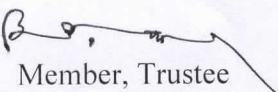
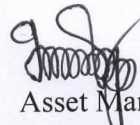


SAML Income Unit Fund
Statement of Financial Position
As at March 31, 2026

Particulars	Notes	Amount in Taka	
		31-Mar-26	31-Dec-25
ASSETS			
Non-Current Assets:			
Current Assets:			
Investments in Securities - at market price	3	99,217,791	112,052,075
Advances, Deposits and Prepayments	4	114,918	151,975
Accounts Receivables	5	940,054	8,349,299
Cash and Cash Equivalents	6	64,629,065	32,107,223
Total Current Assets		164,901,827	152,660,572
Total Assets:		164,901,827	152,660,572
EQUITY AND LIABILITIES			
Shareholders' Equity:			
Unit Capital	7	138,139,750	138,139,750
Unit Premium Reserve	8	6,300,715	6,300,715
Dividend Equalization Reserve	9	183,477	183,477
Retained Earnings	10	19,391,465	6,119,487
Shareholders' Equity:		164,015,408	150,743,430
Current Liabilities			
Liability for Expenses	11	886,419	1,917,142
Total Equity and Liabilities		164,901,827	152,660,572
Net Asset Value (NAV) at Cost Price		163,453,460	168,531,679
Net Asset Value (NAV) at Market Price		164,015,408	150,743,430
NAV per Unit (Cost)	12	11.83	12.20
NAV per Unit (Market)	13	11.87	10.91

These financial statements should be read in conjunction with annexed notes


Member, Trustee
Sandhani Life Insurance Company


Asset Manager
Shahjalal Asset Management Limited

Signed in terms of our separate report of even date.

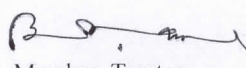
Place: Dhaka, Bangladesh
Dated: April 27, 2026



SAML Income Unit Fund
Statement of Profit or Loss and other Comprehensive Income
For the period from January 01, 2026 to March 31, 2026

Particulars	Notes	Amount in Taka	
		31-Mar-26	31-Mar-25
INCOME			
Interest on Bank Deposits and Bond	14	1,449,735	-
Realised Gain on Trading in Securities	15	-	50,114
Dividend Income	16	-	366,000
Total Income		1,449,735	416,114
EXPENSES			
Management Fees	17	832,363	819,248
CDBL Settlement and Demat Charges		26,916	-
Trustee Fees		38,531	37,837
BSEC Annual Fee	18	37,057	-
Newspaper Publication Expense		52,485	31,395
Amortization Of BSEC Fee		-	38,384
Bank Charges		230	1,694
Tax Expense		3,341	-
Others Operating Expenses		11,425	11,428
Total Expenses		1,002,349	939,986
Net Profit before Provision		447,386	(523,872)
Write back of Provision/(Provision) for marketable investment	19	18,350,182	1,263,875
Net Profit for the period - transferred to Retained Earnings		18,797,568	740,003
No. of Unit		13,813,975	13,813,975
Earnings Per Unit		1.36	0.05

These financial statements should be read in conjunction with annexed notes


Member, Trustee
Sandhani Life Insurance Company


Asset Manager
Shahjalal Asset Management Limited

Signed in terms of our separate report of even date.

Place: Dhaka, Bangladesh
Dated: April 27, 2026



SAML Income Unit Fund
Statement of Changes in Equity
For the Period ended March 31, 2026

(Amount in Taka)

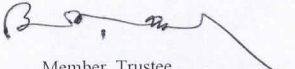
Particulars	Unit capital	Unit Premium Reserve	Dividend Equalization Reserve	Retained earnings	Total Equity
Balance as on January 01,	138,139,750	6,300,715	183,477	6,119,487	150,743,429
Cash Dividend paid to Unitholders	-	-	-	(5,525,590)	(5,525,590)
Net Profit for the year	-	-	-	18,797,568	18,797,568
Balance as at March 31, 2026	138,139,750	6,300,715	183,477	19,391,465	164,015,408

For the period ended December 31, 2025

(Amount in Taka)

Particulars	Unit capital	Unit Premium Reserve	Dividend Equalization Reserve	Retained earnings	Total Equity
Balance as on January 01,	138,139,750	6,300,715	-	9,572,187	154,012,652
Cash Dividend paid to Unitholders	-	-	-	(6,906,988)	(6,906,988)
Reversal of recording excess income	-	-	-	(31,782)	(31,782)
Dividend Equalization Reserve	-	-	183,477	(183,477)	-
Net Profit for the year	-	-	-	3,669,548	3,669,548
Balance as at December 31, 2025	138,139,750	6,300,715	183,477	6,119,487	150,743,430

These financial statements should be read in conjunction with annexed notes


 Member, Trustee
 Sandhani Life Insurance Company


 Asset Manager
 Shahjalal Asset Management Limited

Signed in terms of our separate report of even date.

