

IDLC Balanced Fund

As at and for the period ended September 30, 2025

IDLC Balanced Fund
Statement of Financial Position
As at September 30, 2025

Particulars	Notes	Amount in BDT	
		September 30, 2025	June 30, 2025
ASSETS			
Non Current Asset			
		-	-
Current Asset			
Investment in Securities at Market Price	3	175,659,493	191,153,080
Investment in Govt./Govt. Backed Securities (T-Bond)	4	295,931,790	229,706,062
Interest, Dividend & Trade Receivables	5	11,138,875	12,796,709
Advances, Deposits and Prepayments	6	580,640	965,787
Cash and Cash Equivalents	7	91,881,227	96,764,116
		575,192,025	531,385,754
Total Assets		575,192,025	531,385,754
UNITHOLDERS' EQUITY			
Capital Fund	8	512,165,600	497,413,420
Unit Premium / (Discount)	9	(36,441,645)	(37,578,879)
Investors' Available Balance		2,910	2,533
Fair Value Reserve	10	18,070,719	-
Retained Earnings	11	78,252,263	68,156,240
Total Equity		572,049,848	527,993,313
LIABILITIES			
Non Current Liabilities			
		-	-
Current Liabilities			
Fees & Commission Payables	12	2,780,548	2,835,964
Other Payables	13	357,650	553,957
Unclaimed Dividend	14	3,980	2,520
		3,142,178	3,392,441
Total Liabilities		3,142,178	3,392,441
Total Equity and Liabilities		575,192,025	531,385,754
Net Asset Value (NAV) Per Unit			
At Cost Price	15	10.82	10.86
At Market Price	16	11.17	10.61

The annexed notes from 1 to 29 an integral part of these financial statements.

The financial statements were approved by the Board of Trustees on October 28, 2025 and were signed on its behalf by:



Chairman, Trustee
Investment Corporation of Bangladesh



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



IDLC Balanced Fund
Statement of Profit or Loss and Other Comprehensive Income
For the period ended September 30, 2025

Particulars	Notes	Amount in BDT	
		July 01, 2025 - September 30, 2025	July 01, 2024- September 30, 2024
INCOME			
Capital Gain	17	10,225,423	13,160,449
Dividend Income	18	3,065,106	6,183,041
Interest Income	19	10,503,181	3,917,233
Total Income		23,793,709	23,260,722
EXPENDITURE			
Management fee	Annexure C	2,421,617	2,299,876
Amortization of preliminary and issue expenses	3	-	60,511
Trustee fee	Annexure C	243,811	223,620
Publication and Other Expenses	20	120,272	125,591
BSEC annual fee	Annexure C	141,340	129,635
Tax Deducted at Source		-	(256,020)
Custodian fee	Annexure E	234,510	208,996
Bank charges and Excise Duty		2,066	56,710
Sales agent commission		76,317	72,099
CDBL Expense	Annexure E	98,828	74,123
Total Expenditure		3,338,760	2,995,140
Income Before Provision		20,454,949	20,265,582
(Provision) / write back of provision for diminution in value of investments	21	12,024,678	17,388,664
Net Income		32,479,627	37,654,246
Total Comprehensive Income		32,479,627	37,654,246
Earnings Per Unit	22	0.63	0.75

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IDLC Asset Management Ltd.



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Compliance Officer
IDLC Asset Management Ltd.



IDLC Balanced Fund
Statement of Changes in Equity
For the period ended September 30, 2025

Amount in BDT

Particulars	Capital fund	Unit premium/ (discount)	Investors' Available Balance	Fair value reserve	Retained earnings	Total equity
Opening Balance	497,413,420	(37,578,879)	2,533	-	68,156,240	527,993,314
Units Subscribed / (Redeemed) During the period, Net	14,752,180	1,137,234	-	-	-	15,889,414
Fair Value Reserve	-	-	-	18,070,719	-	18,070,719
Investors' Balance	-	-	377	-	-	377
Net Income During the period	-	-	-	-	32,479,627	32,479,627
Dividend paid During the year	-	-	-	-	(22,383,604)	(22,383,604)
As at September 30, 2025	512,165,600	(36,441,645)	2,910	18,070,719	78,252,264	572,049,848

Statement of Changes in Equity
For the period ended September 30, 2024

Amount in BDT

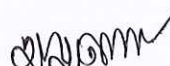
Particulars	Capital fund	Unit premium/ (discount)	Investors' Available Balance	Fair value reserve	Retained earnings	Total equity
Opening Balance	506,073,240	(36,759,824)	2,799	-	16,588,202	485,904,416
Units Subscribed / (Redeemed) During the period, Net	(4,942,190)	(620,406)	-	-	-	(5,562,596)
Investors' Balance	-	-	184	-	-	184
Net Income During the period	-	-	-	-	37,654,246	37,654,246
As at September 30, 2024	501,131,050	(37,380,230)	2,983	-	54,242,447	517,996,251

