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)	12	11.86	12.20
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

Shahjalal Asset Management Limited ★ Dhaka

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 01,2026 to June 30, 2026**	**From April 01,2025 to June 30, 2025**
INCOME					
Interest on Bank Deposits and Bond	14	2,394,705	2,348,510	944,970	1,714,307
Realised Gain on Trading in Securities	15	80,658	58,996	80,658	8,882
Dividend Income	16	424,302	2,240,615	424,302	1,874,615
Total Income		**2,899,665**	**4,648,121**	**1,449,930**	**3,597,804**
EXPENSES					
Management Fees	17	1,784,237	1,648,546	951,873	829,298
CDBL Settlement and Demat Charges		27,046	26,000	129	26,000
BrokerageCommission		2,062	-	2,062	
Trustee Fees		83,042	76,433	45,985	38,596
Newspaper Publication Expense		52,485	80,040	52,485	49,645
Amortization Of BSEC Fee		74,947	76,769	74,947	38,385
Bank Charges		2,588	3,470	2,358	1,776
Tax Expense		3,914	-	573	-
Others Operating Expenses		22,854	25,035	11,429	13,607
Total Expenses		**2,053,173**	**1,936,293**	**1,141,841**	**997,307**
Net Profit before Provision		**846,492**	**2,711,828**	**308,089**	**2,600,497**
Write back of Provision/(Provision) for marketable investment	19	48,132,827	(1,826,965)	29,782,645	(3,090,840)
Net Profit for the period - transferred to Retained Earnings		**48,979,319**	**884,863**	**30,090,735**	**(490,343)**
No. of Unit		**13,813,975**	**13,813,975**	**13,813,975**	**13,813,975**
Earnings Per Unit		**3.55**	**0.06**	**2.18**	**(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

Shahjalal Asset Management Limited ★ Dhaka

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

Shahjalal Asset Management Limited Dhaka

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

Shahjalal Asset Management Limited
Dhaka

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
BXPHARMA	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
LRGLOBMF1	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
VAMLBDMF1	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**

		30-Jun-26	31-Dec-25
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 - Bijoynagar Branch, AC # 1768	25,985,075	24,083,679
Shahjalal Islami Bank Ltd - Bijoynagar Branch. AC # 6130	3,413	3,930
Shahjalal Islami Bank Ltd - Bijoynagar Branch. AC # 6384	9,368	-
Jamuna Bank Limited-Gulshan Corporate Branch, AC# 1801	62,575,951	8,019,614
Balance as at June 30,	**88,573,807**	**32,107,223**

7.00 Unit Capital

Opening Balance	138,139,750	138,139,750
Add: Unit Sold during the period	-	-
	138,139,750	**138,139,750**
Less: Unit Surrender during the period		-
Balance as at June 30,	**138,139,750**	**138,139,750**

8.00 Unit Premium Reserve

Opening balance	6,300,715	6,300,715
Add: Unit premium reserve during the period		-
	6,300,715	**6,300,715**
Less: Unit Surrender during the period		-
Balance as at June 30,	**6,300,715**	**6,300,715**

9.00 Dividend Equalization Reserve

Provision for Dividend Equalization Reserve	**183,477**	**183,477**

Dividend Equalization Reserve hass 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

10.00 Retained Earnings

Opening Balance	**6,119,487**	**9,572,187**
Add: Profit/(Loss) during the period	48,979,319	3,669,562
	55,098,806	**13,241,749**
Less: Dividend paid for the year 2025	(5,525,590)	(6,906,988)
Less: Dividend Equalization Reserve	-	(183,477)
Less: Reversal of recording excess income	-	(31,796)
Balance as at June 30,	**49,573,216**	**6,119,487**

11.00 Liability for Expenses

Management Fees	1,784,237	1,747,247
Custodian Fees	-	48,597
Audit Fees	-	40,250
Trustee Fees	83,042	81,048
Newspaper Publication Bill	15,525	-
Balance as at June 30,	**1,882,804**	**1,917,142**

12.00 Net Asset Value (NAV) per unit at cost

Net Asset Value (NAV) at market price	194,197,159	150,743,430
Less: Write back of Provision/(Provision) for marketable investment	(30,344,593)	17,788,249
Net Asset Value (NAV) at cost price	**163,852,566**	**168,531,679**
No. of unit	13,813,975	13,813,975
NAV per unit at cost	**11.86**	**12.20**

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

Net Asset Value (NAV)	194,197,159	150,743,430
No. of unit	13,813,975	13,813,975
NAV per unit at market value	**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			
	Notes	**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
DBBL	243,030	88,375	243,030	88,375
TRUSTBANK	2,432	30,410	2,432	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**

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.

	1,784,237	**819,248**	**951,873**	-

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**

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

Shahjalal Asset Management Limited
Dhaka