

LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited

Statement of Financial Position (Unaudited)

বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, উপ-বিধি (৮২) (২) (খ)

As at 31 March 2026

Particulars	Notes	Amount in Taka	
		31-Mar-2026	30-Jun-2025
A. Assets			
Investments (at market price)	6.00	62,649,655	57,546,635
Preliminary and issue expenses	7.00	776,260	1,021,300
Advance, deposit and prepayments	8.00	84,762	103,348
Other receivables	9.00	280,035	180,715
Cash and cash equivalents	10.00	9,890,984	8,763,552
Total Assets		73,681,696	67,615,550
B. Liabilities			
Liability for expenses	11.00	474,982	883,600
Total Liabilities		474,982	883,600
C. Net Assets (A-B)		73,206,714	66,731,950
D. Owners' Equity			
Unit capital fund	12.00	81,322,180	81,351,870
Unit premium reserve	13.00	(1,990,586)	(1,989,570)
Retained earnings	14.00	(6,124,880)	(12,630,350)
Total		73,206,714	66,731,950
Net Asset Value (NAV) Per Unit			
At market price	15.00	9.00	8.20
At cost price	16.00	10.50	10.61

On behalf of LB Gratuity Wealth Builder Fund



Chief Executive Officer

LankaBangla Asset Management Company Limited



Assistant Manager

LankaBangla Asset Management Company Limited

LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited

Statement of Profit or Loss and Other Comprehensive Income (Unaudited)

বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (সিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, উপ-বিধি (৮২) (২) (খ)

For the Period from 01 July 2025 to 31 March 2026

Particulars	Notes	Amount in Taka			
		1-Jul-2025 to 31-Mar-2026	1-Jul-2024 to 31-Mar-2025	1-Jan-2026 to 31-Mar-2026	1-Jan-2025 to 31-Mar-2025
Revenue					
Gain/(loss) on sale of marketable securities	17.00	(1,433,787)	3,222,282	(352,342)	84,087
Dividend income	18.00	808,053	1,540,017	121,500	595,000
Interest income	19.00	1,623,876	2,282,458	675,742	766,153
		<u>998,142</u>	<u>7,044,757</u>	<u>444,900</u>	<u>1,445,240</u>
Less : Operating Expenses					
Management fees		1,268,787	1,267,115	427,336	404,939
Trustee fees		150,000	188,812	50,000	50,000
Custodian fees		44,416	31,070	15,772	12,654
BSEC annual fees		75,069	75,068	24,658	24,658
Amortization of preliminary and issue expenses		245,040	245,040	80,488	80,488
Advertisement and publication expenses		48,000	184,000	24,000	82,000
CDBL settlement and demat charges		10,007	4,314	2,460	983
CDBL fees		19,518	19,518	6,410	6,410
Bank charges and excise duty		33,410	40,300	6,460	10,345
BO account maintenance fees		600	1,800	-	-
IPO application fees		5	-	-	-
Total Expenses		<u>1,894,852</u>	<u>2,057,037</u>	<u>637,584</u>	<u>672,477</u>
Profit/(Loss) Before Provision for the Period		<u>(896,710)</u>	<u>4,987,720</u>	<u>(192,684)</u>	<u>772,763</u>
Add/(Less): (Provision)/write back of provision for the period	20.00	7,402,180	(5,643,674)	2,749,565	(1,611,580)
Net Profit/(Loss) After Provision for the Period		<u>6,505,470</u>	<u>(655,954)</u>	<u>2,556,881</u>	<u>(838,817)</u>
Earnings Per Unit (EPU) After Provision for the Period	21.00	<u>0.80</u>	<u>(0.08)</u>	<u>0.31</u>	<u>(0.10)</u>

On behalf of LB Gratuity Wealth Builder Fund



Chief Executive Officer

LankaBangla Asset Management Company Limited



Assistant Manager

LankaBangla Asset Management Company Limited

LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited

Statement of Changes in Equity (Unaudited)

বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, উপ-বিধি (৮২) (২) (খ)

For the Period from 01 July 2025 to 31 March 2026

Amount in Taka

Particulars	Unit capital fund	Unit premium /discount	Retained earnings	Total equity
Opening balance as at 01 July 2025	81,351,870	(1,989,570)	(12,630,350)	66,731,950
Unit fund raised for the period	76,110	-	-	76,110
Unit fund decrease for the period	(105,800)	-	-	(105,800)
Unit premium reserve for the period	-	8,118	-	8,118
Unit discount for the period	-	(9,134)	-	(9,134)
Net profit/(loss) after provision for the period	-	-	6,505,470	6,505,470
Closing balance as at 31 March 2026	81,322,180	(1,990,586)	(6,124,880)	73,206,714

LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited

Statement of Changes in Equity (Unaudited)

বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, উপ-বিধি (৮২) (২) (খ)

For the period from 01 July 2024 to 31 March 2025

Amount in Taka

Particulars	Unit capital fund	Unit premium /discount	Retained earnings	Total equity
Opening balance as at 01 July 2024	81,788,620	(2,001,314)	(8,758,254)	71,029,052
Unit fund raised for the period	45,150	-	-	45,150
Unit fund decrease for the period	(500,000)	-	-	(500,000)
Unit premium reserve for the period	-	20,000	-	20,000
Unit discount for the period	-	(5,150)	-	(5,150)
Net profit/(loss) after provision for the period	-	-	(655,954)	(655,954)
Closing balance as at 31 March 2025	81,333,770	(1,986,464)	(9,414,208)	69,933,098

On behalf of LB Gratuity Wealth Builder Fund



Chief Executive Officer

LankaBangla Asset Management Company Limited



Assistant Manager

LankaBangla Asset Management Company Limited

LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited
Statement of Cash Flows (Unaudited)

বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, উপ-বিধি (৮২) (খ)

For the Period from 01 July 2025 to 31 March 2026

Particulars	Notes	Amount in Taka	
		1-Jul-2025 to 31-Mar-2026	1-Jul-2024 to 31-Mar-2025
A. Cash Flows from Operating Activities			
Gain on sale of securities	22.00	(1,433,787)	3,222,282
Dividend income received in cash	23.00	811,553	945,017
Interest income realized in cash	24.00	1,521,056	2,615,747
Pre payments and payment made for expenses	25.00	(2,039,844)	(2,329,920)
Net cash flows from/(used in) operating activities		(1,141,022)	4,453,126
B. Cash Flows from Investing Activities			
Acquisition of shares from secondary market	26.00	(43,064,540)	(25,305,173)
Proceeds from sale of shares in secondary market	27.00	46,363,098	10,095,217
Investment in preference share		(999,400)	-
Investments return from government treasury bill		-	14,587,600
Net cash flows from/(used in) investing activities		2,299,158	(622,356)
C. Cash Flows from Financing Activities			
Proceeds from issuance of units	28.00	66,978	339,955
Payments made for re-purchase of units	29.00	(97,682)	(779,985)
Net cash flows from/(used in) financing activities		(30,704)	(440,030)
D. Net Cash Inflows/Outflows for the period (A+B+C)		1,127,432	3,390,740
E. Cash and cash equivalents at the beginning of the period		8,763,552	8,845,625
F. Cash and cash equivalents at the end of the period (D+E)		9,890,984	12,236,365
Net Operating Cash Flows Per Unit (NOCFU)	31.00	(0.14)	0.55

On behalf of LB Gratuity Wealth Builder Fund

Chief Executive Officer

LankaBangla Asset Management Company Limited

Assistant Manager

LankaBangla Asset Management Company Limited

LB Gratuity Wealth Builder Fund

Notes to the Financial Statements

As at 31 March 2026

1 Introduction

LB Gratuity Wealth Builder Fund (hereafter called as "the Fund") was established under a Trust Deed signed on October 21, 2020 between LBFL Employees' Gratuity Fund Trust as a 'Sponsor' and Bangladesh General Insurance Company Limited (BGIC) as a "Trustee". The Fund was registered under the Trust Act 1882 and subsequently registered with Bangladesh Securities and Exchange Commission (BSEC) on November 22, 2020 vide Registration code no. BSEC/Mutual Fund/2020/114 under Bangladesh Securities and Exchange Commission (Mutual Fund) Bidhimala, 2001 (which were subsequently repealed and replaced by the বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫). The operations of the Fund was commenced on August 18, 2021 with Unit Capital Fund TK . 100,000,000 divided into 10,000,000 units of Tk. 10 each.

Bangladesh General Insurance Company PLC (BGIC) is the Trustee while BRAC Bank PLC is the Custodian of the Fund. LankaBangla Finance Limited Employees' Gratuity Fund Trust is the Sponsor and LankaBangla Asset Management Company Limited is the Asset Manager of the Fund.

2 Closure of accounting year of the Fund

The Fund has been consistently closing its books of account as at 30 June every year.

3 Objectives

The objective of the fund is to earn superior risk adjusted return by investing in capital market of Bangladesh as permitted by BSEC.

4 Significant accounting policies

4.1 Basis of accounting

These financial statements are prepared on the accrual basis of accounting, under historical cost convention on going concern basis and in conformity with International Accounting Standards (IASs), International Financial Reporting Standards (IFRSs), Securities and Exchange Commission (Mutual Fund) Rules 2025 and other applicable laws and regulations.

4.2 Statement of cash flows

IAS-1, "Presentation of financial statements requires that a cash flow statement be prepared as it provides information about cash flows of the enterprise which is useful in providing users of financial statements with basis to assess the ability of the enterprise to generate cash and cash equivalents and needs of the enterprise to utilize those cash flows. Statement of cash flows has been prepared under the direct method for the year as per IAS 7 Statements of cash flows". In accordance with Mutual Fund Rules 2001, proceeds from investments has been shown under investing activities. However, the amount of resultant gain on sale of investment has been shown in operating activities.

4.3 Income recognition

a) Gains /(losses) arising on sale of investment are included in the Statement of Profit or Loss and Other Comprehensive Income on the date at which the transaction takes place. Capital gains / (losses) are recognized or being realized based on weighted average cost basis.

b) Dividend income is recognized on the declaration of dividend and subsequent approval by Annual General Meeting

c) All Interest income is recognized on accrual basis.



4.4 Valuation policy

- a) Investment in shares which are actively traded on a quoted market are designated at fair value (market price) through profit or loss (FVTPL). Gains or losses arising from a change in the fair value of such financial assets are recognized in the statement of profit or loss and other comprehensive income.
- b) Market value is determined by taking the closing price of the securities at the Dhaka Stock Exchange PLC as of the statement of financial position date.
- c) Mutual Fund securities are valued at lower of 85% of net asset value (NAV), cost price and market price as per SRO No. SEC/CMRRCD/2009-193/172 dated 30 June 2015.
- d) Stock dividend (Bonus shares) are added with existing shares with at zero cost which results in decrease of per unit cost price of the existing shares. However, bonus shares are shown at fair value on the statement of financial position date.