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Chairman, Trustee
Investment Corporation of Bangladesh



Member, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Compliance Officer
IDLC Asset Management Limited



IDLC Balanced Fund

Statement of Cash Flows

For the period ended September 30, 2025

Particulars	Notes	Amount in BDT	
		July 01, 2025 - September 30, 2025	July 01, 2024- September 30, 2024
A. Cash Flows From/ (Used in) Operating Activities			
Capital Gain / (Loss) Realized in Cash	23	9,592,538	6,286,247
Dividend Income Received in Cash	24	6,933,906	6,579,841
Interest Income / Profit Realized in Cash	25	1,760,857	3,063,231
Income from Govt. / Govt. Backed Securities		4,525,012	1,293,064
Advances, Deposits and Prepayments	26	(1,462,533)	379,026
Payment Made for Expenses	27	(2,898,640)	(2,154,254)
Net Cash Flows From/ (Used in) Operating Activities		18,451,140	15,447,156
B. Cash Flows From/ (Used in) Investing Activities			
Investment in Marketable Securities		(107,690,597)	(128,359,076)
Investment in Govt. / Govt. Backed Securities		(65,942,270)	(20,109,216)
Proceeds from Sell of Govt. / Govt. Backed Securities		-	38,876,920
Proceeds from Sell of Marketable Securities		156,733,191	17,939,001
		(16,899,676)	(91,652,371)
C. Cash Flows From/ (Used in) Financing Activities			
Unit Capital, Net		14,752,180	(4,942,190)
Unit Premium / (Discount)		1,137,234	(620,406)
Increase / (Decrease) of Payable to Investors		58,000	(361,140)
Increase / (Decrease) of Investor's Balance		377	184
Dividend paid for the period	28	(22,382,143)	-
Net Cash Used in Financing Activities		(6,434,352)	(5,923,552)
D. Net Increase / (Decrease) in Cash and Cash Equivalents		(4,882,888)	(82,128,767)
E. Opening Cash and Cash Equivalents		96,764,116	119,296,256
F. Closing Cash and Cash Equivalents (D+E)		91,881,227	37,167,489
Net Operating Cash flow Per Unit	29	0.36	0.31

The annexed notes from 1 to 29 an integral part of these financial statements.

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Managing Director
IDLC Asset Management Ltd.



Compliance Officer
IDLC Asset Management Ltd.



IDLC Balanced Fund

Notes to the Financial Statements

As at and for the period ended September 30, 2025

1.00 Introduction of the Fund and its Activities

1.01 Legal status and Key partners of the Fund

IDLC Balanced Fund (here-in-after referred to as “the Fund”), a Trust property, was established on February 05, 2017 under the Trust Act, 1882 and registered under the Registration Act, 1908 and subsequently on March 07, 2017 registered as a Mutual Fund from the Bangladesh Securities and Exchange Commission with an initial paid up capital of BDT 500 million divided into 50 million units of BDT 10 each under the Securities and Exchange Commission (Mutual Fund) Rules, 2001 as an Open End Mutual Fund vide registration no. BSEC/MUTUAL FUND/2017/77.

Investment Corporation of Bangladesh (ICB), the Trustee of the Fund, in its 170th meeting held on July 18, 2017 approved the size of the Fund to be increased upto BDT 1,500 million.

Key partners of the Fund are as Follows:

Sponsor	: IDLC Finance PLC.
Registered Address	: Bay’s Galleria (1 st Floor), 57 Gulshan Avenue, Dhaka 1212.
Trustee & Custodian	: Investment Corporation of Bangladesh
Registered Address	: BDBL Bhaban, 8, RAJUK Avenue, Dhaka 1000.
Asset Manager	: IDLC Asset Management Ltd.
Registered Address	: Symphony (Level – 04), Plot - SE (F): 9, Road - 142, Gulshan Avenue, Bir Uttam Mir Shawkat Sarak, Dhaka 1212.

1.02 Principal activities and nature of operation

IDLC Balanced Fund is an Open End Mutual Fund which is a professionally managed portfolio of equity stocks and fixed income instruments. Investors buy units of the Fund by paying an amount equivalent to the purchase price and the Asset Manager makes investments on their behalf. An unit represents a portion of the fund's holdings.

The target group of investors comprises both Institutions and Individuals. Units of the Fund can be subscribed/ redeemed through IDLC Asset Management Ltd. and authorized selling agents appointed by the Asset Manager from time to time and any other procedure as prescribed by the Asset Manager. Surrender of units is allowed only through IDLC Asset Management Ltd. or the selling agents from which the units are originally purchased.

