Independent Auditor's Report and Financial Statements

of

CWT-Community Bank Shariah Fund

As at and for the year ended
30 June 2026

Member of Allinial GLOBAL
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Independent Auditor's Report to The Trustees of CWT-Community Bank Shariah Fund

Opinion

We have audited the financial statements of **CWT-Community Bank Shariah Fund** ("the Fund"), which comprise the statement of financial position as at 30 June 2026, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Fund as at 30 June 2026, and its financial performance and its cash flows for the year then ended in accordance with Securities and Exchange Commission (Mutual Fund) Rules, 2025 and International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of The Board of Trustees (Trustee) and those Charged with Governance for the Financial Statements

Trustee is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs and Securities and Exchange Commission (Mutual Fund) Rules, 2025 and for such internal control as Trustee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Fund's ability to continue as a going concern should be assessed, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless trustee either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Fund's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statement

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and, obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by trustees.

- Conclude on the appropriateness of trustee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In accordance with the Securities and Exchange Commission (Mutual Fund) Rules, 2025, we also report the following:

a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) the statement of financial position and statement of profit or loss and other comprehensive income, the statement of cash flows, and the statement of changes in equity along with the annexed notes 1 to 26 dealt with by the report are in agreement with the books of account, IAS/IFRS and the necessary provisions are maintained in accordance with Rule 79 of the aforesaid regulation;

c) the investments are measured at fair value and appropriately presented in the Statement of Financial Position; and

d) the annual expenditure of the audited Fund was within the limit prescribed by the aforesaid regulation.



Sk Md Tarikul Islam, FCA
Partner
Enrolment no: 1238
Firm's Registration # CAF-001-057
Hoda Vasi Chowdhury & Co
Chartered Accountants
DVC:2608251238AS183710

Dhaka, 24 august 2026

CWT- Community Bank Shariah Fund
Statement of Financial Position
As at 30 June 2026

	Notes	Amount in BDT	
		30-Jun-26	30-Jun-25
Assets			
Non-current assets			
Preliminary and issue expenses	6	1,787,128	2,581,408
Total non-current assets		**1,787,128**	**2,581,408**
Current assets			
Investment in marketable securities	7	45,136,066	40,530,630
Investment in Government Sukuk bond	8	9,000,000	-
Investment in IPO	9	-	-
Investment in MTDR	10	12,500,000	22,300,634
Advances, deposits and prepayments	11	20,282	121,023
Accounts receivable	12	635,697	1,425,858
Cash and cash equivalents	13	682,017	8,814,719
Total current assets		**67,974,062**	**73,192,864**
Total assets		**69,761,190**	**75,774,272**
Equity and liabilities			
Unitholders' equity			
Unit capital fund	14	63,905,460	73,199,460
Unit premium reserve	15	(2,121,691)	(2,036,455)
Dividend equalization fund	16	297,685	-
Retained earnings	17	7,185,468	4,018,243
Total unitholders' equity		**69,266,921**	**75,181,248**
Current liabilities			
Accounts payable	18	494,269	593,024
Total current liabilities		**494,269**	**593,024**
Total unitholders' equity and liabilities		**69,761,190**	**75,774,272**
Net assets (Total assets - Total liabilities)		**69,266,921**	**75,181,248**
Net asset value (NAV) per unit			
At market price	19	**10.84**	**10.27**
At cost price	20	**10.10**	**10.36**

These financial statements should be read in conjunction with annexed notes

Trustee
Authorized Signatory of Sandhani Life Insurance Company Ltd.

Asset Manager
Authorized Signatory of CWT Asset Management Company Ltd.

AUDITOR'S REPORT TO THE TRUSTEE
See the annexed report of date

Sk Md Tarikul Islam, FCA
Partner
Membership No: 1238
Firm's Registration # CAF-001-057
Hoda Vasi Chowdhury & Co
Chartered Accountants
DVC: 2608251238AS183710

Dhaka, 24 August 2026

CWT- Community Bank Shariah Fund
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2026