4.5 Investment Policies

1. As per বিধি ৬৭ of the বাংলাদেশ সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, the fund shall only invest the collected money in the following instruments:
 - a) Securities listed in the main board and SME board of exchanges;
 - b) IPO, QIO for main board and SME board of exchanges;
 - c) RPO, RQIO, and Right Offer of the securities listed in main board and SME board of exchanges;
 - d) Government Securities;
 - e) Debt securities on any board or platform of a stock exchange with a minimum credit rating of "A". If at any time, the credit rating of such debt securities falls below "A", the fund shall liquidate the investment within the next six (6) months.
 - f) No investment shall be made in any securities that are de-listed from the main board of a stock exchange or traded in the Over-the-Counter (OTC) market, in any equity securities traded on the ATB platform, or in any non-listed securities:
 - g) Provided further that, if any security listed on the main board of a stock exchange is de-listed after investment and is transferred for trading in the OTC market or on the ATB platform, such investment shall be withdrawn or liquidated within six (6) months from the date of such transfer or de-listing.
- 2) All money collected under the Fund shall be invested only in encashable/transferable instruments, securities whether in money market or capital market or privately placed pre-IPO equity, preference shares, debentures or
- 3) The Fund shall get the securities purchased or transferred in the name of the Fund.
- 4) Only the Asset Management Company will make the investment decisions and place orders for securities to be purchased or sold for the Fund's portfolio.
- 5) A detailed report relating to the Composition of Portfolio arising from the investment of the scheme's funds shall be submitted to the Commission on a quarterly basis, in the format prescribed by the Commission from time to time.



4.6 Investment Restrictions

- 1) The fund or any of its schemes shall not grant any loan or advance for any purpose.
- 2) The fund or any of its schemes shall not grant/receive any loan or advance for the purpose of investment.
- 3) The fund shall not invest in any non-listed securities, except government securities.
- 4) The fund shall not invest more than ten percent (10%) of the total assets (based on purchase price) of its single scheme in shares of any single company.
- 5) The fund shall not invest more than twenty-five percent (25%) of the total assets (based on purchase price) of all its schemes in shares, bonds, debentures and other securities of any single group.
- 6) The fund shall not invest more than forty percent (40%) of the total assets (based on purchase price) of all its schemes in government securities.
- 7) The fund, under all its schemes, shall not invest more than ten percent (10%) of the paid-up capital of any company.
- 8) No more than twenty five percent (25%) of the paid up capital of any company shall be invested under all funds managed by the same asset manager.
- 9) The fund shall not invest more than thirty percent (30%) of its total assets (based on purchase price) under all its schemes in shares, bonds, debentures and other securities of any single sector.
- 10) The fund or any scheme thereof shall not invest in any other mutual fund or scheme or transfer any securities or lend any securities to any mutual fund or scheme.
- 11) Except in the event of liquidation or dissolution of any mutual fund or any of its schemes, this fund shall not buy/sell securities held by/under the liquidating/dissolving fund or scheme in the block market or through any direct or indirect contract.
- 12) The fund shall not deposit more than twenty percent (20%) of its total assets under a single scheme in any bank account (current, savings or term deposit account, etc.)
- 13) The fund shall not deposit more than fifteen percent (15%) of the total assets in bank accounts (current, savings or term deposit account, etc.) of any singular bank.
- 14) No more than ten percent (10%) of the total assets of all mutual funds or all their schemes under the management of the same asset manager shall be kept in all types of accounts (current, savings or term deposit accounts, etc.) of any single bank.
- 15) No bank account shall be opened or closed or money from one account shall be transferred to another without the permission of the trustee of the fund.
- 16) No cash shall be withdrawn from any bank account maintained in the name of the fund.
- 17) No money shall be lent or advanced or otherwise paid or transferred to the asset manager or any fund related party or any director or chief executive or any party interested in them or connected person or their bank account, except for fees or expenses as per the rules.



4.7 Preliminary and issue expenses

Preliminary and issue expenses are being written off over a period of seven years (7) on a straight-line method as per relevant provision in the Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2025.

4.8 Management fees

The management fee of the Fund is to be paid to the Asset Management Company per annum on weekly average net asset value (NAV) accrued and payable semi-annually. As per the Prospectus and the provisions of the Securities and Exchange Commission (Mutual Fund) Rules 2001, the fee is calculated using the following slabs:

<u>NAV (Taka)</u>	<u>Percentage (%)</u>
On weekly average NAV up to Taka 50 million	2.5
On next Taka 200 million of weekly average NAV	2.0
On next Taka 250 million of weekly average NAV	1.5
On rest of weekly average NAV	1.0

4.9 Trustee fees

The Trustee is entitled to an annual Trusteeship Fee of Tk. 200,000 or @ 0.15% of the Net Asset Value (NAV) of the Fund whichever is higher only payable semi-annually in advance basis during the life of the Fund as per Trust Deed.

4.10 Custodian fees

BRAC Bank PLC, the custodian of the Fund is entitled to receive a safekeeping fee @ 0.07% on the balance of securities held by the Fund calculated on the average month end value per annum and also receives trade settlement fees of Taka 200 per trade as per Trust Deed. A fee cap schedule is applicable as per the fee cap schedule provided by the custodian which is in this case 0.09% per annum on the balance of securities held by the Fund.

4.11 Selling agents' commission

The fund pays commissions to the authorized selling agent(s) appointed by the Asset Management Company at 1.00% on subscription amount.

4.12 Net asset value (NAV) per unit

The mutual fund calculates net asset value per unit using the cost and market value, which has been shown on the face of statement of financial position and the computation of NAV per unit.

4.13 Taxation

As per 6th Schedule, Part-1 (Para 10) of Income Tax Act 2023, Mutual Fund is exempted from any tax deduction.

