no. BSEC/MUTUAL FUND/2017/77.

Investment Corporation of Bangladesh (ICB), the Trustee of the Fund, in its 170th meeting held on July 18, 2017 approved the size of the Fund to be increased upto BDT 1,500 million.

Key partners of the Fund are as Follows:

Sponsor	: IDLC Finance PLC.
Registered Address	: Bay's Galleria (1 st Floor), 57 Gulshan Avenue, Dhaka 1212.
Trustee & Custodian	: Investment Corporation of Bangladesh
Registered Address	: BDBL Bhaban, 8, RAJUK Avenue, Dhaka 1000.
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.

1.02 Principal activities and nature of operation

IDLC Balanced Fund is an Open End Mutual Fund which is a professionally managed portfolio of equity stocks and fixed income instruments. Investors buy 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 Institutions and Individuals. Units of the Fund can 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 purchased.

2.00 Objectives

The objective of the IDLC Balanced Fund is to generate capital appreciation along with current income in the form of dividend from a combined portfolio of equity, debt and money market instruments.



			Amount in BDT	
			December 31, 2025	June 30, 2025
3.00	Investment in Securities at Market Price			
	Investment in Listed Securities at Cost Price	3.01	219,417,004	203,177,758
			219,417,004	203,177,758
	Add / (Less): Unrealized Gain / (Loss)		993,885	(12,024,678)
	Investment at market value		220,410,889	191,153,080
<i>Please see Annexure A for Details calculation.</i>				
3.01	Investment in Listed Securities at Cost Price			
	Bank		126,727,989	37,114,890
	Corporate Bond		14,318,339	14,318,339
	Food & Allied		-	41,621,377
	Pharmaceuticals & Chemicals		78,370,677	74,535,214
	Telecommunication		-	35,587,939
			219,417,004	203,177,758
<i>Details are mentioned in Annexure A.</i>				
4.00	Investment in Govt. / Govt. Backed Securities (T-Bond)			
	Investment in Govt. / Govt. Backed Securities (T-Bond)		268,064,911	229,057,537
	Add: Appreciation (or Diminution) in the Fair Value of Investments		992,669	648,526
			269,057,581	229,706,062
<i>Details are mentioned in Annexure B.</i>				
5.00	Interest, Dividend & Trade Receivables			
	Interest Receivables	5.01	7,531,652	6,107,185
	Receivables on Sale of Securities		9,670,990	2,820,725
	Dividend Receivables	5.02	-	3,868,800
			17,202,642	12,796,709
5.01	Interest Receivables			
	Term Deposits		550,477	732,860
	Treasury Bond		5,900,387	5,374,324
	Bank Deposits		1,080,788	-
			7,531,652	6,107,185
5.02	Dividend Receivables			
	Marico Bangladesh Limited		-	3,868,800
			-	3,868,800
6.00	Advances, Deposits and Prepayments			
	Annual fee - BSEC		228,298	515,592
	Trustee fee		485,558	450,195
			713,856	965,787
7.00	Cash and Cash Equivalents			
	Bank Deposit	7.01	36,596,953	36,820,041
	Term Deposit	7.02	44,453,704	59,944,075
			81,050,657	96,764,116



7.01 Bank Deposit

Bank	Account No.	Purpose
BRAC Bank PLC.	1501203957267001	Investor
	1501203957267002	Operations
	1501203957267003	Trading
City Bank PLC.	1123351611001	Investor
	1123351611003	Trading
	1123351611002	Dividend
Standard Chartered Bank	02-1308406-01	Investor
Total		

Amount in BDT	
December 31, 2025	June 30, 2025

23,864,229	32,822,159
1,004,372	1,480,041
8,400,998	2,061,345
2,592,101	162,136
269,663	270,163
4,935	3,676
460,654	20,521
36,596,953	36,820,041

7.02 Term Deposit

Bank	Tenure
IDLC Finance PLC.	3 Months
Total	

44,453,704	59,944,075
44,453,704	59,944,075

Details are mentioned in *Annexure D.*

8.00 Capital Fund

Opening Balance
Add: Units Subscribed During the Period
Less: Units Redeemed During the Period

497,413,420	506,073,240
45,077,070	41,372,620
(12,709,860)	(50,032,440)
529,780,630	497,413,420

8.01 Capital Allotment, Net

Allotment period	Investor Category	No. of Units	Face Value
2017 - 2025	Sponsor & General Investors	49,741,342	10
2025 - 2026	General Investors	3,236,721	10
Total		52,978,063	

497,413,420	497,413,420
32,367,210	-
529,780,630	497,413,420

All transactions were executed through Banking Channel.

