

LB Gratuity Opportunities Fund

Asset Manager: LankaBangla Asset Management Company Limited

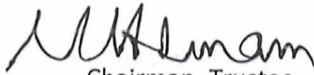
Statement of Financial Position (Unaudited)

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

As at 30 September 2026

Particulars	Notes	Amount in Taka	
		30-Sep-2026	30-Jun-2026
A. Assets			
Investments (at market price)	6.00	85,540,273	98,697,306
Preliminary and issue expenses	7.00	645,504	781,088
Advance, deposit and prepayments	8.00	125,596	117,959
Other receivables	9.00	668,359	711,369
Cash and cash equivalents	10.00	17,122,992	6,429,690
Total Assets		104,102,724	106,737,412
B. Liabilities			
Liability for expenses	11.00	722,274	1,237,304
Total Liabilities		722,274	1,237,304
C. Net Assets (A-B)		103,380,450	105,500,108
D. Owners' Equity			
Unit capital fund	12.00	89,045,040	89,727,450
Unit premium reserve	13.00	(3,269,482)	(3,096,984)
Retained earnings	14.00	16,646,870	17,260,142
Dividend equalization reserve		958,022	958,022
Unrealised gain on securities	Annx-A	-	651,478
Total		103,380,450	105,500,108
Net Asset Value (NAV) Per Unit			
At market price	15.00	11.61	11.76
At cost price	16.00	11.78	11.69

On behalf of LB Gratuity Opportunities Fund



Chairman, Trustee

Investment Corporation of Bangladesh



Chief Executive Officer

LankaBangla Asset Management Company Limited



Member Secretary, Trustee

Investment Corporation of Bangladesh



Manager

LankaBangla Asset Management Company Limited

LB Gratuity Opportunities Fund

Asset Manager: LankaBangla Asset Management Company Limited
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০২৫, উপ-বিধি (৮২) (২) (খ)
For the Period from 01 July 2026 to 30 September 2026

Particulars	Notes	Amount in Taka	
		1-Jul-2026 to 30-Sep-2026	1-Jul-2025 to 30-Sep-2025
Revenue			
Gain/(loss) on sale of marketable securities	17.00	2,740,865	665,152
Dividend income	18.00	513,750	85,000
Interest income	19.00	353,655	372,282
		3,608,270	1,122,434
Less : Operating Expenses			
Management fees		595,706	543,438
Trustee fees		39,952	36,032
Custodian fees		33,978	33,870
BSEC annual fees		26,393	25,205
Amortization of preliminary and issue expenses		135,584	135,584
Advertisement and publication expenses		27,000	15,600
CDBL settlement and demat charges		1,614	2,318
CDBL fees		6,554	6,553
BO account maintenance fee		600	-
Bank charges and excise duty		575	690
Total Expenses		867,956	799,290
Profit/(Loss) Before Provision for the Period		2,740,314	323,144
Add/(Less): (Provision)/write back of provision for the period	20.00	(1,559,037)	11,113,629
Net Profit/(Loss) After Provision for the Period		1,181,277	11,436,773
Earnings Per Unit (EPU) After Provision for the Period	21.00	0.13	1.29

On behalf of LB Gratuity Opportunities Fund



Chairman, Trustee

Investment Corporation of Bangladesh



Chief Executive Officer

LankaBangla Asset Management Company Limited



Member Secretary, Trustee

Investment Corporation of Bangladesh



Manager

LankaBangla Asset Management Company Limited

LB Gratuity Opportunities 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 2026 to 30 September 2026

Amount in Taka

Particulars	Unit capital fund	Unit premium /discount	Retained earnings	Dividend equalization reserve	Total equity
Opening balance as at 01 July 2026	89,727,450	(3,096,984)	17,260,142	958,022	104,848,630
Unit fund raised for the period	760,040	-	-	-	760,040
Unit fund decrease for the period	(1,442,450)	-	-	-	(1,442,450)
Unit premium reserve for the period	-	62,832	-	-	62,832
Unit discount for the period	-	(235,330)	-	-	(235,330)
Net profit/(loss) after provision for the period	-	-	1,181,277	-	1,181,277
Dividend paid for the year	-	-	(1,794,549)	-	(1,794,549)
Closing balance as at 30 September 2026	89,045,040	(3,269,482)	16,646,870	958,022	103,380,450