4.14 Dividend distribution policy

a) The Fund shall distribute minimum 50%, or as may be determined by the Rules from time to time, of the annual net income of the Fund as dividend at the end of each accounting period after making provision for bad and doubtful investments. The dividend can be given in the form of cash;

b) Before declaration of dividend, the Asset Management Company shall make a provision in consultation with the Auditors if market value of investments goes below the acquisition cost and the method of calculation of this provision will be incorporated in the notes of accounts;

c) Surpluses arising simply from the valuation of investments shall not be available for dividend;

d) Dividend entitlements will be dispatched within 30 days from the declaration of such dividends.

4.15 Earnings per unit

Earnings per unit has been calculated in accordance with IAS-33 "Earnings per Share" and shown on the face of the statement of profit or loss and other comprehensive income.

5 General

a) Figures appearing in these financial statements have been rounded off to nearest Taka. As a result of these rounding off, in some instances the totals may not match the sum of individual balances; and

b) Comparative figures and account titles in the financial statements have been rearranged/reclassified where necessary to conform with current year's presentation.



LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited

Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2025 to 31 March 2026

	Amount in Taka	
	31-Mar-2026	30-Jun-2025
6.00 Investments (at market price)		
Investment in shares (Annexure A)	43,246,505	42,383,710
Investment in mutual fund (Annexure-A)	7,968,000	5,112,325
Investment in bond (Annexure-A)	11,435,150	10,050,600
	62,649,655	57,546,635
7.00 Preliminary and issue expenses		
Opening balance as at 01 July 2025	1,021,300	1,347,722
Less: Amortization made for the period	(245,040)	(326,422)
Closing balance as at 31 March 2026	776,260	1,021,300
8.00 Advance, deposit and prepayments		
Advance		
Annual fees to BSEC	24,932	100,000
Annual fees to Trustee	50,000	-
Annual fees to CDBL	9,830	3,348
	84,762	103,348
9.00 Other receivables		
Accrued interest-TDR	-	55,715
Accrued interest-SND	51,608	-
Accrued interest on listed government treasury bond	106,927	-
Dividend Receivable (Annexure-F)	121,500	125,000
	280,035	180,715
10.00 Cash and cash equivalents		
Main Bank Accounts (N:10.01)	9,746,445	4,539,097
SIP Bank Accounts (N:10.02)	80,803	183,282
Dividend Bank Accounts (N:10.03)	23,376	23,414
CD Bank Accounts (N:10.04)	40,360	17,759
TDR Investment (N:10.05)	-	4,000,000
Brokerage Accounts (N:10.06)	-	-
Total	9,890,984	8,763,552
10.01 Bank accounts (Main):		
City Bank PLC. (Banani branch)-A/C No. 1383727117001	331,375	582,840
ONE Bank PLC. (Banani branch)-A/C No. 0183000001081	9,415,070	3,956,257
	9,746,445	4,539,097
10.02 Bank accounts (SIP):		
BRAC Bank PLC. (Banani branch)-A/C No. 1507205115525001	80,803	183,282
10.03 Bank accounts (Dividend):		
ONE Bank PLC. (Banani branch)-A/C No. 0183000001365	23,376	23,414
10.04 Bank account (CD):		
ONE Bank PLC. (Banani branch)-A/C No. 0181020008368	40,360	17,759
10.05 Investment in TDR		
LankaBangla Finance PLC. (Motijheel Branch)-TDR No. '001229100001935	-	4,000,000
10.06 Cash at broker house:		
LankaBangla Securities PLC. (Principal Branch)-Trading Code No. A23899	-	-



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Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2025 to 31 March 2026

	Amount in Taka	
	31-Mar-2026	30-Jun-2025
11.00 Liability for expenses		
Management fees	427,336	800,474
Custodian fees	47,616	28,492
Advertisement and publication expenses	-	9,600
Audit fees	-	45,000
Unclaimed dividend account	-	-
Other payable	30	34
	474,982	883,600
12.00 Unit capital fund		
Opening balance as at 01 July 2025	81,351,870	81,788,620
Add: New subscription of 7,611 units of Tk. 10 each	76,110	63,250
Less: Surrendered of 10,580 units of Tk. 10 each	(105,800)	(500,000)
Closing balance as at 31 March 2026	81,322,180	81,351,870
Details of Unit Holding Position as on Reporting Date (%)		
Sponsor	24.59%	24.58%
Insitution	67.44%	67.42%
Individual	7.97%	8.00%
Total	100.00%	100.00%
** The total number of unit holders is 28 as at 31 March 2026**		
13.00 Unit premium reserve		
Opening balance as at 01 July 2025	(1,989,570)	(2,001,314)
Add: Unit premium for the period	8,118	20,000
Less: Unit discount for the period	(9,134)	(8,256)
Closing balance as at 31 March 2026	(1,990,586)	(1,989,570)
14.00 Retained Earnings		
Opening balance as at 01 July 2025	(12,630,350)	(8,758,254)
Add: Net profit/(loss) after provision for the period	6,505,470	(3,872,096)
Less: Dividend paid for the year	-	-
Closing balance as at 31 March 2026	(6,124,880)	(12,630,350)
15.00 Net Asset Value (NAV) per unit at market price		
Total asset value at market price	73,681,696	67,615,550
Less: Liability for expenses	(474,982)	(883,600)
	73,206,714	66,731,950
Number of units	8,132,218	8,135,187
NAV per unit at market price	9.00	8.20
16.00 Net Asset Value (NAV) per unit at cost price		
Total net asset value at market price	73,206,714	66,731,950
Add: Unrealized loss on securities for the period	12,201,645	19,603,825
	85,408,358	86,335,775
Number of units	8,132,218	8,135,187
NAV per unit at cost price	10.50	10.61



LB Gratuity Wealth Builder Fund

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Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2025 to 31 March 2026

