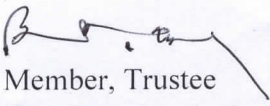
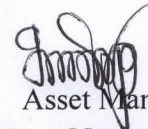


SAML Income Unit Fund
Statement of Financial Position
As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	31-Dec-25
ASSETS			
Non-Current Assets:			
Current Assets:			
Investments in Securities	3	107,037,133	112,052,075
Advances, Deposits and Prepayments	4	77,028	151,975
Accounts receivables	5	391,996	8,349,299
Cash and Cash Equivalents	6	88,573,807	32,107,223
Total Current Assets		196,079,963	152,660,572
Total Assets:		196,079,963	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	49,573,216	6,119,487
Shareholders' Equity:		194,197,159	150,743,430
Current Liabilities			
Liability for Expenses	11	1,882,804	1,917,142
Total Equity and Liabilities		196,079,963	152,660,572
Net Asset Value (NAV) at Cost Price			
		163,852,566	168,531,679
Net Asset Value (NAV) at Market Price			
		194,197,159	150,743,430
NAV per Unit (Cost)			
NAV per Unit (Cost)	12	11.86	12.20
NAV per Unit (Market)			
NAV per Unit (Market)	13	14.06	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: July 28, 2026



SAML Income Unit Fund

Statement of Profit or Loss and other Comprehensive Income

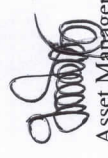
For the period from January 01, 2026 to June 30, 2026

Particulars	Notes	Amount in Taka		
		From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025	From April 01, 2025 to June 30, 2025
INCOME				
Interest on Bank Deposits and Bond	14	2,394,705	2,348,510	1,714,307
Realised Gain on Trading in Securities	15	80,658	58,996	8,882
Dividend Income	16	424,302	2,240,615	1,874,615
Total Income		2,899,665	4,648,121	3,597,804
EXPENSES				
Management Fees	17	1,784,237	1,648,546	829,298
CDBL Settlement and Demat Charges		27,046	26,000	26,000
BrokerageCommission		2,062	-	2,062
Trustee Fees		83,042	76,433	38,596
Newspaper Publication Expense		52,485	80,040	49,645
Amortization Of BSEC Fee		74,947	76,769	38,385
Bank Charges		2,588	3,470	1,776
Tax Expense		3,914	-	-
Others Operating Expenses		22,854	25,035	13,607
Total Expenses		2,053,173	1,936,293	997,307
Net Profit before Provision		846,492	2,711,828	2,600,497
Write back of Provision/(Provision) for marketable investment	19	48,132,827	(1,826,965)	(3,090,840)
Net Profit for the period - transferred to Retained Earnings		48,979,319	884,863	(490,343)
No. of Unit		13,813,975	13,813,975	13,813,975
Earnings Per Unit		3.55	0.06	(0.04)

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: July 28, 2026

SAML Income Unit Fund
Statement of Changes in Equity
For the Period ended June 30, 2026

(Amount in Taka)

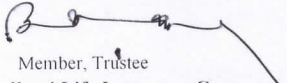
Particulars	Unit capital	Unit Premium Reserve	Dividend Equalization Reserve	Retained earnings	Total Equity
Balance as on January 01,	138,139,750	6,300,715	183,478	6,119,487	150,743,430
Cash Dividend paid to Unitholders	-	-	-	(5,525,590)	(5,525,590)
Net Profit for the year	-	-	-	48,979,319	48,979,319
Balance as at June 30, 2026	138,139,750	6,300,715	183,478	49,573,216	194,197,159

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	-	-		(31,796)	(31,796)
Dividend Equalization Reserve	-	-	183,478	(183,478)	-
Net Profit for the year	-	-		3,669,562	3,669,562
Balance as at December 31, 2025	138,139,750	6,300,715	183,478	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.