LB Gratuity Opportunities 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 30 September 2025

Amount in Taka

Particulars	Unit capital fund	Unit premium /discount	Retained earnings	Dividend equalization reserve	Total equity
Opening balance as at 01 July 2025	89,062,120	(3,277,880)	3,510,820	-	89,295,060
Unit fund raised for the period	62,780	-	-	-	62,780
Unit fund decrease for the period	(200,000)	-	-	-	(200,000)
Unit premium reserve for the period	-	4,726	-	-	4,726
Unit discount for the period	-	(14,800)	-	-	(14,800)
Net Profit/(loss) after provision for the period	-	-	11,436,773	-	11,436,773
Dividend paid for the year	-	-	(4,453,106)	-	(4,453,106)
Closing balance as at 30 September 2025	88,924,900	(3,287,954)	10,494,487	-	96,131,433

On behalf of LB Gratuity Opportunities Fund



Chairman, Trustee

Investment Corporation of Bangladesh



Chief Executive Officer

LankaBangla Asset Management Company Limited



Member Secretary, Trustee

Investment Corporation of Bangladesh



Manager

LankaBangla Asset Management Company Limited

LB Gratuity Opportunities Fund

Asset Manager: LankaBangla Asset Management Company Limited

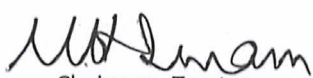
Statement of Cash Flows (Unaudited)

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

For the Period from 01 July 2026 to 30 September 2026

Particulars	Notes	Amount in Taka	
		1-Jul-2026 to 30-Sep-2026	1-Jul-2025 to 30-Sep-2025
A. Cash Flows from Operating Activities			
Gain on sale of securities	22.00	2,740,865	1,662,836
Dividend income received in cash	23.00	832,500	635,000
Interest income realized in cash	24.00	77,915	-
Pre Payments and Payment made for expenses	25.00	(1,255,040)	(1,119,285)
Net cash flows from/(used in) operating activities		2,396,240	1,178,551
B. Cash Flows from Investing Activities			
Acquisition of shares from secondary market	26.00	(12,745,068)	(12,833,848)
Proceeds from sale of shares in secondary market	27.00	23,691,586	7,933,140
Net cash flows from/(used in) investing activities		10,946,518	(4,900,708)
C. Cash Flows from Financing Activities			
Proceeds from issuance of units	28.00	822,873	67,506
Payments made for re-purchase of units	29.00	(1,677,780)	(214,800)
Dividend paid for the year	30.00	(1,794,549)	(4,453,106)
Net cash flows from/(used in) financing activities		(2,649,456)	(4,600,400)
D. Net Cash Inflows/Outflows for the period (A+B+C)		10,693,302	(8,322,557)
E. Cash and cash equivalents at the beginning of the period		6,429,690	9,822,505
F. Cash and cash equivalents at the end of the period (D+E)		17,122,992	1,499,948
Net Operating Cash Flows Per Unit (NOCFU)	31.00	0.27	0.13

On behalf of LB Gratuity Opportunities Fund


 Chairman, Trustee
 Investment Corporation of Bangladesh


 Chief Executive Officer
 LankaBangla Asset Management Company Limited


 Member Secretary, Trustee
 Investment Corporation of Bangladesh


 Manager
 LankaBangla Asset Management Company Limited

LB Gratuities Opportunities Fund

Notes to the Financial Statements

As at 30 September 2026

1 Introduction

LB Gratuities Opportunities Fund (hereafter called as "the Fund") open ended fund was established under a Trust Deed signed on March 19, 2019 between LBSL Employees' Gratuity Fund Trust as a 'Sponsor' and Investment Corporation of Bangladesh (ICB) as a "Trustee". The Fund was registered under the Trust Act 1882 and subsequently registered with Bangladesh Securities and Exchange Commission (BSEC) on April 23, 2019 vide Registration code no. BSEC/Mutual Fund/2019/98 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 December 14, 2020 with Unit Capital Fund TK. 108,910,000 divided into

LBSL Employees' Gratuity Fund Trust is the Sponsor of the Fund while Investment Corporation of Bangladesh (ICB) is the Trustee and is the Custodian of the Fund. LankaBangla Asset Management Company Limited is managing the operations 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

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) 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

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)
 - 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
- 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
- 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
- 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,

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) Bidhimala, 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 @ 0.15% of the Net Asset Value (NAV) of the Fund only payable semi-annually in advance basis during the life of the Fund as per Trust Deed.