2.00 Objectives

The objective of the IDLC Balanced Fund is to generate capital appreciation along with current income in the form of dividend from a combined portfolio of equity, debt and money market instruments.



		Amount in BDT	
		September 30, 2025	June 30, 2025
3.00 Investment in Securities at Market Price			
Investment in Listed Securities at Cost Price	3.01	157,588,774	203,177,758
Investment in Initial Public Offering (IPO)	3.02	-	-
		157,588,774	203,177,758
Add / (Less): Unrealized Gain / (Loss)		18,070,719	(12,024,678)
Investment at market value		175,659,493	191,153,080
<i>Please see Annexure A for Details calculation.</i>			
3.01 Investment in Listed Securities at Cost Price			
Bank		64,899,758	37,114,890
Corporate Bond		14,318,339	14,318,339
Food & Allied		-	41,621,377
Pharmaceuticals & Chemicals		78,370,677	74,535,214
Telecommunication		-	35,587,939
		157,588,774	203,177,758
<i>Details are mentioned in Annexure A.</i>			
4.00 Investment in Govt. / Govt. Backed Securities (T-Bond)			
Investment in Govt. / Govt. Backed Securities (T-Bond)		294,999,806	229,057,536.70
Add: Appreciation (or Diminution) in the Fair Value of Investments		931,983	648,526
		295,931,790	229,706,062
<i>Details are mentioned in Annexure B.</i>			
5.00 Interest, Dividend & Trade Receivables			
Interest Receivables	5.01	11,138,875	6,107,185
Receivables on Sale of Securities		-	2,820,725
Dividend Receivables	5.02	-	3,868,800
		11,138,875	12,796,709
5.01 Interest Receivables			
Term Deposits		986,674	732,860
Treasury Bond		9,592,672	5,374,324
Bank Deposits		559,529	-
		11,138,875	6,107,185
5.02 Dividend Receivables			
Marico Bangladesh Limited		-	3,868,800
		-	3,868,800
6.00 Advances, Deposits and Prepayments			
Annual fee - BSEC		374,256	515,592
Trustee fee		206,384	450,195
		580,640	965,787
7.00 Cash and Cash Equivalents			
Bank Deposit	7.01	20,176,295	36,820,041
Term Deposit	7.02	71,704,932	59,944,075
		91,881,227	96,764,116



Amount in BDT	
September 30, 2025	June 30, 2025

7.01 Bank Deposit

Bank	Account No.	Purpose
BRAC Bank PLC.	1501203957267001	Investor
	1501203957267002	Operations
	1501203957267003	Trading
City Bank PLC.	1123351611001	Investor
	1123351611003	Trading
	1123351611002	Dividend
Standard Chartered Bank	02-1308406-01	Investor
Total		

11,792,153	32,822,159
218,427	1,480,041
5,590,791	2,061,345
2,212,111	162,136
270,163	270,163
4,935	3,676
87,716	20,521
20,176,295	36,820,041

7.02 Term Deposit

Bank	Tenure
IDLC Finance PLC	3 Months
Total	

71,704,932	59,944,075
71,704,932	59,944,075

Details are mentioned in Annexure D.

8.00 Capital Fund

Opening Balance
Add: Units Subscribed During the Period
Less: Units Redeemed During the Period

497,413,420	506,073,240
24,004,030	41,372,620
(9,251,850)	(50,032,440)
512,165,600	497,413,420

8.01 Capital Allotment, Net

Allotment period	Investor Category	No. of Units	Face Value
2017 - 2025	Sponsor & General Investors	49,741,342	10
2025 - 2026	General Investors	1,475,218	10
Total		51,216,560	

497,413,420	497,413,420
14,752,180	-
512,165,600	497,413,420

All transactions were executed through Banking Channel.

% of total holding (Sponsor 28.9%, Institution 36.2 % & Individual 34.9%)

9.00 Unit Premium / (Discount)

Opening Balance
Less: Dividend adjustment for the year 2018
Add: Addition in Unit Premium / (Discount) due to subscription of units
Less: Subtraction in Unit Premium / (Discount) due to redemption of units

(37,578,879)	(36,759,824)
-	-
1,951,681	1,389,964
(814,447)	(2,209,019)
(36,441,645)	(37,578,879)

10.00 Fair Value Reserve

Opening Balance
Add: Increase / (Decrease) During the Period

-	-
18,070,719	-
18,070,719	-

11.00 Retained Earnings

Opening Balance
Less: Dividend Paid During the Period

Add: Net Income During the Period

68,156,240	16,588,202
(22,383,604)	-
45,772,636	16,588,202
32,479,627	51,568,038
78,252,263	68,156,240