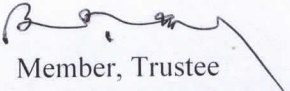
Place: Dhaka, Bangladesh
Dated: July 28, 2026

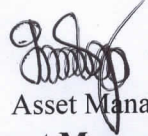


SAML Income Unit Fund
Statement of Cash Flows
For the Period ended June 30, 2026

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25
A. Cash flows from Operating Activities		
Interest on Bank Deposits	2,359,600	4,745,988
Realised Gain on Trading in Securities	80,658	4,055,030
Dividend Income	8,416,711	(3,558,970)
Others Operating Expenses	(2,087,511)	(4,236,660)
Net Cash inflow/(outflow) from Operating Activities	8,769,458	1,005,388
B. Cash flows from Investing Activities		
Increase/(decrease) in Investment in Securities	53,147,769	(14,231,079)
Increase/(decrease) in Advances, Deposits and Prepayments	74,947	1,563
Net Cash inflow/(outflow) from Investing Activities	53,222,716	(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)	56,466,584	(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)	88,573,807	32,107,223
Net Operating Cash Flows Per Unit	0.63	0.07

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: July 28, 2026



SAML Income Unit Fund
Notes to the Financial Statements
For the period from January 01, 2026 to June 30, 2026

Amount in Taka	
30-Jun-26	31-Dec-25

3.00 Investments in Securities

Investment in Securities	3.01	107,037,133	112,052,075
Balance as at June 30,		107,037,133	112,052,075

3.01 Details of Investments in Shares is as follows:

Instruments	Cost Value (TK.)	Market Value (TK.)	Market Value (TK.) (DEC 31,2025)
BATBC	2,634,320.00	1,098,000.00	1,243,000.00
BXPHERMA	2,929,848.00	2,812,000.00	2,042,000.00
CONFIDCEM	7,814,217.00	4,463,274.00	3,238,836.00
CNATEX	1,111,817.00	480,000.00	360,000.00
DUTCHBANGL	4,929,113.00	4,531,996.80	3,742,701.00
GENEXIL	226,953.00	110,448.00	83,928.00
LRGLOBMFI	9,981,328.00	3,920,000.00	3,024,000.00
MERCANBANK	941,383.30	475,524.00	481,950.00
SHAHJABANK	2,358,365.00	2,268,558.00	2,079,511.00
SILVAPHL	8,491,212.00	6,286,160.40	3,787,815.00
STANDBANKL	2,266,992.00	1,266,053.10	1,319,927.00
SUMITPOWER	7,944,406.00	2,635,000.00	2,091,000.00
ITC	2,851,028.50	3,630,000.00	3,840,000.00
BESTHLDNG	9,930,321.00	4,097,500.00	3,657,500.00
ASIATICLAB	5,000,000.00	63,750,000.00	23,750,000.00
UCB	1,416,386.40	960,498.00	1,109,909.00
VAMLBDMFI	5,052,129.47	3,457,061.00	3,457,061.00
WEBCOATS	374,833.00	493,136.00	166,796.00
TRUSTBANK	62,624.00	50,433.60	52,592.00
UNIQUEHRL	375,263.08	251,490.00	231,492.00
	76,692,540	107,037,133	59,760,018

Investment in Treasury Bond

Bond ISIN No. BD0926381023	-	-	6,012,534
Bond ISIN No. BD0926461023	-	-	15,095,055
91 Days TBILL (BD0909167266)	-	-	31,184,468
	-	-	52,292,057

Balance as at June 30,	76,692,540	107,037,133	112,052,075
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4.00 Advances, Deposits and Prepayments

Advance paid to BSEC	151,975	153,538
Less: Amortization of BSEC Fee	(74,947)	(1,563)
Balance as at June 30,	77,028	151,975

5.00 Accounts receivables

Dividend Receivable	5.01	51,038	761,590
Interest Receivable-BANK		340,958	305,852
Receivable from BESBL		-	7,281,857
Balance as at June 30,		391,996	8,349,299

5.01 Dividend Receivable

UNIQUEHRL	-	9,696
TRUSTBANK	2,432	
DBBL	48,606	
CONFIDCEM	-	65,830
GENEXIL	-	312
SUMMITPOWER	-	178,500
ASIATICLAB	-	500,000
WEBCOATS	-	7,252
Balance as at June 30,	51,038	761,590

