

Invest monthly in

IDLC SIP
দেশের সিম SIP

WHAT DO YOU **SEEK**
FROM YOUR **SAVINGS / INVESTMENT?**

- Some seek **GROWTH**
- Some focus on **SAFETY**
- Some want safety, but **BEAT INFLATION**
- Some require **SHARIAH COMPLIANCE**

Your needs may vary
but, **solution** can be **simple**
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IDLC SIP today!



To know more and invest, please visit aml.idlc.com or call **16409**.

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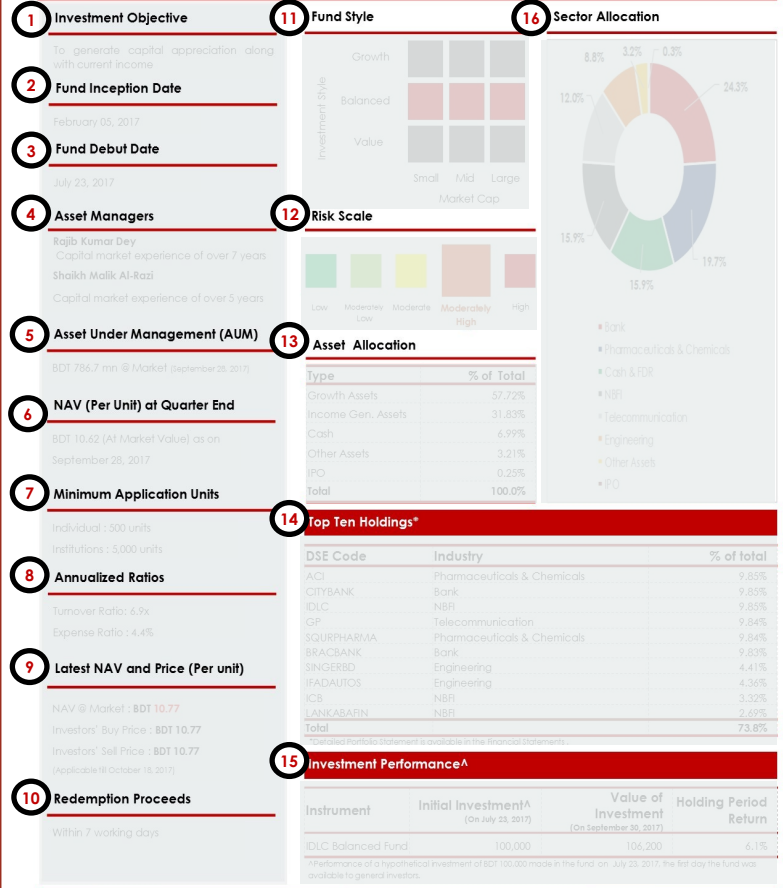
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GUIDE TO THE FACTSHEET

- 1 This section describes the objective of the particular fund.
- 2 The date on which the fund was formed.
- 3 The date on which the fund was open for the investors after IPO.
- 4 The name of the asset managers and their tenure of experience. Asset managers are employees of Asset Management Company (AMC) who manage the mutual funds.
- 5 AUM or Asset under management refers to the market value of all the investments of a mutual fund as on the specific date mentioned.
- 6 NAV is defined as the market value of all assets in the fund less liabilities. This section states the quarter end NAV of the Fund.
- 7 This is the minimum amount/number of units an investor (individual/institution) has to subscribe.
- 8 **Turnover ratio** is calculated by dividing the total amount of securities purchased or sold, whichever is lower, by the average fund size. The higher the ratio, the quicker the Asset Manager reshuffles the portfolio and incurs transaction fees.
Expense ratio is calculated as Total Expenses incurred divided by Average Fund Size. The expenses include management fee, trustee fee, custodian fee, auditor fee, transaction fee and other operational fees. The higher the ratio, the higher the extent of expenses incurred by the fund.
- 9 **Latest NAV** is the last published NAV before the publication of the fact sheet.
Investors' buy price is the price at which investors can purchase one unit of the fund.
Investors' sell price is the price at which investors can sell one unit of the fund.
- 10 This states the maximum number of days that investors need to wait to get their money after sale of units.
- 11 **Fund style** matrix shows the position of the fund in terms of investment style (Value, Balanced and Growth) and market cap (Small, Mid and Large) of invested securities.