4.10 Custodian fees

Investment Corporation of Bangladesh (ICB), the custodian of the Fund is entitled to receive a safekeeping fee @ 0.15% on the balance of securities held by the Fund calculated on the average month end value per annum as per Trust Deed.

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 Gratuities Opportunities Fund

Asset Manager: LankaBangla Asset Management Company Limited

Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2026 to 30 September 2026

Particulars	Amount in Taka	
	30-Sep-2026	30-Jun-2026
6.00 Investments (at market price)		
Investment in shares (Annexure-A)	73,577,273	77,239,694
Investment in mutual fund (Annexure-A)	-	10,118,612
Investment in bond (Annexure-A)	11,963,000	11,339,000
	85,540,273	98,697,306
7.00 Preliminary and issue expenses		
Opening balance as at 01 July 2026	781,088	1,319,003
Less: Amortization made for the period	(135,584)	(537,915)
Closing balance as at 30 September 2026	645,504	781,088
8.00 Advance, deposit and prepayments		
Advance		
Annual fees to BSEC	78,317	104,710
Annual fees to CDBL	6,695	13,249
Trustee fees-ICB	40,584	-
	125,596	117,959
9.00 Other receivables		
Accrued interest-SND	126,024	76,494
Accrued interest on listed government treasury bond	233,585	7,375
Dividend receivable (Annexure-F)	308,750	627,500
	668,359	711,369
10.00 Cash and cash equivalents		
Main Bank Accounts (N:11.01)	16,156,192	6,115,423
SIP Bank Accounts (N:11.02)	277,454	232,799
Dividend Bank Accounts (N:11.03)	56,292	56,292
CD Bank Accounts (N:11.04)	633,054	25,176
Brokerage Accounts (N:11.05)	-	-
Total	17,122,992	6,429,690
11.01 Bank accounts (Main):		
City Bank PLC. (Banani branch)-A/C No. 1383727116001	2,904,713	2,937,291
ONE Bank PLC. (Banani branch)-A/C No. 0183000000908	13,251,479	3,178,132
	16,156,192	6,115,423
11.02 Bank accounts (SIP):		
BRAC Bank PLC. (Banani branch)-A/C No. 1507205119366001	277,454	232,799
	277,454	232,799
11.03 Bank accounts (Dividend):		
ONE Bank PLC. (Banani branch)-A/C No. 0183000001252	56,292	56,292
	56,292	56,292
11.04 Bank account (CD):		
ONE Bank PLC. (Banani branch)-A/C No. 0181020007627	633,054	25,176
	633,054	25,176
11.05 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 2026 to 30 September 2026

Particulars	Amount in Taka	
	30-Sep-2026	30-Jun-2026
11.00 Liability for expenses		
Management fees	595,706	1,096,989
Trustee fees	-	2,727
Custodian fees	104,199	70,220
Selling agents' commission	22,302	22,302
Advertisement and publication expenses	-	-
Audit fees	-	45,000
Unclaimed dividend account	-	-
Other payable	67	66
	722,274	1,237,304
12.00 Unit capital fund		
Opening balance as at 01 July 2026	89,727,450	89,062,120
Add: New subscription of 76,004 units of Tk. 10 each	760,040	1,500,430
Less: Surrendered of 144,245 units of Tk. 10 each	(1,442,450)	(835,100)
Closing balance as at 30 September 2026	89,045,040	89,727,450
Details of Unit Holding Position as on Reporting Date (%)		
Sponsor	33.69%	33.43%
Insitution	54.42%	53.22%
Mutual Fund	4.21%	4.18%
Individual	7.68%	9.17%
Total	100.00%	100.00%
** The total number of unit holders is 21 as on 30 September 2026**		
13.00 Unit premium reserve		
Opening balance as at 01 July 2026	(3,096,984)	(3,277,880)
Add: Unit premium for the period	62,832	217,148
Less: Unit discount for the period	(235,330)	(36,252)
Closing balance as at 30 September 2026	(3,269,482)	(3,096,984)
14.00 Retained earnings		
Opening balance as at 01 July 2026	17,260,142	3,510,820
Add: Net profit/(loss) after provision for the period	1,181,277	19,160,450
Less: Dividend equalization reserve	-	(958,022)
Less: Dividend paid for the year	(1,794,549)	(4,453,106)
Closing balance as at 30 September 2026	16,646,870	17,260,142
15.00 Net Asset Value (NAV) per unit at market price		
Total asset value at market price	104,102,724	106,737,412
Less: Liability for expenses	(722,274)	(1,237,304)
	103,380,450	105,500,108
Number of units	8,904,504	8,972,745
NAV per unit at market price	11.61	11.76
16.00 Net Asset Value (NAV) per unit at cost price		
Total net asset value at market price	103,380,450	105,500,108
Add: Unrealized loss on securities for the period	1,559,037	(651,478)
	104,939,487	104,848,630
Number of units	8,904,504	8,972,745
NAV per unit at cost price	11.78	11.69