% of total holding (Sponsor 28.1%, Institution 34.4 % & Individual 37.5%)

9.00 Unit Premium / (Discount)

Opening Balance
Add: Addition in Unit Premium / (Discount) due to subscription of units
Less: Subtraction in Unit Premium / (Discount) due to redemption of units

(37,578,879)	(36,759,824)
4,371,838	1,389,964
(1,200,020)	(2,209,019)
(34,407,062)	(37,578,879)

10.00 Fair Value Reserve

Opening Balance
Add: Increase / (Decrease) During the Period

-	-
993,885	-
993,885	-

11.00 Retained Earnings

Opening Balance
Less: Dividend Paid During the Period

Add: Net Income During the Period

68,156,240	16,588,202
(22,383,604)	-
45,772,636	16,588,202
42,367,400	51,568,038
88,140,036	68,156,240



		Amount in BDT	
		December 31, 2025	June 30, 2025
12.00	Fees & Commission Payables		
	Management Fees	2,467,796	2,307,490
	Custodian Fees	474,451	412,921
	Sales Agent Commission	139,626	56,425
	Audit Fees	-	40,250
	CDBL Fees	16,890	18,878
		3,098,764	2,835,964
13.00	Other Payables		
	Publication and Other Operational Expenses	20,820	46,914
	Payable to Investors	373,864	41,046
	Payment in Process	427,069	465,996
		821,753	553,957
14.00	Unclaimed Dividend		
	Unclaimed 2024-2025	1,460	-
	Unclaimed 2023-2024	666	666
	Unclaimed 2022-2023	1,854	1,854
		3,980	2,520
15.00	Net Asset Value (NAV) Per Unit at Cost Price		
	Total Asset Value at Market Price	588,435,624	531,385,755.00
	Less: Unrealized Gain / (Loss)	993,885	(12,024,678)
	Total Asset Value at Cost Price	587,441,740	543,410,433
	Less: Fees & Commission Payables	3,098,764	2,835,964
	Other Payables	821,753	553,957
	Unclaimed Dividend	3,980	2,520
	Total NAV at Cost Price	583,517,242	540,017,992
	Number of Units	52,978,063	49,741,342
		11.01	10.86
16.00	Net Asset Value (NAV) Per Unit at Market Price		
	Total Asset Value at Market Price	588,435,624	531,325,244
	Less: Fees & Commission Payables	3,098,764	2,835,964
	Other Payables	821,753	553,957
	Unclaimed Dividend	3,980	2,520
	Total NAV at Market Price	584,511,127	527,932,803
	Number of Units	52,978,063	49,741,342
		11.03	10.61



17.00 Capital Gain

BRAC Bank PLC.
Prime Bank PLC.
The City Bank PLC
Eastern Bank PLC.
LafargeHolcim Bangladesh PLC.
Beximco Pharmaceuticals Ltd.
British American Tobacco Bangladesh Company Limited
20Y BGTB 28/12/2042
Grameenphone Ltd.
Square Pharmaceuticals PLC.

Amount in BDT	
July 01, 2025 - December 31, 2025	July 01, 2024- December 31, 2024

18,959,060	7,027,582
151,916	103,683
380,355	-
197,018	-
-	(10,437,433)
528,418	(211,304)
(17,190,776)	-
1,796,395	-
8,097,745	6,000,629
-	543
12,920,132	2,483,701

Details are mentioned in **Annexure F.**

18.00 Dividend Income

BRAC Bank PLC.
APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond
British American Tobacco Bangladesh Company Limited
Beximco Pharmaceuticals Ltd.
Marico Bangladesh Limited
Square Textiles PLC
Grameenphone Ltd.