	Amount in Taka	
	1-Jul-2025 to 31-Mar-2026	1-Jul-2024 to 31-Mar-2025
17.00 Gain/(Loss) on sale of marketable securities (Annxure-C)	(1,433,787)	3,222,282
18.00 Dividend income (Annxure-D)	808,053	1,540,017
19.00 Interest income (Annxure-E)	1,623,876	2,282,458
20.00 (Provision)/Write back of provision for diminution in value of marketable securities		
Opening balance as on 01 July 2025	(19,603,825)	(10,262,956)
Add: (Provision)/write back of provision for the period	7,402,180	(5,643,674)
Total unrealized gain/(loss) for the period	(12,201,645)	(15,906,630)
21.00 Earnings per unit		
Net Profit/(Loss) After Provision for the Period	6,505,470	(655,954)
Number of units	8,132,218	8,133,377
Earnings Per Unit (EPU) After Provision for the Period	0.80	(0.08)
Earnings per unit (EPU) increased due to the write-back of provisions for the period		
22.00 Gain on sale of securities		
Gain on sale of securities (Annxure-C)	(1,433,787)	3,222,282
Add: previous period profit in cash	-	-
	(1,433,787)	3,222,282
23.00 Dividend income received in cash		
Dividend income from investment in securities	808,053	1,540,017
Add: Previous year dividend receivable	125,000	-
Less: Current period dividend receivable	(121,500)	(595,000)
	811,553	945,017
24.00 Interest income realized in cash		
Interest income	1,623,876	2,282,458
Add: Previous year interest receivable on Bank, TDR & Bonds	55,715	429,432
Less: Current period interest receivable on Bank, TDR & Bonds	(158,535)	(96,143)
	1,521,056	2,615,747
25.00 Pre Payments and Payment made for expenses:		
Total expenses	1,894,852	2,057,037
Less: Preliminary expenses	(245,040)	(245,040)
Add: Previous year operating expenses payable (N: 25.01)	780,282	863,160
Less: Current period operating expenses payable (N: 25.02)	(390,250)	(345,237)
	2,039,844	2,329,920
25.01 Previous Period Operating Expenses payable		
Current Liabilities (Previous year)	883,600	966,508
Add: Current period adjustment	30	-
Less: Advance payment of fees (Previous year)	(103,348)	(103,348)
	780,282	863,160
25.02 Current Period Operating Expenses payable		
Current Liabilities (Current period)	474,982	429,972
Add: Last year adjustment	30	27
Less: Advance payment of fees (Current period)	(84,762)	(84,762)
	390,250	345,237



LB Gratuity Wealth Builder Fund

Asset Manager: LankaBangla Asset Management Company Limited

Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2025 to 31 March 2026

	Amount in Taka	
	1-Jul-2025 to 31-Mar-2026	1-Jul-2024 to 31-Mar-2025
26.00 Acquisition of shares from secondary market		
Acquisition of shares from secondary market (Annexure-B)	43,064,540	25,305,173
Less: Adjusted with sale of share	-	-
	<u>43,064,540</u>	<u>25,305,173</u>
27.00 Proceeds from sale of shares in secondary market		
Cost of sale of shares in secondary market (Annexure-C)	46,363,098	10,095,217
Less: Cost of sale not received in cash	-	-
	<u>46,363,098</u>	<u>10,095,217</u>
28.00 Proceeds from issuance of units	<u>66,978</u>	<u>339,955</u>
29.00 Payments made for re-purchase of units	<u>(97,682)</u>	<u>(779,985)</u>
30.00 Dividend paid during the year	<u>-</u>	<u>-</u>
31.00 Net Operating Cash Flows Per Unit (NOCFU)		
Net cash inflows/(outflows) from operating activities	(1,141,022)	4,453,126
Number of units	8,132,218	8,133,377
Net operating cash flow per unit	<u>(0.14)</u>	<u>0.55</u>
32.00 Profit and Earnings Per Unit available for Distribution		
Retained earnings brought forward	(12,630,350)	(8,758,254)
Add/(Less): Last year adjustment	-	-
Less: Dividend paid	-	-
Less: Transferd to dividend equalization reserve	-	-
Add: Net profit/(loss) after provision for the period	6,505,470	(655,954)
Add: Dividend equalization reserve	-	-
	<u>(6,124,880)</u>	<u>(9,414,208)</u>
Number of Units	8,132,218	8,133,377
Per Unit Profit Available for Distribution	<u>(0.75)</u>	<u>(1.16)</u>