	Notes	Amount in BDT	
		30-Jun-26	30-Jun-25
Income			
Gain/ (loss) on sales of marketable securities	21	(263,023)	(2,016,604)
Dividend income	22	2,351,914	3,661,669
Profit income	23	1,308,681	4,864,041
		3,397,572	**6,509,106**
Expenses			
Management fees		1,437,535	2,567,798
Amortization of preliminary and issue expenses		794,280	794,280
CDBL settlement and demat charges		12,893	13,567
CDBL fees		26,000	19,732
CDBL connection fees		13,800	13,800
Trustee fees		69,174	115,890
BSEC fees		100,000	136,413
Custodian fees		48,824	94,049
Newspaper publications fees		37,500	65,500
Audit fees		50,000	50,000
Remuneration of shariah advisor		80,000	40,000
Write off irrecoverable TDS	24	114,994	-
Bank charge and excise duty		67,577	102,933
BO maintenance fees		600	1,800
		2,853,177	**4,015,760**
Profit/loss before provision		**544,396**	**2,493,345**
(Provision)/write back of provision against diminution in value of investment	25	5,409,296	2,405,077
Net profit/ (loss) during the year		**5,953,692**	**4,898,422**
Other comprehensive income		-	-
Total comprehensive income for the year		**5,953,692**	**4,898,422**
Earnings per unit (EPU)	26	**0.93**	**0.67**

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Dhaka, 24 August 2026

CWT- Community Bank Shariah Fund
Statement of Changes in Equity
For the year ended 30 June 2026

Amount in BDT

Particulars	Unit capital fund	Unit premium/ discount	Dividend equalization fund	Retained earnings	Total equity
Opening balance as at 01 July 2025	**73,199,460**	**(2,036,455)**	-	**4,018,244**	**75,181,249**
Unit fund new subscription during the year	2,627,470	-	-	-	2,627,470
Unit fund surrender during the year	(11,921,470)	-	-	-	(11,921,470)
Unit premium addition during the year	-	109,080	-	-	109,080
Unit premium adjustment during the year	-	(194,316)	-	-	(194,316)
Net profit/(loss) during the year	-	-	-	5,953,692	5,953,692
Dividend paid	-	-	-	(2,488,782)	(2,488,782)
Transferred to dividend equalization fund	-	-	297,685	(297,685)	-
Closing balance as at 30 June 2026	**63,905,460**	**(2,121,691)**	**297,685**	**7,185,469**	**69,266,922**

Amount in BDT

Particulars	Unit capital fund	Unit premium/ discount	Dividend equalization fund	Retained earnings	Total equity
Opening balance as at 01 July 2024	**136,771,090**	**(119,505)**	-	**(983,457)**	**135,668,128**
Add: Prior period adjustment			-	103,278	103,278
Opening balance as at 01 July 2024 (restated)	136,771,090	**(119,505)**	-	**(880,179)**	**135,771,406**
Unit fund new subscription during the year	689,290	-	-	-	689,290
Unit fund surrender during the year	(64,260,920)	-	-	-	(64,260,920)
Unit premium addition during the year	-	6,910	-	-	6,910
Unit premium adjustment during the year	-	(1,923,860)	-	-	(1,923,860)
Net profit/(loss) during the year	-	-	-	4,898,422	4,898,422
Add: Adjustment for provision	-	-	-	-	-
Closing balance as at 30 June 2025	**73,199,460**	**(2,036,455)**	-	**4,018,244**	**75,181,248**

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Life Insurance Company Ltd.

Asset Manager
Authorized Signatory of CWT Asset
Management Company Ltd.

CWT- Community Bank Shariah Fund
Statement of Cash Flows
For the year ended 30 June 2026

		Amount in BDT	
		30-Jun-26	30-Jun-25
A. Cash flows from operating activities			
Profit income realized		2,537,279	2,897,212
Dividend income received		3,167,113	2,751,019
Gain/ (loss) on sales of marketable securities		(263,023)	(2,016,604)
Payment made for expenses		(2,017,725)	(4,433,695)
Net cash generated from operating activities		**3,423,643**	**(802,068)**
B. Cash flows from investing activities			
Buy of shares, securities and IPO		(46,595,473)	(36,769,075)
Sale of shares, securities and IPO		46,977,918	59,447,380
Investment in MTDR		(22,500,000)	-
Encashment of MTDR		31,008,848	-
Investment in Sukuk		(9,000,500)	-
Net Cash generated from investing activities		**(109,207)**	**22,678,305**
C. Cash flows from financing activities			
Unit sale		1,187,282	696,200
Unit repurchase		(12,115,786)	(66,184,780)
Dividend paid		(940,049)	-
Net cash generated from financing activities		**(11,868,553)**	**(65,488,580)**
Net cash flows (A+B+C)		**(8,554,117)**	**(43,612,343)**
Cash and cash equivalents at the beginning of the period		8,814,719	52,427,062
Current Balance with brokerage house		421,415	-
Cash and cash equivalents at the end of the period	Note: 13	**682,017**	**8,814,719**
Net operating cash flows		3,423,643	(802,068)
Number of outstanding units		6,390,546	7,319,946
Net operating cash flows per unit (NOCFU)		**0.54**	**(0.11)**