LB Gratuity Opportunities Fund

Asset Manager: LankaBangla Asset Management Company Limited

Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2026 to 30 September 2026

Particulars	Amount in Taka	
	1-Jul-2026 to 30-Sep-2026	1-Jul-2025 to 30-Sep-2025
17.00 Gain/(Loss) on sale of marketable securities (Annxure-C)	2,740,865	665,152
18.00 Dividend income (Annxure-D)	513,750	85,000
19.00 Interest income (Annxure-E)	353,655	372,282
20.00 (Provision)/Write back of provision for diminution in value of marketable securities		
Opening balance as at 01 July 2026	651,478	(17,317,092)
Unrealized gain/(loss) for the period	(2,210,515)	11,113,629
Provision for the period	(1,559,037)	(6,203,463)
21.00 Earnings per unit		
Net Profit/(Loss) After Provision for the Period	1,181,277	11,436,773
Number of units	8,904,504	8,892,490
Earnings Per Unit (EPU) After Provision for the Period	0.13	1.29
22.00 Gain on sale of securities		
Gain on sale of securities (Annxure-C)	2,740,865	665,152
Add: Loss on sale of securities (not received previous period)	-	997,684
	2,740,865	1,662,836
23.00 Dividend income received in cash		
Dividend income from investment in securities	513,750	85,000
Add: Previous year dividend receivable	627,500	550,000
Less: Current period dividend receivable	(308,750)	-
	832,500	635,000
24.00 Interest income realized in cash		
Interest income	353,655	372,282
Add: Previous year interest receivable on Bank, TDR & Bonds	83,869	119,256
Less: Current period interest receivable on Bank, TDR & Bonds	(359,609)	(491,538)
	77,915	-
25.00 Pre payments and payment made for expenses:		
Total expenses	867,956	799,290
Less: Preliminary expenses	(135,584)	(135,584)
Add: Previous year operating expenses payable (N: 25.01)	1,119,412	994,824
Less: Current period operating expenses payable (N: 25.02)	(596,744)	(539,245)
	1,255,040	1,119,285
25.01 Previous year operating expenses payable		
Current liabilities (previous year)	1,237,304	1,109,750
Add: Current period adjustment	67	68
Less: Advance payment of fees (previous year)	(117,959)	(114,994)
	1,119,412	994,824
25.02 Current period operating expenses payable		
Current liabilities (current period)	722,274	651,903
Add: Last year adjustment	66	66
Less: Advance payment of fees (current period)	(125,596)	(112,724)
	596,744	539,245



LB Gratuity Opportunities Fund

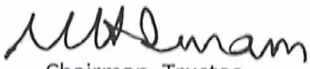
Asset Manager: LankaBangla Asset Management Company Limited

Notes to the Financial Statements (Unaudited)