-	7
758,494	1,136,363
-	1,249,770
-	2,523,980
-	2,876,800
-	776,330
2,306,612	3,062,672
3,065,106	11,625,921

Details are mentioned in **Annexure G.**

19.00 Interest Income

Term Deposit
Bank Deposit
Treasury Bills
Treasury Bonds

3,577,146	3,219,638
1,080,788	1,269,913
-	604,735
16,354,025	2,435,980
21,011,959	7,530,266

Details are mentioned in **Annexure H.**

20.00 Publication and Other Expenses

Printing and Publication Expenses
BO Account Fee
Other Operational Expense

127,372	161,471
600	1,800
12,220	12,222
140,192	175,493

21.00 (Provision) / Write Back of Provision for Diminution in Value of Investments

Opening Balance of Provision for Diminution in Value of Investments

Closing Balance of Provision for Diminution in Value of Investments

Required ► (Provision) / Write Back of Provision for the period

12,024,678	32,232,350
-	15,280,091
12,024,678	16,952,259

22.00 Earnings Per Unit

Net Income for the period
Number of Units

42,367,400	32,590,355
52,978,063	50,009,836
0.80	0.65

****Other Comprehensive Income (OCI) is not considered for Earnings Per Unit (EPU) Calculation.**



23.00 Capital Gain / (Loss) realized in Cash

Capital Gain / (Loss) as per P&L
Add : Gain / (Loss) portion of Trade Receivable for prior year
Less : (Gain) / Loss Portion of Trade Receivable for current year

Amount in BDT	
July 01, 2025 - December 31, 2025	July 01, 2024- December 31, 2024

12,920,132	2,483,701
(632,885)	-
(1,434,712)	211,304
10,852,534	2,695,005

24.00 Dividend Income Received in Cash

Dividend Income from investment in securities
Add : Prior Year Dividend Receivable
Less : Current Year Dividend Receivable

3,065,106	11,625,921
3,868,800	396,800
-	(3,300,310)
6,933,906	8,722,411

25.00 Interest Income / Profit Realized in Cash

Interest Income / Profit Realized in Cash
Add : Prior Year Interest Income / Profit Receivable
Less : Current Year Interest Income / Profit Receivable

4,657,934	4,745,571
732,860	1,495,141
(1,631,265)	(1,204,768)
3,759,530	5,035,945

26.00 Advances, Deposits and Prepayments

(221,456)	66,374
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27.00 Payment Made for Expenses

Total Operating Expenses
Less : Amortization of preliminary and issue expenses
Less : Amortization of Advance Payment (Trustee & BSEC Fee)
Add : Prior year Operating Expense Payable
Less : Current year operating expense payable

6,657,841	6,257,812
-	(60,511)
(782,886)	(700,430)
2,882,878	2,786,178
(3,119,584)	(2,830,870)
5,638,250	5,452,179

28.00 Dividend Paid during the year

Dividend Declared during the year
Add : Prior year Dividend Payable
Less : Current Year Dividend Payable

22,383,604	-
2,520	2,528
(3,980)	(2,520)
22,382,143	8

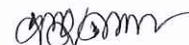
29.00 Net Operating Cash Flow Per Unit

Net Operating Cash Flow for the period
Number of Units


30,825,024	12,360,620
52,978,063	50,009,836
0.58	0.25



Chairman, Trustee
Investment Corporation of Bangladesh



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



Annexure A

IDLC Balanced Fund
Details of Investment in Securities
As at December 31, 2025

A. Investment in Listed Securities

Amount in BDT

Sl.	Sector	Name of The Company	No. of Securities	Avg. Cost	Total Cost Price	Market Value	Total Market Price	% of Total Assets	Unrealized Gain/ (Loss)
1	Bank	BRAC Bank PLC.	820,676	44.53	36,544,729	63.10	51,784,656	6.22%	15,239,927
2		City Bank PLC.	2,241,814	25.28	56,676,741	24.40	54,700,262	9.65%	(1,976,480)
3		Prime Bank PLC.	1,199,013	27.95	33,506,519	28.70	34,411,673	5.70%	905,154
					126,727,989		140,896,590	21.57%	14,168,602
4	Corporate Bond	APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond	5,779	2,477.65	14,318,339	2,500.00	14,447,500	2.44%	129,161
					14,318,339		14,447,500	2.44%	129,161
5	Pharmaceuticals & Chemicals	Beximco Pharmaceuticals Ltd.	637,285	122.98	78,370,677	102.10	65,066,799	13.34%	(13,303,878)
					78,370,677		65,066,799	13.34%	(13,303,878)
Sub-Total					219,417,004		220,410,889	37.35%	993,885