		Amount in BDT	
		September 30, 2025	June 30, 2025
12.00 Fees & Commission Payables			
Management Fees		2,421,617	2,307,490
Custodian Fees		227,456	412,921
Sales Agent Commission		92,368	56,425
Audit Fees		7,875	40,250
CDBL Fees		31,232	18,878
		2,780,548	2,835,964
13.00 Other Payables			
Publication and Other Operational Expenses		66,001	46,914
Payable to Investors		99,046	41,046
Payment in Process		192,602	465,996
		357,650	553,957
14.00 Unclaimed Dividend			
Unclaimed 2024-2025		1,460	-
Unclaimed 2023-2024		666	666
Unclaimed 2022-2023		1,854	1,854
		3,980	2,520
15.00 Net Asset Value (NAV) Per Unit at Cost Price			
Total Asset Value at Market Price		575,192,025	531,385,755.00
Less: Unrealized Gain / (Loss)		18,070,719	(12,024,678)
Total Asset Value at Cost Price		557,121,306	543,410,433
Less: Fees & Commission Payables		2,780,548	2,835,964
Other Payables		357,650	553,957
Unclaimed Dividend		3,980	2,520
Total NAV at Cost Price		553,979,128	540,017,992
Number of Units		51,216,560	49,741,342
		10.82	10.86
16.00 Net Asset Value (NAV) Per Unit at Market Price			
Total Asset Value at Market Price		575,192,025	531,325,244
Less: Fees & Commission Payables		2,780,548	2,835,964
Other Payables		357,650	553,957
Unclaimed Dividend		3,980	2,520
Total NAV at Market Price		572,049,848	527,932,803
Number of Units		51,216,560	49,741,342
		11.17	10.61



Amount in BDT	
July 01, 2025 - September 30, 2025	July 01, 2024- September 30, 2024

17.00 Capital Gain

BRAC Bank PLC.
Prime Bank PLC.
The City Bank PLC
Eastern Bank PLC.
Beximco Pharmaceuticals Ltd.
British American Tobacco Bangladesh Company Limited
Grameenphone Ltd.
Square Pharmaceuticals PLC.

17,614,957	7,027,582
59,704	103,683
918,357	-
197,018	-
528,418	-
(17,190,776)	-
8,097,745	6,000,629
-	28,554
10,225,423	13,160,449

Details are mentioned in **Annexure F.**

18.00 Dividend Income

BRAC Bank PLC.
APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond
Marico Bangladesh Limited
Grameenphone Ltd.

-	7
758,494	1,136,363
-	1,984,000
2,306,612	3,062,672
3,065,106	6,183,041

Details are mentioned in **Annexure G.**

19.00 Interest Income

Term Deposit
Bank Deposit
Treasury Bills
Treasury Bonds

2,014,671	1,777,601
559,529	571,814
-	604,735
7,928,981	963,083
10,503,181	3,917,233

Details are mentioned in **Annexure H.**

20.00 Publication and Other Expenses

Printing and Publication Expenses
Other Operational Expense

108,052	125,591
12,220	-
120,272	125,591

21.00 (Provision) / Write Back of Provision for Diminution in Value of Investments

Opening Balance of Provision for Diminution in Value of Investments

Closing Balance of Provision for Diminution in Value of Investments

Required ► (Provision) / Write Back of Provision for the period

12,024,678	32,232,350
-	14,843,687
12,024,678	17,388,664

22.00 Earnings Per Unit

Net Income for the period
Number of Units

32,479,627	37,654,246
51,216,560	50,113,105
0.63	0.75

***Other Comprehensive Income (OCI) is not considered for Earnings Per Unit (EPU) Calculation.*

23.00 Capital Gain / (Loss) realized in Cash

Capital Gain / (Loss) as per P&L
Add : Gain / (Loss) portion of Trade Receivable for prior year
Less : (Gain) / Loss Portion of Trade Receivable for current year

10,225,423	13,160,449
(632,885)	-
-	(6,874,201)
9,592,538	6,286,247



24.00 Dividend Income Received in Cash

Dividend Income from investment in securities
Add : Prior Year Dividend Receivable

25.00 Interest Income / Profit Realized in Cash

Interest Income / Profit Realized in Cash
Add : Prior Year Interest Income / Profit Receivable
Less : Current Year Interest Income / Profit Receivable

26.00 Advances, Deposits and Prepayments**27.00 Payment Made for Expenses**

Total Operating Expenses
Less : Amortization of preliminary and issue expenses
Less : Amortization of Advance Payment (Trustee & BSEC Fee)
Add : Prior year Operating Expense Payable
Less : Current year operating expense payable