For the Period from 01 July 2026 to 30 September 2026

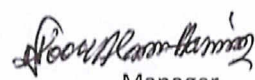
Particulars	Amount in Taka	
	1-Jul-2026 to 30-Sep-2026	1-Jul-2025 to 30-Sep-2025
26.00 Acquisition of shares from secondary market		
Acquisition of shares from secondary market (Annexure-B)	12,745,068	15,579,876
Less: Adjusted with sale of share	-	(2,746,028)
	<u>12,745,068</u>	<u>12,833,848</u>
27.00 Proceeds from sale of shares in secondary market		
Cost of sale of shares in secondary market (Annexure-C)	23,691,586	12,577,854
Add: Cost of sale not received previous period	-	(4,644,714)
	<u>23,691,586</u>	<u>7,933,140</u>
28.00 Proceeds from issuance of units	<u>822,873</u>	<u>67,506</u>
29.00 Payments made for re-purchase of units	<u>(1,677,780)</u>	<u>(214,800)</u>
30.00 Dividend paid for the year	<u>(1,794,549)</u>	<u>(4,453,106)</u>
31.00 Net Operating Cash Flows Per Unit (NOCFU)		
Net cash inflows/(outflows) from operating activities	2,396,240	1,178,551
Number of units	8,904,504	8,892,490
Net Operating Cash Flow Per Unit	<u>0.27</u>	<u>0.13</u>
32.00 Profit and earnings per unit available for distribution		
Retained earnings brought forward	17,260,142	3,510,820
Add/(Less): Last year adjustment	-	-
Less: Dividend paid for the year	-	(4,453,106)
Less: Transferd to dividend equalization reserve	-	-
Add: Net profit/(loss) after provision for the period	1,181,277	11,436,773
Add: Dividend equalization reserve	-	-
	<u>18,441,419</u>	<u>10,494,487</u>
Number of units	8,904,504	8,892,490
Per Unit Profit Available for Distribution	<u>2.07</u>	<u>1.18</u>
33.00 Events after the reporting Period		
(a) The Board of Trustees in its meeting held on 14 October 2026 approved the unaudited financial statements of the Fund for the period ended 30 September 2026 and authorized the same for issue.		

On behalf of LB Gratuity Opportunities Fund


 Chairman, Trustee
 Investment Corporation of Bangladesh


 Chief Executive Officer
 LankaBangla Asset Management Company Limited


 Member Secretary, Trustee
 Investment Corporation of Bangladesh


 Manager
 LankaBangla Asset Management Company Limited

LB Gratuity Opportunities Fund

Investment in shares

As at 30 September 2026

							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
1	Bank	BRAC Bank PLC	150,000	42.83	6,424,297	65.90	9,885,000	6.08%
					6,424,297		9,885,000	6.08%
1	Insurance	Green Delta Insurance PLC	30,000	79.26	2,377,867	70.30	2,109,000	2.25%
2		National Life Insurance PLC	25,000	92.45	2,311,369	93.10	2,327,500	2.19%
3		Pioneer Insurance PLC	52,500	81.82	4,295,418	69.30	3,638,250	4.07%
4		Reliance Insurance PLC	35,000	92.77	3,246,871	106.30	3,720,500	3.07%
					12,231,525		11,795,250	11.58%
1	Pharmaceuticals & Chemicals	Beximco Pharmaceuticals Limited	65,000	115.36	7,498,562	147.60	9,594,000	7.10%
2		Marico Bangladesh Limited	2,000	2,470.17	4,940,335	2,669.40	5,338,800	4.68%
3		Renata PLC	5,000	947.25	4,736,231	453.40	2,267,000	4.48%
					17,175,128		17,199,800	16.25%
1	Engineering	BSRM Steels Limited	58,576	64.04	3,751,065	83.20	4,873,523	3.55%
2		Singer Bangladesh Limited	20,000	110.24	2,204,840	80.00	1,600,000	2.09%
					5,955,905		6,473,523	5.64%
1	Fuel & Power	United Power Generation & Distribution Co. Ltd.	10,000	279.62	2,796,157	114.30	1,143,000	2.65%
					2,796,157		1,143,000	2.65%
1	Food & Allied	British American Tobacco bd. Company Limited	15,000	603.75	9,056,280	224.50	3,367,500	8.57%
2		Olympic Industries Limited	15,000	153.84	2,307,566	143.20	2,148,000	2.18%
					11,363,846		5,515,500	10.75%
1	Textile	Envoy Textiles Limited	55,000	48.84	2,686,365	72.20	3,971,000	2.54%
					2,686,365		3,971,000	2.54%
1	Telecommunication	Grameenphone Limited	25,000	255.73	6,393,157	241.60	6,040,000	6.05%
					6,393,157		6,040,000	6.05%
1	Miscellaneous	Berger Paints Bangladesh Limited	6,000	1,499.54	8,997,231	1,463.20	8,779,200	8.52%
2		Bangladesh Shipping Corporation	25,000	95.03	2,375,699	111.00	2,775,000	2.25%
					11,372,930		11,554,200	10.76%
		Grand Total			76,399,310		73,577,273	72.31%
								(2,822,037)