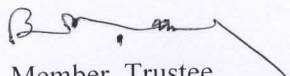
Place: Dhaka, Bangladesh
Dated: April 27, 2026



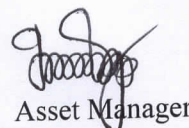
SAML Income Unit Fund
Statement of Cash Flows
For the Period ended March 31, 2026

Particulars	Amount in Taka	
	31-Mar-26	31-Dec-25
A. Cash flows from Operating Activities		
Received from Interest Income	815,533	4,745,988
Realised Gain/(Loss) on Trading in Securities	-	4,055,030
Received from Dividend Income	8,043,447	(3,558,970)
Others Operating Expenses	(2,033,072)	(4,236,660)
Net Cash inflow/(outflow) from Operating Activities	6,825,909	1,005,388
B. Cash flows from Investing Activities		
Increase/(decrease) in Investment in Shares	31,184,467	(14,231,079)
Increase/(decrease) in Advances, Deposits and Prepayments	37,057	1,563
Net Cash inflow/(outflow) from Investing Activities	31,221,524	(14,229,516)
C. Cash flows from Financing Activities		
Dividend Paid	(5,525,590)	(6,906,988)
Net Cash inflow/(outflow) from Financing Activities	(5,525,590)	(6,906,988)
Net Cash inflow/(outflow) for the period (A+B+C)	32,521,842	(20,131,116)
Cash and Cash Equivalent at beginning of the year (E)	32,107,223	52,238,339
Cash and Cash Equivalents at end of the period (F)	64,629,065	32,107,223
Net Operating Cash Flows Per Unit	4.68	2.32

These financial statements should be read in conjunction with annexed notes


Member, Trustee

Sandhani Life Insurance Company


Asset Manager

Shahjalal Asset Management Limited

Signed in terms of our separate report of even date.

Place: Dhaka, Bangladesh
Dated: April 27, 2026



SAML Income Unit Fund
Notes to the Financial Statements
For the period from January 01, 2026 to March 31, 2026

Amount in Taka	
31-Mar-26	31-Dec-25

3.00 Investments in Securities

Investment in Securities	3.01	99,217,791	112,052,075
Balance as at March 31,		99,217,791	112,052,075

3.01 Details of Investments in Shares is as follows:

Instruments	Cost Value (TK.)	Market Value (TK.)	Market Value (TK.)
BATBC	2,634,320.00	1,106,500.00	1,243,000.00
BXPBARMA	2,929,848.00	2,240,000.00	2,042,000.00
CONFIDCEM	7,814,217.00	3,969,549.00	3,238,836.00
CNATEX	1,111,817.00	570,000.00	360,000.00
DUTCHBANGL	4,929,113.00	4,024,576.80	3,742,701.00
GENEXIL	226,953.00	80,808.00	83,928.00
LRGLOBMF1	9,981,328.00	3,696,000.00	3,024,000.00
MERCANBANK	941,383.30	552,636.00	481,950.00
SHAHJABANK	2,358,365.00	2,218,145.60	2,079,511.00
SILVAPHL	8,491,212.00	4,432,549.00	3,787,815.00
STANDBANKL	2,266,992.00	1,481,551.50	1,319,927.00
SUMITPOWER	7,944,406.00	2,346,000.00	2,091,000.00
ITC	3,801,371.00	3,760,000.00	3,840,000.00
BESTHLDNG	9,930,321.00	3,602,500.00	3,657,500.00
ASIATICLAB	5,000,000.00	39,050,000.00	23,750,000.00
UCB	1,416,386.40	1,013,859.00	1,109,909.00
VAMLBDMF1	5,052,129.47	3,457,061.00	3,457,061.00
WEBCOATS	374,833.00	274,125.60	166,796.00
TRUSTBANK	62,624.00	53,200.00	52,592.00
UNIQUEHRL	375,263.08	230,280.00	231,492.00
	77,642,882	78,159,342	59,760,018

Investment in Treasury Bond

Bond ISIN No. BD0926381023	6,000,000	6,000,834	6,012,534
Bond ISIN No. BD0926461023	15,012,960	15,057,615	15,095,055
91 Days TBILL (BD0909167266)	-	-	31,184,468
	21,012,960	21,058,449	52,292,057
Balance as at March 31,	98,655,842	99,217,791	112,052,075

4.00 Advances, Deposits and Prepayments

Advance paid to BSEC	151,975	153,538
Less: Amortization of BSEC Fee	(37,057)	(1,563)
Balance as at March 31,	114,918	151,975

5.00 Accounts receivables

Dividend Receivable	5.01	-	761,590
Interest Receivable		940,054	305,852
Receivable from BESBL		-	7,281,857
Balance as at March 31,		940,054	8,349,299