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

Shahjalal Islami Bank Ltd - Bijoy Nagar Branch, AC # 1768
Shahjalal Islami Bank Ltd - Bijoy Nagar Branch, AC # 6130
Shahjalal Islami Bank Ltd - Bijoy Nagar Branch, AC # 6384
Jamuna Bank Limited-Gulshan Corporate Branch, AC# 1801
Balance as at June 30,

25,985,075	24,083,679
3,413	3,930
9,368	-
62,575,951	8,019,614
88,573,807	32,107,223

7.00 Unit Capital**Opening Balance**

Add: Unit Sold during the period

Less: Unit Surrender during the period

Balance as at June 30,

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 June 30,

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
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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 June 30,

6,119,487	9,572,187
48,979,319	3,669,562
55,098,806	13,241,749
(5,525,590)	(6,906,988)
-	(183,477)
-	(31,796)
49,573,216	6,119,487

11.00 Liability for Expenses

Management Fees

Custodian Fees

Audit Fees

Trustee Fees

Newspaper Publication Bill

Balance as at June 30,

1,784,237	1,747,247
-	48,597
-	40,250
83,042	81,048
15,525	-
1,882,804	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

194,197,159	150,743,430
(30,344,593)	17,788,249
163,852,566	168,531,679
13,813,975	13,813,975
11.86	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

194,197,159	150,743,430
13,813,975	13,813,975
14.06	10.91

SAML Income Unit Fund

Notes to the Financial Statements

For the period from January 01, 2026 to June 30, 2026

Amount in Taka			
From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025	From April 01, 2026 to June 30, 2026	From April 01, 2025 to June 30, 2025

14.00 Interest on Bank Deposits/Treasury Bond

Interest Income From Bank, A/C # 1768	340,958	364,462	340,958	364,462
Interest Income From Jamuna Bank, A/C # 1801	274,528	-	274,528	-
Interest Income From Treasury Bill	815,532	737,894	-	737,894
Interest Income From Treasury Bond	963,688	1,246,154	329,485	611,951
Total	2,394,705	2,348,510	944,970	1,714,307

15.00 Realised Gain/(Loss) on Trading in Securities

Realised Gain/(Loss) on Secondary Market	15.01	80,658	58,996	80,658	8,882
Realised Gain/(Loss) on IPO		-	-	-	-
Realised Gain/(Loss) from trading of Securities		80,658	58,996	80,658	8,882

15.01 Realised Gain/(Loss) on Secondary Market

ITC	80,658	-	80,658	-
Prime Bank	-	8,882	-	-
UTTARABANK	-	50,114	-	8,882
Total Realised Gain/(Loss) on Secondary Market	80,658	58,996	80,658	8,882

16.00 Dividend Income

SUMITPOWER	-	170,000	-	-	-
PRIMEBANK	-	7,608	-	-	7,608
UTTARABANK	-	35,000	-	-	35,000
JAMUNABANK	-	873,441	-	-	873,441
EBL	-	87,500	-	-	87,500
BANKASIA	-	90,000	-	-	90,000
SHAHJABANK	163,840	126,031	163,840	126,031	126,031
DBBL	243,030	88,375	243,030	88,375	88,375
TRUSTBANK	2,432	30,410	2,432	30,410	30,410
BATBC (INT)	15,000	75,000	15,000	-	-
MARICO (INT)	-	121,000	-	-	-
MARICO	-	536,250	-	-	536,250
Total	424,302	2,240,615	424,302	1,874,615	1,874,615

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 value (NAV) as per Rule 65 of BSEC (Mutual Fund) Rules 2001 and as per trust deed.

	1,784,237	819,248	951,873	-
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18.00 BSEC Fee:

Annual Registration fee is paid to BSEC at 0.10% of the net asset

	151,975	153,538	151,975	153,538
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19.00 Provision for Diminution in value of Investment

Opening Balance	(17,788,234)	(13,315,595)	(17,788,234)	-
Provision add back	48,132,827	1,263,875	29,782,645	-
Balance as at March 31,	30,344,593	(12,051,720)	(47,570,879)	-


Member, Trustee
Sandhani Life Insurance Company


Asset Manager
Shahjalal Asset Management Limited