LB Gratuity Opportunities Fund

Investment in bonds

As at 30 September 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 Assets at Cost	Excess / (Deficit)
1	Corporate Bond	Beximco Green Sukuk Al Istisna'a	32,000	91.89	2,940,480	70.50	2,256,000	2.78%	(684,480)
					2,940,480		2,256,000	2.78%	(684,480)
1	G-SEC (T.Bond)	TB20Y1242 (20Y BGTB 28/12/2042)	100,000	77.60	7,759,520	97.07	9,707,000	7.34%	1,947,480
					7,759,520		9,707,000	7.34%	1,947,480
		Total			10,700,000		11,963,000	10.13%	1,263,000

Sl. No.	Investment in securities at market price	Total cost price	Total market price	Excess / (Deficit)
1	Investment in shares	76,399,310	73,577,273	(2,822,037)
	Total	76,399,310	73,577,273	(2,822,037)
1	Investment in bonds	10,700,000	11,963,000	1,263,000
	Total	10,700,000	11,963,000	1,263,000
	Grand Total	87,099,310	85,540,273	(1,559,037)



LB Gratuity Opportunities Fund
Acquisition of shares from secondary market
For the Period from 01 July 2026 to 30 September 2026

Annxure-B

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Market Price Per Share	Total Market Value	Excess / (Deficit)
Grameenphone Limited	15,000	249.86	3,747,837	241.60	3,624,000	(123,837)
Berger Paints Bangladesh Limited	6,000	1,499.54	8,997,231	1,463.20	8,779,200	(218,031)
			12,745,068		12,403,200	(341,868)

LB Gratuity Opportunities Fund
Acquisition of shares from secondary market
For the Period from 01 July 2025 to 30 September 2025

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Market Price Per Share	Total Market Value	Excess / (Deficit)
Dhaka Bank PLC	145,000	10.87	1,575,457	11.50	1,667,500	92,043
Jamuna Bank PLC	100,000	22.05	2,204,840	21.20	2,120,000	(84,840)
Mutual Trust Bank PLC	100,000	11.53	1,152,506	12.60	1,260,000	107,494
IDLC Finance PLC	25,000	42.28	1,056,922	41.20	1,030,000	(26,922)
Reckitt Benckiser (Bangladesh) PLC	200	3,308.26	661,652	3,415.90	683,180	21,528
Singer Bangladesh Limited	20,000	110.24	2,204,840	106.80	2,136,000	(68,840)
Envoy Textiles Limited	15,000	56.72	850,868	56.90	853,500	2,633
Eastern Housing Limited	25,000	93.40	2,335,025	86.70	2,167,500	(167,525)
SEML Lecture Equity Management Fund	500,000	7.08	3,537,766	7.20	3,600,000	62,234
			15,579,876		15,517,680	(62,196)



LB Gratuity Opportunities Fund

Gain/(Loss) on sale of marketable securities

For the Period from 01 July 2026 to 30 September 2026

Annxure-C

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Sale Price per Share	Total Sale Value	Gain/(Loss)
Bank Asia PLC	108,500	19.99	2,169,425	18.16	1,970,400	(199,025)
Jamuna Bank PLC	150,000	23.43	3,514,560	23.98	3,597,069	82,509
IDLC Finance PLC	136,500	40.55	5,535,006	45.66	6,231,930	696,924
Eastern Housing Limited	35,000	88.71	3,104,715	92.81	3,248,368	143,653
Craftsman Footwear and Accessories Limited	2,577	10.00	25,770	34.26	88,298	62,528
Web Coats PLC	3,504	10.00	35,040	31.63	110,832	75,792
LankaBangla Securities PLC	100,000	19.24	1,924,359	12.13	1,213,447	(710,913)
SEML Lecture Equity Management Fund	976,700	7.56	7,382,711	10.21	9,972,107	2,589,396
			23,691,586		26,432,451	2,740,865