On behalf of LB Gratuity Wealth Builder Fund



Chief Executive Officer

LankaBangla Asset Management Company Limited



Assistant Manager

LankaBangla Asset Management Company Limited

LB Gratuity Wealth Builder Fund

Investment in shares

As at 31 March 2026

Annexure-A

								Amount in Taka	
Sl. No.	Sectors Name	Name of the Companies	Number of Shares	Average Cost Price per Share	Total acquisition cost	Market Price per Share	Total Market Value	% of Total Assets at Cost	Excess / (Deficit)
1	Bank	BRAC Bank PLC	10,000	66.73	667,338	67.00	670,000	0.78%	2,662
2		Jamuna Bank PLC	100,000	21.93	2,192,562	22.70	2,270,000	2.55%	77,438
					2,859,900		2,940,000	3.33%	80,100
1	Insurance	Green Delta Insurance Limited	45,000	61.42	2,763,976	52.80	2,376,000	3.22%	(387,976)
2		Pioneer Insurance Company Limited	60,095	55.86	3,356,622	52.10	3,130,950	3.91%	(225,672)
					6,120,598		5,506,950	7.13%	(613,648)
1	Pharmaceuticals & Chemicals	The ACME Laboratories Limited	50,000	87.33	4,366,540	75.50	3,775,000	5.08%	(591,540)
2		Beximco Pharmaceuticals Limited	55,000	127.02	6,986,337	112.00	6,160,000	8.13%	(826,337)
3		Orion Pharma Limited	45,000	64.42	2,899,032	28.80	1,296,000	3.38%	(1,603,032)
4		Renata PLC	5,863	936.80	5,492,446	423.20	2,481,222	6.40%	(3,011,224)
5		Renata PS	526	1,900.00	999,400	1,995.00	1,049,370	1.16%	49,970.00
					20,743,755		14,761,592	24.15%	(5,982,163)
1	Fuel & Power	Titas Gas Transmission & Dist. Co. Limited	100,000	29.74	2,973,936	16.70	1,670,000	3.46%	(1,303,936)
					2,973,936		1,670,000	3.46%	(1,303,936)
1	Engineering	BSRM Steels Limited	20,000	68.31	1,366,265	67.20	1,344,000	1.59%	(22,265)
					1,366,265		1,344,000	1.59%	(22,265)
1	Textile	Envoy Textiles Limited	80,000	54.25	4,340,180	49.10	3,928,000	5.05%	(412,180)
					4,340,180		3,928,000	5.05%	(412,180)
1	Cement	LafargeHolcim Bangladesh Limited	60,000	69.54	4,172,328	51.20	3,072,000	4.86%	(1,100,328)
					4,172,328		3,072,000	4.86%	(1,100,328)
1	Food & Allied	British American Tobacco Bangladesh Co. Ltd.	14,500	477.23	6,919,904	221.30	3,208,850	8.06%	(3,711,054)
2		Olympic Industries PLC	20,000	172.26	3,445,299	147.10	2,942,000	4.01%	(503,299)
					10,365,203		6,150,850	12.07%	(4,214,353)
1	Ceramics	RAK Ceramics (Bangladesh) Limited	40,000	49.45	1,977,948	22.10	884,000	2.30%	(1,093,948)
					1,977,948		884,000	2.30%	(1,093,948)
1	Tannery Industries	Apex Footwear Limited	10,000	190.04	1,900,394	184.00	1,840,000	2.21%	(60,394)
2		Craftsman Footwear and Accessories Limited	2,577	10.00	25,770	32.00	82,464	0.03%	56,694
					1,926,164		1,922,464	2.24%	(3,700)
1	Miscellaneous	Bangladesh Export Import Company Limited	9,688	82.57	799,980	110.10	1,066,649	0.93%	266,669
					799,980		1,066,649	0.93%	266,669
Grand Total					57,646,257		43,246,505	67.12%	(14,399,752)



LB Gratuity Wealth Builder Fund

Investment in mutual fund

As at 31 March 2026

Amount in Taka

Sl. No.	Sector Name	Name of the Mutual Fund	No. of Units	Cost per unit	Total acquisition cost	NAV at Market/Market Price per unit	Total Market Value	% of Total Assets at Cost	Excess / (Deficit)
1	Mutual Funds	SEML Lecture Equity Management Fund	800,000	7.35	5,876,718	9.96	7,968,000	6.84%	2,091,282
Total					5,876,718		7,968,000	6.84%	2,091,282

LB Gratuity Wealth Builder Fund

Investment in bond

As at 31 March 2026

Sl. No.	Sectors Name	Name of the Bonds	No. of Bonds	Average Cost Per Bond	Total Acquisition Cost	Market Price Per Bond	Total Market Value	% of Total Portfolio Value at Cost	Excess / (Deficit)
1	Corporate Bond	Beximco Green Sukuk Al Istisna'a	32,000	88.00	2,816,050	62.00	1,984,000	3.76%	(832,050)
					2,816,050		1,984,000	3.76%	(832,050)
1	G-SEC (T.Bond)	TB10Y0234 (10Y BGTB 22/02/2034)	85,000	100.14	8,512,275	111.19	9,451,150	13.59%	938,875
					8,512,275		9,451,150	13.59%	938,875
Total					11,328,325		11,435,150	17.35%	106,825

Sl. No.	Investment in securities at market price	Total cost price	Total market price	Excess / (Deficit)
1	Investment in shares	57,646,257	43,246,505	(14,399,752)
2	Investment in mutual fund	5,876,718	7,968,000	2,091,282
Total		63,522,975	51,214,505	(12,308,470)

1	Investment in bond	11,328,325	11,435,150	106,825
Total		11,328,325	11,435,150	106,825

Grand Total		74,851,300	62,649,655	(12,201,645)
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LB Gratuity Wealth Builder Fund
Acquisition of shares from secondary market
For the Period from 01 July 2025 to 31 March 2026

Annxure-B

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Market Price Per Share	Total Market Value	Excess / (Deficit)
BRAC Bank PLC	20,000	66.93	1,338,679	67.00	1,340,000	1,321
City Bank PLC	100,000	25.41	2,541,072	29.70	2,970,000	428,928
Jamuna Bank PLC	100,000	21.93	2,192,562	22.70	2,270,000	77,438
Uttara Bank PLC	100,000	21.79	2,179,350	25.00	2,500,000	320,650
IDLC Finance PLC	70,000	42.27	2,958,906	39.50	2,765,000	(193,906)
Green Delta Insurance PLC	30,000	49.88	1,496,546	52.80	1,584,000	87,454
Beximco Pharmaceuticals Limited	15,000	95.63	1,434,463	112.00	1,680,000	245,537
Orion Pharma Limited	20,000	33.37	667,332	28.80	576,000	(91,332)
Square Pharmaceuticals PLC	4,000	203.06	812,222	210.80	843,200	30,978
BSRM Steels Limited	20,000	68.31	1,366,265	67.20	1,344,000	(22,265)
LafargeHolcim Bangladesh PLC	20,000	48.50	969,936	51.20	1,024,000	54,064
Olympic Industries PLC	20,000	172.26	3,445,299	147.10	2,942,000	(503,299)
Envoy Textiles Limited	80,000	54.25	4,340,180	49.10	3,928,000	(412,180)
Bangladesh Submarine Cables PLC	13,000	146.71	1,907,207	138.00	1,794,000	(113,207)
Grameenphone Limited	11,554	256.44	2,962,944	244.00	2,819,176	(143,768)
Robi Axiata PLC	50,000	29.41	1,470,435	29.00	1,450,000	(20,435)
IT Consultants PLC	50,000	39.15	1,957,679	37.60	1,880,000	(77,679)
Apex Footwear Limited	10,000	190.04	1,900,394	184.00	1,840,000	(60,394)
SEML Lecture Equity Management Fund	800,000	7.35	5,876,718	9.96	7,968,000	2,091,282
Vanguard AML Rupali Bank Balanced Fund	207,759	6.00	1,246,351	6.00	1,246,554	203
			43,064,540		44,763,930	1,699,390