IDLC MUTUAL FUND FACTSHEET



- 12 **Risk Scale** shows the level of risk an investor has to assume when investing in the fund. Details of risk profile can be found in the respective fund's prospectus.
- 13 **Asset allocation** shows what portion of the total AUM is invested in each asset class.
- 14 This section shows the top ten holdings of the fund in terms of percentage of total AUM.
- 15 Graphical presentation of value of investment of a hypothetical amount of BDT 100,000 in respective IDLC mutual funds over time from the respective inception dates of the mutual funds
- 16 This section shows the sector-wise asset allocation of the total AUM of the Fund.

ASSET MANAGER'S REMARKS

During the quarter, heightened global geopolitical tensions accelerated Central Bank participation in de-dollarization, driving gold prices to record highs, and positioning gold as the world's largest reserve asset.

Against this backdrop, Bangladesh's economic momentum softened during the quarter, although 2025 concluded with cautious optimism as several external indicators improved. Remittance inflows during Q2 FY2026 grew 13.4% YoY, marking the highest annual remittance receipts in the country's history. Strong remittance eased dollar liquidity pressures, enabling Bangladesh Bank to continue purchasing dollars through auctions to stabilize the exchange rate. Consequently, FX reserve increased by USD 7.2 billion (BPM 6) during 2025. On the weaker end, garments exports declined by 2.63% YoY during July–December 2025 amid tariff restructuring, private sector credit growth remained below 7% for six consecutive months and ADP implementation fell to a 15-year low due to political uncertainty - raising concerns over stagflation.

To navigate this environment and deliver returns aligned with investors' risk appetites, our mutual funds maintained disciplined strategies. IDLC Balanced Fund retained its significant exposure to high-yield Treasury Bonds, while equity exposure hovering near minimum regulatory requirement. With Treasury Bonds offering both elevated yields and capital gain potential during rate reversal, alongside equity's upside during market recoveries, we believe the fund is well positioned to generate **stable return with capital appreciation** over market cycles. IDLC Growth Fund, our equity-focused fund, maintained higher equity allocations to participate in potential market upside and deliver **long-term capital appreciation**.

As Bangladesh Bank continues critical policy reforms across the banking industry, we believe these measures will favor banks with strong balance sheets and lead to stock's capital appreciation. On this spirit, both these funds remain strategically invested in high-quality banks to capture upside during equity market revival.

Meanwhile, IDLC AM Shariah Fund adopted strategic diversification across Government Sukuk, Mudaraba deposits and value-orientated Shariah compliant equities. While equities are expected to drive returns once equity market rebounds, the remaining two asset classes will provide stability, supporting **a stable profit generation**. Lastly, IDLC Income Fund continued to benefit from its portfolio of Treasury Bonds with elevated yields, generating **stable regular return** despite early signs of yield softening.

Increased Government borrowing kept Government securities yields to remain elevated during the quarter however, we believe the interest rate cycle has already peaked and expect policy rates and Treasury yields to gradually decline as inflation abates. Equity markets remained subdued amid weak economic activity and political uncertainty; however, with the equity market trading near a 20-year low P/E of 8.7x, room for rebound is evident.

Looking ahead, the national election in early 2026 is expected to enhance political stability, improve investor confidence, and support broader economic recovery while expected policy rate cuts will channel liquidity in capital market – creating a favorable environment for equity upside across our mutual fund portfolios.

IDLC BALANCED FUND FACTSHEET

Investment Objective

To generate stable return with capital appreciation.

Fund Inception Date

February 05, 2017

Fund Debut Date

July 20, 2017

Asset Managers

Kazi Umme Sumaiya, CFA

Capital market experience of 10+ years

Shahidul Haque Ibne Alam

Capital market experience 2+ years

Asset Under Management (AUM)

BDT 584.0 mn @ Market (December 31, 2025)

NAV (Per Unit) at Quarter End

BDT 11.03 (At Market Value) as on December 31, 2025

Minimum Investment Requirement

SIP: BDT 5,000 (Individuals)
BDT 10,000 (Institutions)