28.00 Dividend Paid during the year

Dividend Declared during the year
Add : Prior year Dividend Payable
Less : Current Year Dividend Payable

29.00 Net Operating Cash Flow Per Unit

Net Operating Cash Flow for the period
Number of Units



Chairman, Trustee
Investment Corporation of Bangladesh



Managing Director
IDLC Asset Management Limited



Amount in BDT	
July 01, 2025 - September 30, 2025	July 01, 2024- September 30, 2024
3,065,106	6,183,041
3,868,800	396,800
6,933,906	6,579,841
2,574,200	2,349,415
732,860	1,495,141
(1,546,203)	(781,325)
1,760,857	3,063,231
(1,462,533)	379,026
3,338,760	2,995,140
-	(60,511)
(385,151)	(353,255)
2,882,878	2,786,178
(2,937,847)	(3,213,299)
2,898,640	2,154,254
22,383,604	33,902,980
2,520	1,862
(3,980)	(8,788)
22,382,143	33,896,054
18,451,140	15,447,156
51,216,560	50,113,105
0.36	0.31



Member, Trustee
Investment Corporation of Bangladesh



Compliance Officer
IDLC Asset Management Limited

IDLC Balanced Fund
Details of Investment in Securities
As at September 30, 2025

A. Investment in Listed Securities

Amount in BDT

Sl.	Sector	Name of The Company	No. of Securities	Avg. Cost	Total Cost Price	Market Value	Total Market Price	% of Total Assets	Unrealized Gain/ (Loss)
1	Bank	BRAC Bank PLC.	762,626	40.18	30,640,554	69.50	53,002,507	9.21%	22,361,953
2		City Bank PLC.	1,280,000	26.77	34,259,205	25.50	32,640,000	5.67%	(1,619,205)
					64,899,758	85,642,507		14.89%	20,742,749
3	Corporate Bond	APSCL Non-Convertible and Fully Redeemable Coupon Bearing Bond	5,779	2,477.65	14,318,339	2,564.00	14,817,356	2.58%	499,017
					14,318,339	14,817,356		2.58%	499,017
4	Pharmaceuticals & Chemicals	Beximco Pharmaceuticals Ltd.	637,285	122.98	78,370,677	118.00	75,199,630	13.07%	(3,171,047)
					78,370,677	75,199,630		13.07%	(3,171,047)
Sub-Total					157,588,774	175,659,493		30.54%	18,070,719

B. Investment in Initial Public Offering (IPO)

Sub-Total							-	0.00%	-
Grand Total							175,659,493	30.54%	18,070,719



IDLC Balanced Fund
Details of Investment in Govt. / Govt. Backed Securities (T-Bond)
As at September 30, 2025
Investment as Held to Maturity (HTM)

Investment as Held to Maturity (HTM)											Amount in BDT		
Sl.	Name of the Instrument	Investment Type	No. of Securities	Purchase Date	Maturity date	Face Value	Average Cost	Total Cost	Yield	Average Fair value	Total Fair value	% of Total Assets	Appreciation (or Diminution)
1	20Y BGTB 25/01/2043	Held to Maturity (HTM)	240,000	26-Jun-24	25-Jan-43	24,000,000	72.52	17,403,720	12.79%	74.39	17,852,737	3.10%	449,017
2	20Y BGTB 25/01/2043	Held to Maturity (HTM)	360,000	30-Jan-25	25-Jan-43	36,000,000	77.72	27,980,100	11.92%	78.55	28,277,992	4.92%	297,892
3	20Y BGTB 25/01/2043	Held to Maturity (HTM)	70,000	28-Sep-25	25-Jan-43	7,000,000	93.42	6,539,512	9.68%	93.42	6,539,730	1.14%	218
4	20Y BGTB 28/07/2044	Held to Maturity (HTM)	95,000	28-Jul-24	28-Jul-44	9,500,000	100.07	9,506,831	12.74%	100.07	9,506,428	1.65%	(402)
5	20Y BGTB 28/07/2044	Held to Maturity (HTM)	106,000	28-Aug-24	28-Jul-44	10,600,000	100.02	10,602,385	12.74%	100.02	10,602,254	1.84%	(131)
6	20Y BGTB 28/07/2044	Held to Maturity (HTM)	96,000	30-Oct-24	28-Jul-44	9,600,000	100.04	9,603,734	12.74%	100.04	9,603,560	1.67%	(174)
7	20Y BGTB 28/12/2042	Held to Maturity (HTM)	325,000	26-Feb-25	28-Dec-42	32,500,000	82.88	26,934,895	11.18%	83.45	27,120,284	4.71%	185,389
8	20Y BGTB 28/12/2042	Held to Maturity (HTM)	450,000	28-Aug-25	28-Dec-42	45,000,000	89.17	40,125,060	10.30%	89.22	40,151,240	6.98%	26,180
9	20Y BGTB 28/05/2045	Held to Maturity (HTM)	845,000	29-May-25	28-May-45	84,500,000	100.90	85,256,275	12.12%	100.88	85,243,332	14.82%	(12,943)
10	20Y BGTB 28/05/2045	Held to Maturity (HTM)	424,000	25-Jun-25	28-May-45	42,400,000	98.51	41,769,597	12.44%	98.53	41,778,086	7.26%	8,490
11	20Y BGTB 28/05/2045	Held to Maturity (HTM)	168,000	30-Jul-25	28-May-45	16,800,000	114.75	19,277,698	10.46%	114.62	19,256,143	3.35%	(21,554)
								294,999,806			295,931,790	51.45%	931,983