B. Investment in Initial Public Offering (IPO)

							-	0.00%	-
Sub-Total							-	0.00%	-
Grand Total					219,417,004		220,410,889	37.35%	993,885



IDLC Balanced Fund
Details of Investment in Govt. / Govt. Backed Securities (T-Bond)
As at December 31, 2025

Investment as Held to Maturity (HTM)

Amount in BDT

Sl.	Name of the Instrument	Investment Type	No. of Securities	Purchase Date	Maturity date	Face Value	Average Cost	Total Cost	Yield	Average Fair value	Total Fair value	% of Total Assets	Appreciation (or Diminution)
1	20Y BGTB 25/01/2043	Held to Maturity (HTM)	240,000	26-Jun-24	25-Jan-43	24,000,000	72.52	17,403,720	12.79%	74.76	17,942,152	3.05%	538,432.17
2	20Y BGTB 25/01/2043	Held to Maturity (HTM)	360,000	30-Jan-25	25-Jan-43	36,000,000	77.72	27,980,100	11.92%	78.86	28,390,313	4.83%	410,212.57
3	20Y BGTB 25/01/2043	Held to Maturity (HTM)	70,000	28-Sep-25	25-Jan-43	7,000,000	93.42	6,539,512	9.68%	93.52	6,546,425	1.11%	6,913.14
4	20Y BGTB 28/07/2044	Held to Maturity (HTM)	95,000	28-Jul-24	28-Jul-44	9,500,000	100.07	9,506,831	12.74%	100.07	9,506,342	1.62%	(488.09)
5	20Y BGTB 28/07/2044	Held to Maturity (HTM)	106,000	28-Aug-24	28-Jul-44	10,600,000	100.02	10,602,385	12.74%	100.02	10,602,224	1.80%	(160.99)
6	20Y BGTB 28/07/2044	Held to Maturity (HTM)	96,000	30-Oct-24	28-Jul-44	9,600,000	100.04	9,603,734	12.74%	100.04	9,603,513	1.63%	(221.65)
7	20Y BGTB 28/12/2042	Held to Maturity (HTM)	450,000	28-Aug-25	28-Dec-42	45,000,000	89.17	40,125,060	10.30%	89.38	40,222,081	6.85%	97,021.39
8	20Y BGTB 28/05/2045	Held to Maturity (HTM)	845,000	29-May-25	28-May-45	84,500,000	100.90	85,256,275	12.12%	100.87	85,233,806	14.51%	(22,468.74)
9	20Y BGTB 28/05/2045	Held to Maturity (HTM)	424,000	25-Jun-25	28-May-45	42,400,000	98.51	41,769,597	12.44%	98.55	41,786,056	7.11%	16,459.61
10	20Y BGTB 28/05/2045	Held to Maturity (HTM)	168,000	30-Jul-25	28-May-45	16,800,000	114.75	19,277,698	10.46%	114.43	19,224,668	3.27%	(53,029.98)
								<u>268,064,911</u>			<u>269,057,581</u>	<u>45.80%</u>	<u>992,669</u>