LB Gratuity Wealth Builder Fund
Acquisition of shares from secondary market
For the Period from 01 July 2024 to 31 March 2025

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Market Price Per Share	Total Market Value	Excess / (Deficit)
City Bank PLC	100,000	23.45	2,344,680	23.00	2,300,000	(44,680)
IDLC Finance PLC	100,000	37.04	3,703,535	31.40	3,140,000	(563,535)
Delta Life Insurance Company Limited	25,000	78.80	1,969,922	75.30	1,882,500	(87,422)
Pioneer Insurance Company Limited	60,095	55.86	3,356,622	44.20	2,656,199	(700,423)
Reliance Insurance Limited	10,878	65.13	708,484	53.70	584,149	(124,335)
Beximco Pharmaceuticals Limited	15,000	75.03	1,125,493	99.10	1,486,500	361,007
Renata PLC	2,900	784.43	2,274,854	500.50	1,451,450	(823,404)
Techno Drugs Limited	50,000	36.37	1,818,579	31.80	1,590,000	(228,579)
British American Tobacco Bangladesh Company Limited	4,500	382.78	1,722,530	323.40	1,455,300	(267,230)
Grameenphone Limited	10,000	296.39	2,963,854	321.90	3,219,000	255,146
IT Consultants PLC	50,000	38.48	1,923,840	37.80	1,890,000	(33,840)
Asian Tiger Sandhani Life Growth Fund	200,000	6.96	1,392,780	7.50	1,500,000	107,220
			25,305,173		23,155,098	(2,150,075)



LB Gratuity Wealth Builder Fund
Gain/(Loss) on sale of marketable securities
For the Period from 01 July 2025 to 31 March 2026

Annxure-C

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Sale Price per Share	Total Sale Value	Gain/(Loss)
BRAC Bank PLC	10,000	67.13	671,340	70.96	709,618	38,278
City Bank PLC	212,500	22.99	4,885,752	24.90	5,290,497	404,745
IFIC Bank PLC	420,000	10.58	4,444,586	4.79	2,011,968	(2,432,618)
Uttara Bank PLC	100,000	21.79	2,179,350	21.16	2,115,760	(63,590)
IDLC Finance PLC	175,000	38.07	6,662,441	36.69	6,420,313	(242,128)
Delta Life Insurance Company Limited	25,000	78.80	1,969,921	82.84	2,071,057	101,136
Reliance Insurance PLC	33,000	61.81	2,039,731	63.72	2,102,852	63,121
The IBN SINA Pharmaceutical Industry PLC	8,000	306.63	2,453,056	314.41	2,515,243	62,187
Square Pharmaceuticals PLC	4,000	203.06	812,222	210.38	841,514	29,292
MJL Bangladesh PLC	18,000	96.76	1,741,676	86.83	1,562,868	(178,808)
Bangladesh Submarine Cables PLC	13,000	146.71	1,907,207	142.31	1,850,092	(57,115)
Grameenphone Limited	11,554	256.44	2,962,944	261.43	3,020,562	57,618
Robi Axiata PLC	50,000	29.41	1,470,435	29.74	1,487,020	16,585
Envoy Textiles Limited	50,000	43.27	2,163,462	46.28	2,314,039	150,577
IT Consultants PLC	100,000	38.82	3,881,519	40.39	4,038,858	157,339
Asian Tiger Sandhani Life Growth Fund	200,000	6.96	1,392,780	8.06	1,611,000	218,220
Vanguard AML BD Finance Mutual Fund One	500,000	6.96	3,478,325	7.53	3,763,458	285,133
Vanguard AML Rupali Bank Balanced Fund	207,759	6.00	1,246,351	5.79	1,202,592	(43,759)
			46,363,098		44,929,311	(1,433,787)

LB Gratuity Wealth Builder Fund
Gain/(Loss) on sale of marketable securities
For the Period from 01 July 2024 to 31 March 2025

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Sale Price per Share	Total Sale Value	Gain/(Loss)
Techno Drugs Limited	175,000	34.68	6,068,579	49.00	8,575,315	2,506,736
Heidelberg Cement Bangladesh Limited	10,590	244.37	2,587,922	285.89	3,027,542	439,620
Grameenphone Limited	5,000	287.74	1,438,716	342.93	1,714,642	275,926
			10,095,217		13,317,499	3,222,282