Annualized Ratios

Turnover Ratio: 65.6%
Expense Ratio : 2.3%

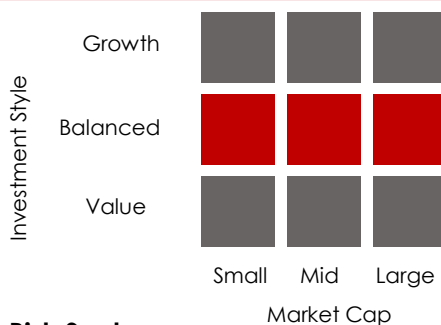
Latest NAV (Per unit)

NAV @ Cost : BDT 11.08
NAV @ Market : BDT 11.67
Investors' Buy Price: BDT 11.67
Investors' Sell Price: BDT 11.67
(Applicable till February 02, 2026)

Redemption Proceeds

Within 2 working days after transfer of units

Fund Style



Risk Scale



Asset Allocation

Type	% of Total Assets
Treasury Bills & Bonds	45.71%
Equity	34.97%
Other Fixed Income Securities	10.02%
Cash & Other Assets	9.30%
Total	100.00%

Note: Percentage is based on cost value

Top Listed Equity Securities in Portfolio*

DSE Code	Industry	% of Total Assets
BXPHARMA	Pharmaceuticals & Chemicals	13.36%
CITYBANK	Bank	9.66%
BRACBANK	Bank	6.23%
PRIMEBANK	Bank	5.71%
Total		34.97%

*Detailed Portfolio is available in the Portfolio Statement

Note: Percentage is based on cost value

Sector Allocation



Equity:

Bank 21.61%

Pharmaceuticals & Chemicals 13.36%

Government Securities 45.71%

Corporate Bond 2.44%

STD & FDR 13.82%

Other Assets 3.06%

Note: Percentage is based on cost value

Investment Performance of IDLC Balanced Fund (IBF)



Value of BDT 100,000 invested in IBF over time since July 20, 2017 (Fund debut date).

IDLC GROWTH FUND FACTSHEET

Investment Objective

To generate long-term capital appreciation from a portfolio of predominantly equity & equity related instruments.

Fund Inception Date

September 11, 2017

Fund Debut Date

May 08, 2018

Asset Managers

Kazi Umme Sumaiya, CFA

Capital market experience of 10+ years

Shahidul Haque Ibne Alam

Capital market experience 2+ year

Asset Under Management (AUM)

BDT 859.9 mn @ Market (December 31, 2025)

NAV (Per Unit) at Quarter End

BDT 11.69 (At Market Value) as on December 31, 2025

Minimum Investment Units

SIP: BDT 5,000 (Individuals)
BDT 10,000 (Institutions)

Annualized Ratios

Turnover Ratio: 84.0%
Expense Ratio : 1.9%

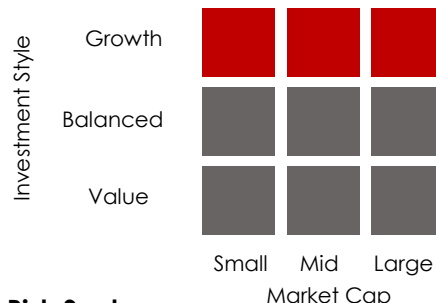
Latest NAV (Per unit)

NAV @ Cost : BDT 11.90
NAV @ Market : BDT 12.79
Investors' Buy Price: BDT 12.79
Investors' Sell Price: BDT 12.79
(Applicable till February 02, 2026)

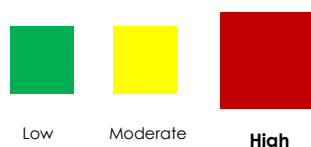
Redemption Proceeds

Within 2 working days after transfer of units

Fund Style



Risk Scale



Asset Allocation

Type	% of Total Assets
Equity	83.54%
Fixed Income Securities	10.96%
Cash & Other Assets	5.50%
Total	100.00%

Note: Percentage is based on cost value

Sector Allocation



Equity:

Bank 29.20%
Pharmaceuticals & Chemicals 25.11%
Telecommunication 18.83%
Fuel & Power 5.41%
NBFI 4.99%

Government Securities 5.61%

Corporate Bond 0.89%

STD & FDR 7.68%

Other Assets 2.29%

Note: Percentage is based on cost value

Top Ten Listed Equity Securities in Portfolio*

DSE Code	Industry	% of Total Assets
BXPHERMA	Pharmaceuticals & Chemicals	15.40%
CITYBANK	Bank	11.96%
GP	Telecommunication	9.81%
SQURPHARMA	Pharmaceuticals & Chemicals	9.71%
BSCPLC	Telecommunication	9.01%
BRACBANK	Bank	8.94%
PRIMEBANK	Bank	8.30%
MJLBD	Fuel & Power	5.41%
DBH	NBFI	4.99%
Total		83.54%

*Detailed Portfolio is available in the Portfolio Statement

Note: Percentage is based on cost value

Investment Performance of IDLC Growth Fund (IGF)



Value of BDT 100,000 invested in IGF over time since May 08, 2018 (Fund debut date).