IDLC Balanced Fund

Fees Calculation on weekly average NAV

Period : July 01, 2025 - December 31, 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	530,321,999	12,534	12,534	127,456	127,456	7,266	7,266
(Jul 6 - Jul 12), 2025	539,679,944	17,857	30,391	180,233	307,688	10,352	17,618
(Jul 13 - Jul 19), 2025	535,629,484	17,723	48,115	179,456	487,144	10,274	27,892
(Jul 20 - Jul 26), 2025	554,696,403	18,354	66,469	183,112	670,256	10,640	38,532
(Jul 27 - Aug 2), 2025	557,995,586	18,463	84,932	183,746	854,002	10,703	49,236
(Aug 3 - Aug 9), 2025	562,640,947	18,617	103,549	184,637	1,038,638	10,792	60,028
(Aug 10 - Aug 16), 2025	559,621,388	18,517	122,066	184,057	1,222,696	10,735	70,763
(Aug 17 - Aug 23), 2025	566,623,955	18,749	140,815	185,401	1,408,097	10,869	81,632
(Aug 24 - Aug 30), 2025	571,916,143	18,924	159,739	186,417	1,594,514	10,970	92,602
(Aug 31 - Sep 6), 2025	579,159,442	19,164	178,902	187,807	1,782,321	11,109	103,712
(Sep 7 - Sep 13), 2025	576,006,266	19,060	197,962	187,202	1,969,523	11,049	114,761
(Sep 14 - Sep 20), 2025	571,806,386	18,921	216,883	186,397	2,155,920	10,968	125,729
(Sep 21 - Sep 27), 2025	569,310,312	18,838	235,721	185,918	2,341,838	10,921	136,650
(Sep 28 - Oct 4), 2025	571,469,413	18,909	254,630	186,332	2,528,171	10,962	147,612
(Oct 5 - Oct 11), 2025	572,378,411	18,939	273,569	186,507	2,714,677	10,979	158,591
(Oct 12 - Oct 18), 2025	570,715,126	18,885	292,454	186,188	2,900,865	10,948	169,539
(Oct 19 - Oct 25), 2025	572,319,732	18,938	311,392	186,495	3,087,360	10,978	180,517
(Oct 26 - Nov 1), 2025	575,383,388	19,039	330,430	187,082	3,274,442	11,037	191,554
(Nov 2 - Nov 8), 2025	575,908,570	19,056	349,486	187,183	3,461,625	11,047	202,601
(Nov 9 - Nov 15), 2025	573,704,943	18,983	368,469	186,759	3,648,384	11,005	213,606
(Nov 16 - Nov 22), 2025	575,448,784	19,041	387,510	187,093	3,835,476	11,038	224,644
November 23, 2025	576,395,347	2,725	390,235	26,753	3,862,230	1,579	226,223
November 24, 2025	581,675,931	2,750	392,984	26,898	3,889,128	1,594	227,817
November 25, 2025	582,931,245	2,755	395,740	26,933	3,916,061	1,597	229,414
November 26, 2025	582,015,876	2,751	398,491	26,907	3,942,968	1,595	231,009
November 27, 2025	584,048,766	2,761	401,251	26,963	3,969,931	1,600	232,610
November 28, 2025	584,121,009	2,761	404,012	26,965	3,996,896	1,601	234,210
November 29, 2025	584,188,617	2,761	406,774	26,967	4,023,863	1,601	235,811
November 30, 2025	582,891,996	2,755	409,529	26,931	4,050,794	1,597	237,408
December 1, 2025	580,756,086	2,745	412,274	26,873	4,077,667	1,591	239,000
December 2, 2025	581,537,414	2,749	415,023	26,894	4,104,561	1,594	240,593
December 3, 2025	580,658,656	2,745	417,768	26,870	4,131,431	1,591	242,184
December 4, 2025	586,112,813	2,770	420,538	27,020	4,158,451	1,606	243,790
December 5, 2025	586,185,795	2,771	423,309	27,022	4,185,473	1,606	245,397
December 6, 2025	586,258,882	2,771	426,080	27,024	4,212,496	1,606	247,003
December 7, 2025	586,124,066	2,771	428,851	27,020	4,239,516	1,606	248,609
December 8, 2025	587,451,652	2,777	431,628	27,056	4,266,573	1,610	250,219
December 9, 2025	590,095,950	2,789	434,417	27,129	4,293,701	1,617	251,836
December 10, 2025	589,145,282	2,785	437,202	27,103	4,320,804	1,614	253,450
December 11, 2025	590,177,013	2,790	439,991	27,131	4,347,935	1,617	255,067
December 12, 2025	590,248,455	2,790	442,781	27,133	4,375,068	1,617	256,685
December 13, 2025	590,319,895	2,790	445,572	27,135	4,402,203	1,618	258,302
December 14, 2025	589,877,281	2,788	448,360	27,123	4,429,325	1,616	259,919
December 15, 2025	587,901,866	2,779	451,139	27,069	4,456,394	1,611	261,530
December 16, 2025	587,974,064	2,779	453,918	27,071	4,483,465	1,611	263,141
December 17, 2025	586,465,605	2,772	456,690	27,029	4,510,494	1,607	264,748
December 18, 2025	587,238,545	2,776	459,466	27,050	4,537,544	1,609	266,357
December 19, 2025	587,310,217	2,776	462,242	27,052	4,564,597	1,609	267,967
December 20, 2025	587,382,486	2,776	465,019	27,054	4,591,651	1,610	269,576
December 21, 2025	586,845,218	2,774	467,793	27,040	4,618,691	1,608	271,184
December 22, 2025	587,754,982	2,778	470,571	27,065	4,645,756	1,611	272,795
December 23, 2025	588,252,077	2,781	473,351	27,078	4,672,834	1,612	274,407