LB Gratuity Wealth Builder Fund

Dividend Income

For the Period from 01 July 2025 to 31 March 2026

Annxure-D

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Delta Life Insurance Company Limited	30-Jun-2025	25,000	10.00	250,000	30.00%	75,000
Green Delta Insurance PLC	8-Mar-2026	45,000	10.00	450,000	27%	121,500
The ACME Laboratories Limited	18-Nov-2025	50,000	10.00	500,000	35%	175,000
Renata Limited	17-Nov-2025	5,863	10.00	58,630	55%	32,247
MJL Bangladesh PLC	17-Nov-2025	18,000	10.00	180,000	52%	93,600
Titas Gas Transmission & Dist. Co. Limited	17-Nov-2025	100,000	10.00	1,000,000	2%	20,000
LafargeHolcim Bangladesh PLC	11-Nov-2025	60,000	10.00	600,000	18%	108,000
Olympic Industries PLC	17-Nov-2025	20,000	10.00	200,000	30%	60,000
Envoy Textiles Limited	26-Oct-2025	40,000	10.00	400,000	30%	120,000
Craftsman Footwear and Accessories Limited	16-Nov-2025	2,577	10.00	25,770	10.50%	2,706

808,053

LB Gratuity Wealth Builder Fund

Dividend Income

For the Period from 01 July 2024 to 31 March 2025

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Green Delta Insurance Limited	4-Mar-2025	15000	10.00	150,000	25%	37,500
Reliance Insurance Limited	3-Mar-2025	15000	10.00	150,000	30%	45,000
The ACME Laboratories Limited	20-Nov-2024	50000	10.00	500,000	35%	175,000
Beximco Pharmaceuticals Limited	25-Nov-2024	40000	10.00	400,000	40%	160,000
Renata Limited	21-Oct-2024	5863	10.00	58,630	92%	53,940
Titas Gas Transmission & Dist. Co. Limited	17-Nov-2024	100000	10.00	1,000,000	5%	50,000
LafargeHolcim Bangladesh Limited	11-Nov-2024	40000	10.00	400,000	19%	76,000
British American Tobacco bangladesh Company Li	19-Nov-2024	12500	10.00	125,000	150%	187,500
British American Tobacco bangladesh Company Li	26-Feb-2025	14500	10.00	145,000	150%	217,500
Grameenphone Limited	13-Aug-2024	15000	10.00	150,000	160%	240,000
Grameenphone Limited	26-Feb-2025	15000	10.00	150,000	170%	255,000
RAK Ceramics (Bangladesh) Limited	17-Feb-2025	40000	10.00	400,000	10%	40,000
Craftsman Footwear and Accessories Limited	18-Feb-2024	2577	10.00	25,770	10%	2,577

1,540,017



LB Gratuity Wealth Builder Fund
Interest on Bank deposit, TDR and Bond/Bill
For the Period from 01 July 2025 to 31 March 2026

Interest on Bank Deposit

Annxure-E

SI No.	Fund Name	Bank Name	Branch Name	Account Number	Account Type	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	BRAC Bank PLC	Banani Branch	1507205115525001	SND	6.00%	4,302
2		City Bank PLC		1383727117001		4.50%	38,457
3		ONE Bank PLC		183000001081		4.50%	139,863
4				183000001365		4.50%	802
Total							183,424

Interest on Term Deposit (TDR)

SI No.	Name of Instrument	Issuer Company	Branch	Instrument Number	Value	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	LankaBangla Finance PLC	Bangshal	001229100001935	4,000,000	12.40%	69,285
2			Branch	001229100001955	3,000,000	12.40%	93,750
Total							163,035

Coupon on Government Treasury Bond/Bill

SI No.	Fund Name	Particulars	Value	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	TB10Y0234 (10Y BGTB 22/02/2034)	8,500,000	12.05%	1,131,177
Total					1,131,177

Coupon on Listed Corporate Bonds

SI No.	Fund Name	Particulars	Value	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	Beximco Green Sukuk Al Istisna'a	3,200,000	4.57%	146,240
Total					146,240

Grand Total

1,623,876

LB Gratuity Wealth Builder Fund

Interest on Bank deposit, TDR and Bond/Bill
For the Period from 01 July 2024 to 31 March 2025

Interest on Bank Deposit

SI No.	Fund Name	Bank Name	Branch Name	Account Number	Account Type	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	BRAC Bank PLC	Banani Branch	1507205115525001	SND	6.00%	6,354
2		City Bank PLC		1383727117001		4.50%	204,297
3		ONE Bank PLC		183000001081		4.50%	130,434
4				183000001365		4.50%	804
Total							341,889

Interest on Term Deposit (TDR)

SI No.	Name of Instrument	Issuer Company	Branch	Instrument Number	Value	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	LankaBangla Finance PLC	Bangshal Branch	000423600000278	9,300,000	12.50%	581,250
Total							581,250

Coupon on Government Treasury Bond/Bill

SI No.	Fund Name	Particulars	Value	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	TB10Y0234 (10Y BGTB 22/02/2034)	8,500,000	12.05%	1,024,250
2		TB5Y0425 (05Y BGTB 29/04/2025)	1,500,000	8.12%	60,900
3		Government 91 Days Treasury Bill	4,862,440	11.34%	62,026
4		Government 91 Days Treasury Bill	9,725,160	11.33%	66,543
Total					1,213,719

Coupon on Listed Corporate Bonds

SI No.	Fund Name	Particulars	Value	Rate (%)	Amount in Taka
1	LB Gratuity Wealth Builder Fund	Beximco Green Sukuk Al Istisna'a	3,200,000	4.55%	145,600
Total					145,600

Grand Total

2,282,458



LB Gratuity Wealth Builder Fund

Dividend Receivables

As at 31 March 2026

Annxure-F

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Green Delta Insurance PLC	8-Mar-2026	45,000	10.00	450,000	27%	121,500
						121,500

LB Gratuity Wealth Builder Fund

Dividend Receivables

As at 30 June 2025

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
City Bank PLC	22-May-2025	100,000	10.00	1,000,000	12.50%	125,000
						125,000