IDLC AM SHARIAH FUND FACTSHEET

Investment Objective

To generate stable profit by investing in a portfolio of Shariah compliant securities, vetted by the Shariah Advisory Board.

Fund Inception Date

July 28, 2019

Fund Debut Date

December 12, 2019

Asset Managers

Kazi Umme Sumaiya, CFA

Capital market experience of 10+ years

Shahidul Haque Ibne Alam

Capital market experience 2+ year

Asset Under Management (AUM)

BDT 779.8 mn @ Market (December 31, 2025)

NAV (Per Unit) at Quarter End

BDT 10.81 (At Market Value) as on December 31, 2025

Minimum Investment Units

SIP: BDT 5,000 (Individuals)
BDT 10,000 (Institutions)

Annualized Ratios

Turnover Ratio: 20.9%
Expense Ratio : 2.1%

Latest NAV (Per unit)

NAV @ Cost : BDT 10.79
NAV @ Market : BDT 10.74
Investors' Buy Price: BDT 10.74
Investors' Sell Price: BDT 10.74

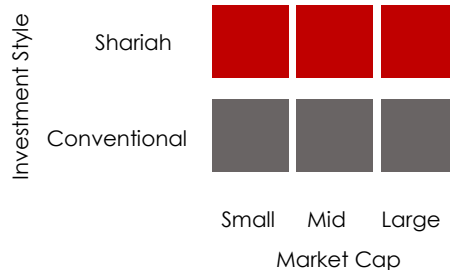
Excluding an interim dividend of 3.5% declared recently.

(Applicable till February 02, 2026)

Redemption Proceeds

Within 2 working days after transfer of units

Fund Style



Risk Scale



Asset Allocation

Type	% of Total Assets
Equity	34.23%
Government Sukuk	31.85%
Mudaraba Term Deposits	24.90%
Cash & Other Assets	9.02%
Total	100.0%

Note: Percentage is based on cost value

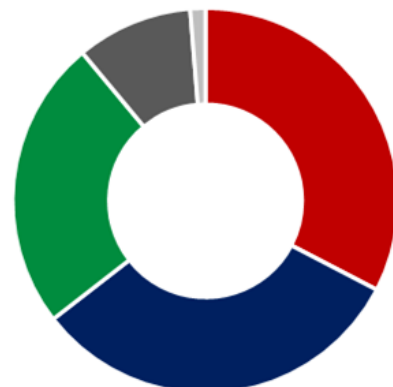
Top Listed Securities in Portfolio*

DSE Code	Industry	% of Total Assets
BXPHERMA	Pharmaceuticals & Chemicals	15.76%
GP	Telecommunication	9.76%
MARICO	Pharmaceuticals & Chemicals	8.71%
Total		34.23%

*Detailed Portfolio is available in the Portfolio Statement

Note: Percentage is based on cost value

Sector Allocation



Equity:

Pharmaceuticals & Chemicals 24.47%
Telecommunication 9.76%

Government Securities 31.85%

Cash & MTD 32.64%

Other Assets 1.28%

Note: Percentage is based on cost value

Investment Performance of IDLC AM Shariah Fund (IAMSF)



Value of BDT 100,000 invested in ISF over time since December 12, 2019 (Fund Debut date).

IDLC INCOME FUND FACTSHEET

Investment Objective

To generate return by investing in a range of fixed income securities; predominantly in govt. and govt. backed securities as well as investment grade corporate bonds and money market instruments while maintaining optimum balance of yield, safety and liquidity.