IDLC Balanced Fund

Fees Calculation on weekly average NAV

Period : July 01, 2025 - December 31, 2025

Week	Average NAV	Trustee Fee		Management Fee		Amortization of BSEC Annual Fee	
		Amount	Cumulative Amount	Amount	Cumulative Amount	Amount	Cumulative Amount
December 24, 2025	590,089,175	2,789	476,141	27,129	4,699,963	1,617	276,024
December 25, 2025	590,163,216	2,790	478,930	27,131	4,727,093	1,617	277,641
December 26, 2025	590,237,255	2,790	481,720	27,133	4,754,226	1,617	279,258
December 27, 2025	590,311,291	2,790	484,511	27,135	4,781,361	1,618	280,876
December 28, 2025	588,747,002	2,783	487,294	27,092	4,808,452	1,613	282,489
December 29, 2025	585,928,915	2,770	490,063	27,015	4,835,467	1,606	284,095
December 30, 2025	584,362,841	2,762	492,825	26,972	4,862,439	1,601	285,696
December 31, 2025	584,436,378	2,763	495,588	26,974	4,889,413	1,601	287,297



IDLC Balanced Fund

FDR Schedule

As at December 31, 2025

Sl. No.	Instrument No	Deposited Bank / NBFI	Rate	Opening / Renewal Date	Maturity Date	Principle Amount
1	10252236450713	IDLC Finance PLC	10.10%	6-Nov-25	6-Feb-26	5,052,301
2	10252236450721	IDLC Finance PLC	10.10%	28-Nov-25	28-Feb-26	4,487,846
3	10252236450722	IDLC Finance PLC	10.10%	28-Nov-25	28-Feb-26	4,487,846
4	10252236450720	IDLC Finance PLC	10.10%	28-Nov-25	28-Feb-26	4,487,846
5	10252236450723	IDLC Finance PLC	10.10%	28-Nov-25	28-Feb-26	3,365,067
6	10252236450726	IDLC Finance PLC	10.10%	10-Nov-25	10-Feb-26	3,817,585
7	10252236450727	IDLC Finance PLC	10.10%	22-Dec-25	22-Mar-26	4,230,731
8	10252236450728	IDLC Finance PLC	10.10%	22-Dec-25	22-Mar-26	4,230,731
9	10252236450729	IDLC Finance PLC	10.10%	9-Oct-25	9-Jan-26	3,088,125
10	10252236450730	IDLC Finance PLC	10.10%	9-Oct-25	9-Jan-26	3,088,125
11	10252236450731	IDLC Finance PLC	10.10%	9-Oct-25	9-Jan-26	4,117,500
Total Amount						44,453,704



IDLC Balanced Fund

Custodian Fee Calculation

Period : July 01, 2025 - December 31, 2025

Period	Listed	Non Listed	Total	Fee (%)	Cust. Fee	VAT 15%	Inc. VAT
July'2025	459,729,794	69,944,075	529,673,869	0.15%	64,226	9,634	73,860
August'2025	473,794,449	71,469,932	545,264,381	0.15%	66,417	9,963	76,380
September'2025	471,591,283	71,704,932	543,296,215	0.15%	73,278	10,992	84,270
October'2025	486,450,359	58,778,079	545,228,438	0.15%	69,198	10,380	79,578
November'2025	504,560,323	44,227,242	548,787,565	0.15%	70,257	10,539	80,796
December'2025	489,468,470	44,227,242	533,695,711	0.15%	75,324	11,299	86,622
					418,701	62,805	481,506

Details of CDBL Expenses

Period : July 01, 2025 - December 31, 2025

Particulars	Amount
CDS Bill & CDBL Connectivity Expense - July' 2025	12,541
CDS Bill & CDBL Connectivity Expense - Aug' 2025	21,655
CDS Bill & CDBL Connectivity Expense - Sep' 2025	11,732
CDS Bill & CDBL Connectivity Expense - Oct' 2025	6,205
CDS Bill & CDBL Connectivity Expense - Nov' 2025	9,340
CDS Bill & CDBL Connectivity Expense - Dec' 2025	8,890
CDBL Annual Fee 2025-26	52,900
	123,263