IDLC Balanced Fund

Fees Calculation on weekly average NAV

Period : July 01, 2025 - September 30, 2025

Week	Average NAV	Trustee Fee		Management Fee		Amortization of BSEC Annual Fee	
		Amount	Cumulative Amount	Amount	Cumulative Amount	Amount	Cumulative Amount
(Jul 1 - Jul 5), 2025	530,321,999	12,534	12,534	127,456	127,456	7,266	7,266
(Jul 6 - Jul 12), 2025	539,679,944	17,857	30,391	180,233	307,688	10,352	17,618
(Jul 13 - Jul 19), 2025	535,629,484	17,723	48,115	179,456	487,144	10,274	27,892
(Jul 20 - Jul 26), 2025	554,696,403	18,354	66,469	183,112	670,256	10,640	38,532
(Jul 27 - Aug 2), 2025	557,995,586	18,463	84,932	183,746	854,002	10,703	49,236
(Aug 3 - Aug 9), 2025	562,640,947	18,617	103,549	184,637	1,038,638	10,792	60,028
(Aug 10 - Aug 16), 2025	559,621,388	18,517	122,066	184,057	1,222,696	10,735	70,763
(Aug 17 - Aug 23), 2025	566,623,955	18,749	140,815	185,401	1,408,097	10,869	81,632
(Aug 24 - Aug 30), 2025	571,916,143	18,924	159,739	186,417	1,594,514	10,970	92,602
(Aug 31 - Sep 6), 2025	579,159,442	19,164	178,902	187,807	1,782,321	11,109	103,712
(Sep 7 - Sep 13), 2025	576,006,266	19,060	197,962	187,202	1,969,523	11,049	114,761
(Sep 14 - Sep 20), 2025	571,806,386	18,921	216,883	186,397	2,155,920	10,968	125,729
(Sep 21 - Sep 27), 2025	569,310,312	18,838	235,721	185,918	2,341,838	10,921	136,650
(Sep 28 - Sep 30), 2025	570,515,204	8,091	243,811	79,778	2,421,616	4,690	141,340



IDLC Balanced Fund

FDR Schedule

As at September 30, 2025

Sl. No.	Instrument No	Deposited Bank / NBFI	Rate	Opening / Renewal Date	Maturity Date	Principle Amount
1	10252236450729	IDLC Finance PLC	11.75%	9-Jul-25	9-Oct-25	3,000,000
2	10252236450730	IDLC Finance PLC	11.75%	9-Jul-25	9-Oct-25	3,000,000
3	10252236450731	IDLC Finance PLC	11.75%	9-Jul-25	9-Oct-25	4,000,000
4	10252236450704	IDLC Finance PLC	11.50%	4-Aug-25	4-Nov-25	8,309,496
5	10252236450717	IDLC Finance PLC	11.50%	6-Aug-25	6-Nov-25	4,911,107
6	10252236450713	IDLC Finance PLC	11.50%	6-Aug-25	6-Nov-25	4,911,107
7	10252236450726	IDLC Finance PLC	11.50%	10-Aug-25	10-Nov-25	3,710,897
8	10252236450725	IDLC Finance PLC	11.50%	28-Aug-25	28-Nov-25	7,634,511
9	10252236450724	IDLC Finance PLC	11.50%	28-Aug-25	28-Nov-25	7,634,511
10	10252236450721	IDLC Finance PLC	11.50%	28-Aug-25	28-Nov-25	4,362,426
11	10252236450722	IDLC Finance PLC	11.50%	28-Aug-25	28-Nov-25	4,362,426
12	10252236450720	IDLC Finance PLC	11.50%	28-Aug-25	28-Nov-25	4,362,426
13	10252236450723	IDLC Finance PLC	11.50%	28-Aug-25	28-Nov-25	3,271,025
14	10252236450727	IDLC Finance PLC	11.00%	22-Sep-25	22-Dec-25	4,117,500
15	10252236450728	IDLC Finance PLC	11.00%	22-Sep-25	22-Dec-25	4,117,500
Total Amount						71,704,932