5.01 Dividend Receivable

UNIQUEHRL	-	9,696
CONFIDCEM	-	65,830
GENEXIL	-	312
SUMMITPOWER	-	178,500
ASIATICLAB	-	500,000
WEBCOATS	-	7,252
Balance as at March 31,	-	761,590

6.00 Cash and Cash Equivalents**Cash at banks with**

Shahjalal Islami Bank Ltd - Bijoyagar Branch, AC # 1768
 Shahjalal Islami Bank Ltd - Bijoyagar Branch. AC # 6130
 Shahjalal Islami Bank Ltd - Bijoyagar Branch. AC # 6384
 Jamuna Bank Limited-Gulshan Corporate Branch, AC# 1801
Balance as at March 31,

24,595,751	24,083,679
3,930	3,930
9,885	-
40,019,499	8,019,614
64,629,065	32,107,223

7.00 Unit Capital**Opening Balance**

Add: Unit Sold during the period

Less: Unit Surrender during the period

Balance as at March 31,

138,139,750	138,139,750
-	-
138,139,750	138,139,750
-	-
138,139,750	138,139,750

8.00 Unit Premium Reserve**Opening balance**

Add: Unit premium reserve during the period

Less: Unit Surrender during the period

Balance as at March 31,

6,300,715	6,300,715
-	-
6,300,715	6,300,715
-	-
6,300,715	6,300,715

9.00 Dividend Equalization Reserve

Provision for Dividend Equalization Reserve

Dividend Equalization Reserve has been maintained at 5% of the annual net profit after provision in Compliance with Rule 79(3) of the Securities and Exchange Commission (Mutual Fund) Rules, 2025

183,477	183,477
----------------	----------------

10.00 Retained Earnings**Opening Balance**

Add: Profit/(Loss) during the period

Less: Dividend paid for the year 2025

Less: Dividend Equalization Reserve

Less: Reversal of recording excess income

Balance as at March 31,

6,119,487	9,572,187
18,797,568	3,669,548
24,917,055	13,241,735
(5,525,590)	(6,906,988)
-	(183,477)
-	(31,782)
19,391,465	6,119,487

11.00 Liability for Expenses

Management Fees

Custodian Fees

Audit Fees

Trustee Fees

Newspaper Publication Bill

Balance as at March 31,

832,363	1,747,247
-	48,597
-	40,250
38,531	81,048
15,525	-
886,419	1,917,142

12.00 Net Asset Value (NAV) per unit at cost

Net Asset Value (NAV) at market price

Less: Write back of Provision/(Provision) for marketable investment

Net Asset Value (NAV) at cost price

No. of unit

NAV per unit at cost

164,015,408	150,743,430
(561,948)	17,788,249
163,453,460	168,531,679
13,813,975	13,813,975
11.83	12.20

13.00 Net Asset Value (NAV) per unit at market price

Net Asset Value (NAV)

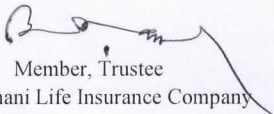
No. of unit

NAV per unit at market value

164,015,408	150,743,430
13,813,975	13,813,975
11.87	10.91

SAML Income Unit Fund
Notes to the Financial Statements
For the period from January 01, 2026 to March 31, 2026

		Amount in Taka	
		31-Mar-26	31-Mar-26
14.00 Interest on Bank Deposits/Treasury Bond			
Interest Income From Treasury Bill		815,532	-
Interest Income From Treasury Bond		634,203	634,203
Total		1,449,735	-
15.00 Realised Gain/(Loss) on Trading in Securities			
Realised Gain/(Loss) on Secondary Market	15.01	-	50,114
Realised Gain/(Loss) on IPO		-	-
Realised Gain/(Loss) from trading of Securities		-	50,114
15.01 Realised Gain/(Loss) on Secondary Market			
UTTARABANK		-	50,114
Total Realised Gain/(Loss) on Secondary Market		-	50,114
16.00 Dividend Income			
SUMITPOWER		-	170,000
BATBC (INT)		-	75,000
MARICO		-	121,000
Total		-	366,000
17.00 Management Fee:			
Shahjalal Asset Management Limited, the Asset Manager of the Fund, is to be paid an annual management fees on weekly average net asset vaue (NAV) as per Rule 65 of BSEC (Mutual Fund) Rules 2001 and as per trust deed.			
		832,363	819,248
18.00 BSEC Fee:			
Annual Registration fee is paid to BSEC at 0.10% of the net asset value:			
		151,975	153,538
19.00 (Provision)/Writeback of Provision for Diminution in value of Investment			
Opening Balance		(17,788,234)	(13,315,595)
Provision write back		18,350,182	1,263,875
Balance as at March 31,		561,948	(12,051,720)


Member, Trustee
Sandhani Life Insurance Company


Asset Manager
Shahjalal Asset Management Limited