IDLC Balanced Fund

Capital Gain / (Loss) Statement

Period : July 01, 2025 - December 31, 2025

SL NO	NAME OF SECURITIES	NO OF SECURITIES	AVERAGE COST	TOTAL COST PRICE	AVERAGE SALE PRICE	TOTAL SALE PRICE	GAIN/(LOSS)
1	Eastern Bank PLC.	153,125	22.95	3,514,865	24.24	3,711,882	197,018
2	Prime Bank PLC.	200,637	27.35	5,488,379	28.11	5,640,296	151,916
3	British American Tobacco Bangladesh Company Limited	83,318	499.55	41,621,377	293.22	24,430,602	(17,190,776)
4	BRAC Bank PLC.	561,050	37.51	21,046,525	71.30	40,005,585	18,959,060
5	The City Bank PLC	1,475,000	24.79	36,568,877	25.05	36,949,232	380,355
6	Grameenphone Ltd.	209,692	263.83	55,323,414	302.45	63,421,159	8,097,745
7	Beximco Pharmaceuticals Ltd.	65,710	122.98	8,080,744	131.02	8,609,162	528,418
8	20Y BGTB 28/12/2042	325,000	83.54	27,150,185	89.07	28,946,580	1,796,395
				<u>198,794,367</u>		<u>211,714,499</u>	<u>12,920,132</u>



IDLC Balanced Fund

Dividend Income Statement

Period : July 01, 2025 - December 31, 2025

SL NO	NAME OF SECURITIES	RECORD DATE	NO. OF SHARE	FACE VALUE	TOTAL FACE VALUE AMOUNT	% OF DIVIDEND PER SHARE	TOTAL DIVIDEND	CASH RECEIVED DIVIDEND	DIVIDEND RECEIVABLE
1	APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond	7-Jul-25	5,779	2500	14,447,500	5.25%	758,494	758,494	-
2	Grameenphone Ltd.	13-Aug-25	209,692	10	2,096,920	110%	2,306,612	2,306,612	-
TOTAL							3,065,106	3,065,106	-



IDLC Balanced Fund

Interest Income & Receivable Statement
Period : July 01, 2025 - December 31, 2025

A) INTEREST INCOME AND RECEIVABLE ON BANK ACCOUNT:

SL NO	BANK / INSTITUTION NAME	BRANCH	ACCOUNT NO	Purpose	RATE	AMOUNT	CASH RECEIVED	RECEIVABLE AMOUNT
1	BRAC Bank PLC.	Gulshan	1501203957267001	Investor	7.50%	711,970	-	711,970
2	BRAC Bank PLC.	Gulshan	1501203957267002	Operations	7.50%	17,311	-	17,311
3	BRAC Bank PLC.	Gulshan	1501203957267003	Trading	7.50%	301,051	-	301,051
4	The City Bank PLC.	Gulshan	1123351611001	Investor	5.00%	34,223	-	34,223
5	The City Bank PLC.	Gulshan	1123351611003	Trading	5.00%	6,904	-	6,904
6	The City Bank PLC.	Gulshan	1123351611002	Dividend	5.00%	9,330	-	9,330
7	Standard Chartered Bank	Gulshan	02-1308406-01	Investor	0.00%	-	-	-
Total Amount						1,080,788	-	1,080,788

B) INTEREST INCOME AND RECEIVABLE ON FDRs:

SL NO	BANK / INSTITUTION NAME	BRANCH	ACCOUNT NO	TYPE	RATE	AMOUNT	CASH RECEIVED	RECEIVABLE AMOUNT
1	IDLC Finance PLC	Corporate	10252236450713	FDR	10.10%	269,263	194,139	75,125
2	IDLC Finance PLC	Corporate	10252236450720	FDR	10.10%	244,554	204,263	40,291
3	IDLC Finance PLC	Corporate	10252236450721	FDR	10.10%	244,554	204,263	40,291
4	IDLC Finance PLC	Corporate	10252236450722	FDR	10.10%	244,554	204,263	40,291
5	IDLC Finance PLC	Corporate	10252236450723	FDR	10.10%	183,371	153,160	30,211
6	IDLC Finance PLC	Corporate	10252236450726	FDR	10.10%	210,730	156,107	54,623
7	IDLC Finance PLC	Corporate	10252236450727	FDR	10.10%	230,851	218,981	11,870
8	IDLC Finance PLC	Corporate	10252236450728	FDR	10.10%	230,851	218,981	11,870
9	IDLC Finance PLC	Corporate	10252236450729	FDR	10.75%	161,897	88,125	73,772
10	IDLC Finance PLC	Corporate	10252236450730	FDR	10.75%	161,897	88,125	73,772
11	IDLC Finance PLC	Corporate	10252236450731	FDR	10.75%	215,862	117,500	98,362
12	IDLC Finance PLC	Corporate	10252236450704	FDR	11.50%	315,608	315,608	-
13	IDLC Finance PLC	Corporate	10252236450717	FDR	11.50%	176,995	176,995	-
14	IDLC Finance PLC	Corporate	10252236450724	FDR	11.50%	343,080	343,080	-
15	IDLC Finance PLC	Corporate	10252236450725	FDR	11.50%	343,080	343,080	-
Total Amount						3,577,146	3,026,669	550,477

C) COUPON ON BOND:

SL NO	NAME OF INSTRUMENT	INSTRUMENT NUMBER	TOTAL FACE VALUE OF INSTRUMENT	PURCHASE DATE	MATURITY DATE	LAST COUPON DATE	NEXT COUPON DATE	COUPON RATE (%)	INTEREST ON BOND	PRIOR PERIOD RECEIVABLE	HOLDING PERIOD INTEREST	CASH RECEIVED	RECEIVABLE AMOUNT
1	20Y BGTB 25/01/2043	BD0943281206	24,000,000	26-Jun-24	25-Jan-43	25-Jul-25	25-Jan-26	8.89%	1,069,396	925,250	-	1,066,800	927,846
2	20Y BGTB 25/01/2043	BD0943281206	36,000,000	30-Jan-25	25-Jan-43	25-Jul-25	25-Jan-26	8.89%	1,612,789	1,379,177	-	1,600,200	1,391,767
3	20Y BGTB 25/01/2043	BD0943281206	7,000,000	28-Sep-25	25-Jan-43	25-Jul-25	25-Jan-26	8.89%	160,648	-	109,917	-	270,565
4	20Y BGTB 28/07/2044	BD0944051202	9,500,000	28-Jul-24	28-Jul-44	28-Jul-25	28-Jan-26	12.75%	607,098	515,282	-	605,625	516,755
5	20Y BGTB 28/07/2044	BD0944051202	10,600,000	28-Aug-24	28-Jul-44	28-Jul-25	28-Jan-26	12.75%	677,392	574,947	-	675,750	576,589
6	20Y BGTB 28/07/2044	BD0944051202	9,600,000	30-Oct-24	28-Jul-44	28-Jul-25	28-Jan-26	12.75%	613,489	520,708	-	612,000	522,197
7	20Y BGTB 28/12/2042	BD0942241201	32,500,000	26-Feb-25	28-Dec-42	28-Dec-25	28-Jun-26	8.95%	1,009,277	23,886	-	1,033,163	-
8	20Y BGTB 28/12/2042	BD0942241201	45,000,000	28-Aug-25	28-Dec-42	28-Dec-25	28-Jun-26	8.95%	1,386,758	-	671,250	2,013,750	44,258
9	20Y BGTB 28/05/2045	BD0945461202	84,500,000	29-May-25	28-May-45	28-Nov-25	28-May-26	12.24%	5,186,306	955,585	-	5,171,400	970,491
10	20Y BGTB 28/05/2045	BD0945461202	42,400,000	25-Jun-25	28-May-45	28-Nov-25	28-May-26	12.24%	2,602,360	479,489	-	2,594,880	486,969
11	20Y BGTB 28/05/2045	BD0945461202	16,800,000	30-Jul-25	28-May-45	28-Nov-25	28-May-26	12.24%	869,077	-	352,033	1,028,160	192,950
									15,794,590	5,374,324	1,133,200	16,401,728	5,900,387