IDLC Balanced Fund

Custodian Fee Calculation

Period : July 01, 2025 - September 30, 2025

Period	Listed	Non Listed	Total	Fee (%)	Cust. Fee	VAT 15%	Inc. VAT
July'2025	459,729,794	69,944,075	529,673,869	0.15%	64,226	9,634	73,860
August'2025	473,794,449	71,469,932	545,264,381	0.15%	66,417	9,963	76,380
September'2025	471,591,283	71,704,932	543,296,215	0.15%	73,278	10,992	84,270
					<u>203,921</u>	<u>30,588</u>	<u>234,510</u>

Particulars	Amount
Calculated Fee for the year	234,510
	<u>234,510</u>

Details of CDBL Expenses

Period : July 01, 2025 - September 30, 2025

Particulars	Amount
CDS Bill & CDBL Connectivity Expense - July' 2025	12,541
CDS Bill & CDBL Connectivity Expense - Aug' 2025	21,655
CDS Bill & CDBL Connectivity Expense - Sep' 2025	11,732
CDBL Annual Fee 2025-26	52,900
	<u>98,828</u>



IDLC Balanced Fund
 Capital Gain / (Loss) Statement
 Period : July 01, 2025 - September 30, 2025

SL NO	NAME OF SECURITIES	NO OF SECURITIES	AVERAGE COST	TOTAL COST PRICE	AVERAGE SALE PRICE	TOTAL SALE PRICE	GAIN/(LOSS)
1	Eastern Bank PLC.	153,125	22.95	3,514,865	24.24	3,711,882	197,018
2	Prime Bank PLC.	20,137	22.09	444,825	25.05	504,529	59,704
3	British American Tobacco bangladesh Company Limited	83,318	499.55	41,621,377	293.22	24,430,602	(17,190,776)
4	BRAC Bank PLC.	489,000	36.48	17,838,136	72.50	35,453,094	17,614,957
5	The City Bank PLC	1,075,000	24.61	26,456,219	25.46	27,374,576	918,357
6	Grameenphone Ltd.	209,692	263.83	55,323,414	302.45	63,421,159	8,097,745
7	Beximco Pharmaceuticals Ltd.	65,710	122.98	8,080,744	131.02	8,609,162	528,418
				153,279,581			
						163,505,004	10,225,423



IDLC Balanced Fund
 Dividend Income Statement
 Period : July 01, 2025 - September 30, 2025

SL NO	NAME OF SECURITIES	RECORD DATE	NO. OF SHARE	FACE VALUE	TOTAL FACE VALUE AMOUNT	% OF DIVIDEND PER SHARE	TOTAL DIVIDEND	CASH RECEIVED DIVIDEND	DIVIDEND RECEIVABLE
1	APSCIL Non-Convertible and Fully Redeemable Coupon Bearing Bond	7-Jul-25	5,779	2500	14,447,500	5.25%	758,494	758,494	-
2	Grameenphone Ltd.	13-Aug-25	209,692	10	2,096,920	110%	2,306,612	2,306,612	-
TOTAL							3,065,106	3,065,106	-



IDLC Balanced Fund

Interest Income & Receivable Statement

Period : July 01, 2025 - September 30, 2025

A) INTEREST INCOME AND RECEIVABLE ON BANK ACCOUNT:

SL NO	BANK / INSTITUTION NAME	BRANCH	ACCOUNT NO	Purpose	RATE	AMOUNT	CASH RECEIVED	RECEIVABLE AMOUNT
1	BRAC Bank PLC.	Gulshan	1501203957267001	Investor	7.00%	423,673	423,673	-
2	BRAC Bank PLC.	Gulshan	1501203957267002	Operations	7.00%	13,114	13,114	-
3	BRAC Bank PLC.	Gulshan	1501203957267003	Trading	7.00%	107,468	107,468	-
4	The City Bank PLC.	Gulshan	1123351611001	Investor	5.00%	2,516	2,516	-
5	The City Bank PLC.	Gulshan	1123351611003	Trading	5.00%	3,452	3,452	-
6	The City Bank PLC.	Gulshan	1123351611002	Dividend	5.00%	9,305	9,305	-
7	Standard Chartered Bank	Gulshan	02-1308406-01	Investor	0.00%	-	-	-
Total Amount						559,529	559,529	-

B) INTEREST INCOME AND RECEIVABLE ON FDRs:

SL NO	BANK / INSTITUTION NAME	BRANCH	ACCOUNT NO	TYPE	RATE	AMOUNT	CASH RECEIVED	RECEIVABLE AMOUNT
1	IDLC Finance PLC	Corporate	10252236450704	FDR	11.50%	238,229	89,581	148,648
2	IDLC Finance PLC	Corporate	10252236450713	FDR	11.50%	140,799	52,944	87,854
3	IDLC Finance PLC	Corporate	10252236450717	FDR	11.50%	140,799	52,944	87,854
4	IDLC Finance PLC	Corporate	10252236450720	FDR	11.50%	122,043	78,843	43,200
5	IDLC Finance PLC	Corporate	10252236450721	FDR	11.50%	122,043	78,843	43,200
6	IDLC Finance PLC	Corporate	10252236450722	FDR	11.50%	122,043	78,843	43,200
7	IDLC Finance PLC	Corporate	10252236450723	FDR	11.50%	91,510	59,118	32,392
8	IDLC Finance PLC	Corporate	10252236450724	FDR	11.50%	213,583	137,981	75,603
9	IDLC Finance PLC	Corporate	10252236450725	FDR	11.50%	213,583	137,981	75,603
10	IDLC Finance PLC	Corporate	10252236450726	FDR	11.50%	107,505	49,419	58,086
11	IDLC Finance PLC	Corporate	10252236450727	FDR	11.00%	115,815	105,750	10,065
12	IDLC Finance PLC	Corporate	10252236450728	FDR	11.00%	115,815	105,750	10,065
13	IDLC Finance PLC	Corporate	10252236450729	FDR	11.75%	81,271	-	81,271
14	IDLC Finance PLC	Corporate	10252236450730	FDR	11.75%	81,271	-	81,271
15	IDLC Finance PLC	Corporate	10252236450731	FDR	11.75%	108,361	-	108,361
Total Amount						2,014,671	1,027,997	986,674

C) COUPON ON BOND:

SL NO	NAME OF INSTRUMENT	INSTRUMENT NUMBER	TOTAL FACE VALUE OF INSTRUMENT	PURCHASE DATE	MATURITY DATE	LAST COUPON DATE	NEXT COUPON DATE	COUPON RATE (%)	INTEREST ON BOND	PRIOR PERIOD RECEIVABLE	HOLDING PERIOD INTEREST	CASH RECEIVED	RECEIVABLE AMOUNT
1	20Y BGTB 25/01/2043	BD0943281206	24,000,000	26-Jun-24	25-Jan-43	25-Jul-25	25-Jan-26	8.89%	535,995	925,250	-	1,066,800	394,445
2	20Y BGTB 25/01/2043	BD0943281206	36,000,000	30-Jun-25	25-Jan-43	25-Jul-25	25-Jan-26	8.89%	812,689	1,379,177	-	1,600,200	591,667
3	20Y BGTB 25/01/2043	BD0943281206	7,000,000	28-Sep-25	25-Jan-43	25-Jul-25	25-Jan-26	8.89%	5,073	-	352,033	-	357,106
4	20Y BGTB 28/07/2044	BD0944051202	9,500,000	28-Jul-24	28-Jul-44	28-Jul-25	28-Jan-26	12.75%	304,285	515,282	-	605,625	213,943
5	20Y BGTB 28/07/2044	BD0944051202	10,600,000	28-Aug-24	28-Jul-44	28-Jul-25	28-Jan-26	12.75%	339,518	574,947	-	675,750	238,715
6	20Y BGTB 28/07/2044	BD0944051202	9,600,000	30-Oct-24	28-Jul-44	28-Jul-25	28-Jan-26	12.75%	307,489	520,708	-	612,000	216,197
7	20Y BGTB 28/12/2042	BD0942241201	32,500,000	26-Feb-25	28-Dec-42	28-Jun-25	28-Dec-25	8.95%	731,161	23,886	-	-	755,047
8	20Y BGTB 28/12/2042	BD0942241201	45,000,000	28-Aug-25	28-Dec-42	28-Jun-25	28-Dec-25	8.95%	374,139	-	671,250	-	1,045,389
9	20Y BGTB 28/05/2045	BD0945461202	84,500,000	29-May-25	28-May-45	-	28-Nov-25	12.24%	2,585,700	927,479	28,105	-	3,541,284
10	20Y BGTB 28/05/2045	BD0945461202	42,400,000	25-Jun-25	28-May-45	-	28-Nov-25	12.24%	1,297,440	84,616	394,873	-	1,776,929
11	20Y BGTB 28/05/2045	BD0945461202	16,800,000	30-Jul-25	28-May-45	-	28-Nov-25	12.24%	352,033	-	109,917	-	461,950
Total Amount									7,645,522	4,951,346	1,556,179	4,560,375	9,592,672