Fund Inception Date

April 28, 2021

Fund Debut Date

June 25, 2021

Asset Managers

Kazi Umme Sumaiya, CFA

Capital market experience of 10+ years

Shahidul Haque Ibne Alam

Capital market experience 2+ year

Asset Under Management (AUM)

BDT 914.1 mn @ Market (December 31, 2025)

NAV (Per Unit) at Quarter End

BDT 11.42 (At Market Value) as on December 31, 2025

Minimum Investment Units

SIP: BDT 5,000 (Individuals)
BDT 10,000 (Institutions)

Annualized Ratios

Expense Ratio : 1.1%

Latest NAV (Per unit)

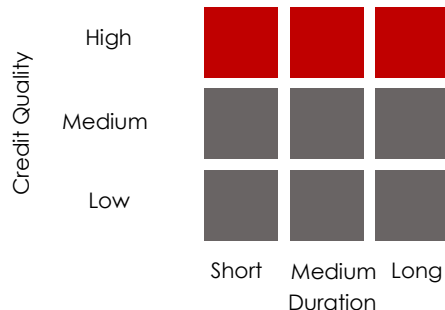
NAV @ Cost : BDT 11.59
NAV @ Market : BDT 11.53
Investors' Buy Price: BDT 11.53
Investors' Sell Price: BDT 11.53

(Applicable till February 02, 2026)

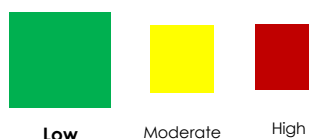
Redemption Proceeds

Within 2 working days after transfer of units

Fund Style



Risk Scale



Asset Allocation

Type	% of Total Assets
Treasury Bill & Bond	85.51%
Other Fixed Income Securities	7.80%
Cash and other assets	6.69%
Total	100.0%

Note: Percentage is based on cost value

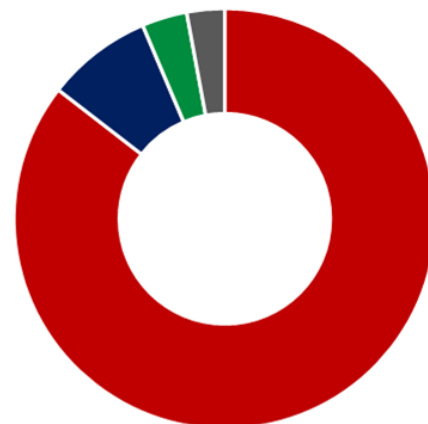
Top Holdings in Portfolio*

DSE Code / Name	Industry	% of Total Assets
BDGSEC	Government Securities	85.51%
APSCLBOND	Corporate Bond	2.91%
Total		88.42%

*Detailed Portfolio is available in the Portfolio Statement

Note: Percentage is based on cost value

Instrument Allocation



Government Securities 85.51%

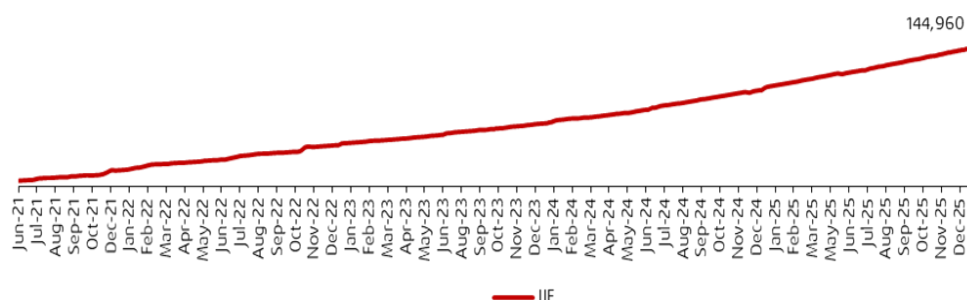
Corporate Bond 2.91%

STD & FDR 8.12%

Other Assets 3.47%

Note: Percentage is based on cost value

Investment Performance of IDLC Income Fund (IIF)



Value of BDT 100,000 invested in IIF over time since June 25, 2021 (Fund debut date).

DISCLAIMER

Mutual fund investments are subject to market risks. Returns are not guaranteed, and past performance of the Fund does not assure future results.

To know more and invest, please visit aml.idlc.com or call 16409.

Why IDLC SIP?

Affordable

Start small with a minimum of BDT 5,000 per month



Tax Rebate Facility

Enjoy up to BDT 75,000 tax rebate (up to 4X more than conventional or Mudaraba DPS)



Hassle-free

Monthly contributions are automatically deducted from your bank account



Convenient

A fully online seamless investor journey



*Different Preferences,
one Solution...*