LB Gratuity Opportunities Fund

Gain/(Loss) on sale of marketable securities

For the Period from 01 July 2025 to 30 September 2025

Company Name	Share Quantity	Average Cost Price per Share	Total Cost Value	Sale Price per Share	Total Sale Value	Gain/(Loss)
BRAC Bank PLC	40,625	40.25	1,635,169	68.38	2,778,030	1,142,861
City Bank PLC	112,500	21.47	2,415,302	24.27	2,730,230	314,928
Dhaka Bank PLC	100,000	10.02	1,002,200	12.32	1,232,283	230,083
Mutual Trust Bank PLC	100,000	11.53	1,152,506	13.57	1,357,008	204,502
Reckitt Benckiser (Bangladesh) PLC	1,000	4,661.77	4,661,772	3,403.51	3,403,507	(1,258,265)
ICB AMCL Third NRB Mutual Fund	172,000	4.81	827,416	4.89	840,946	13,530
Vanguard AML BD Finance Mutual Fund One	128,906	6.85	883,489	6.99	901,002	17,513
			12,577,854		13,243,006	665,152



LB Gratuity Opportunities Fund

Dividend Income

For the Period from 01 July 2026 to 30 September 2026

Annexure-D

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Beximco Pharmaceuticals Limited	2-Aug-2026	65,000	10.00	650,000	47.50%	308,750
Marico Bangladesh Limited	27-Aug-2026	2,000	10.00	20,000	500%	100,000
Grameenphone Limited	12-Aug-2026	10,000	10.00	100,000	105%	105,000
						513,750

LB Gratuity Opportunities Fund

Dividend Income

For the Period from 01 July 2025 to 30 September 2025

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Marico Bangladesh Limited	21-Aug-2025	2,000	10.00	20,000	600.00%	120,000
LankaBangla Securities PLC	19-Jun-2025	Interim Dividend Rejected by BSEC				(35,000)
						85,000



LB Gratuity Opportunities Fund

Interest on Bank deposit, TDR and Bond/Bill

For the Period from 01 July 2026 to 30 September 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 Opportunities Fund	ONE Bank PLC	Banani Branch	183000000908	SND	4.50%	83,022
2				183000001252		4.50%	5,358
3		City Bank PLC		1383727116001		4.50%	35,182
4		BRAC Bank PLC		1507205119366001		6.00%	3,884
Total							127,446

Coupon on Government Treasury Bond/Bill

SI No.	Fund Name	Particulars	Value	Rate (%)	Amount in Taka
1	LB Gratuity Opportunities Fund	TB20Y1242 (20Y BGTB 28/12/2042)	10,000,000	8.95%	226,209
Total					226,209

Grand Total

353,655

LB Gratuity Opportunities Fund

Interest on Bank deposit, TDR and Bond/Bill

For the Period from 01 July 2025 to 30 September 2025

Interest on Bank Deposit

SI No.	Fund Name	Bank Name	Branch Name	Account Number	Account Type	Rate (%)	Amount in Taka
1	LB Gratuity Opportunities Fund	ONE Bank PLC	Banani Branch	183000000908	SND	4.50%	48,881
2				183000001252	SND	4.50%	6,173
3		City Bank PLC		1383727116001	SND	4.50%	10,520
4		BRAC Bank PLC		1507205119366001	SND	6.00%	10,178
Total							75,752

Interest on Term Deposit (TDR)

SI No.	Name of Instrument	Issuer Company	Branch	Instrument Number	Value	Rate (%)	Amount in Taka
1	LB Gratuity Opportunities Fund	LankaBangla Finance PLC	Bangshal Branch	000423600000278	9,300,000	12.65%	296,530
Total							296,530

Grand Total

372,282



LB Gratuity Opportunities Fund

Dividend Receivables

As at 30 September 2026

Annexure-F

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Beximco Pharmaceuticals Limited	2-Aug-2026	65,000	10.00	650,000	47.50%	308,750
						<u>308,750</u>

LB Gratuity Opportunities Fund

Dividend Receivables

As at 30 June 2026

Company Name	Record Date	Number of Shares	Face Value Per Share	Total Face Value Amount	Cash Dividend %	Cash Dividend
Jamuna Bank PLC	3-Jun-2026	150,000	10.00	1,500,000	29%	435,000
National Life Insurance PLC	7-Jun-2026	25,000	10.00	250,000	37%	92,500
Marico Bangladesh Limited	1-Jun-2026	2,000	10.00	20,000	500%	100,000
						<u>627,500</u>