These financial statements should be read in conjunction with annexed notes

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CWT- Community Bank Shariah Fund
Notes to the Financial Statements
As at & for the period ended 30 June 2025

1 Introduction

CWT-Community Bank Shariah Fund is (hereafter referred to as " the Fund"), an open-end shariah mutual Fund was established on under the Trust Act, 1882, registered under the Registration Act, 1908 and subsequently on April 17, 2023 registered as an open-ended Mutual Fund from the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001.The initial paid-up capital of the Fund is BDT 25 crore.

Community Bank Bangladesh Limited is the Sponsor of the Fund. Sandhani Life Insurance Company Ltd (SLIC) is the Trustee and BRAC Bank Ltd. is the Custodian of the Fund and CWT Asset Management Company Limited (CWTAMC) is the Asset Manager of the Fund.

2 Closure of accounting year of the Fund

The Fund will close the books of accounts as at 30th June Every Year. Although the Fund was established on January 1, 2023 , the operation of the fund started from September 25, 2023.

3 Objectives

The objective of CWT - Community Bank Shariah Fund (CWTCBSF) is to provide attractive risk adjusted return to the unit holders by investing the proceeds in Shariah compliant instruments of the capital market and money market.

4 Significant accounting policies

4.1 Basis of accounting

These financial statements are prepared under historical cost convention on going concern basis and in conformity with the Generally Accepted Accounting Principles (GAAP) following International Accounting Standards (IASs), International Financial Reporting Standards (IFRSs), Securities and Exchange Rules, 2020 and Securities and Exchange Commission (Mutual Fund) Rules, 2025.

4.2 Marketable investments

a) Investment in shares which are actively traded on a quoted market are designated at fair value (market price) through statement of profit or loss and other comprehensive income. 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) 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.

4.3 Dividend income

Dividend income will recognized on the declaration of dividend and subsequent approval by Annual General Meeting (AGM).

4.4 Preliminary and issue expenses

Preliminary and issue expenses are being written off over a period of five years on a straight-line method.

4.5 Management fee

Management fee is charged as per Trust Deed as well as the Rules 65 (2) of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001. The fee is accrued and payable quarterly at the following rates per annum:

NAV (Taka)	Percentage
On weekly average NAV up to Taka 50 million	2.50
On next 200 million of weekly average NAV	2.00
On next 250 million of weekly average NAV	1.50
On rest of weekly average NAV	1.00

* This management fee schedule has been applied from July 01, 2026 to November 24, 2026, in accordance with the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001.

Revised Management Fee Calculation:

Management fee is charged as per Trust Deed as well as the Rules 77 (2) of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025. The fee is accrued and payable quarterly at the following rates:

NAV (Taka)	Percentage
On daily NAV up to Taka 50 million	2.00
On next Taka 200 million of daily NAV	1.50
On next Taka 250 million of daily NAV	1.25
On next Taka 1,500 million of daily NAV	1.00
On avobe of 2,000 million of daily NAV	0.75

* This revised management fee schedule has been applied from 25 November 2025, in accordance with the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025.

4.6 Trustee fee

The Trustee shall be paid an annual Trusteeship fee @0.10% of the Net Asset Value (NAV) of the Fund on semi-annual in advance basis, during the life of the Fund as per Trust Deed.

4.7 Custodian fee

The Fund shall pay to the custodian a safe keeping fee @ 0.10% % per annum of the fair value of securities (both listed and non-listed) held by the Fund calculated on the basis of average month end value per annum. Any out of pocket expenses may be applicable to the Fund operation time to time.

4.8 Taxation

The income of the Fund is exempted from Income Tax as per Income Tax Act, 2023 dated 22 June 2023, under sixth schedule -part A section 10 clauses (ka) and Income Tax Poripatra 2023-24 clause 6; hence no provision for tax is required. Source tax is not applicable on cash dividend and profit income of Mutual Fund as per Income Tax Poripatra 2023-24 clause 6.6 (7).

4.9 Dividend policy

Pursuant to the Securities and Exchange Commission (Mutual Fund) Rules, 2025 and amendment of the Rules by press release, Source No. BSEC/ Spokesperson/02/2024/244 dated July 01, 2026, in the case of open-ended mutual funds, if the trustee so wishes, based on the proposal of the asset manager, and considering the interests of investors and the capital market, it has been decided that the income earned by the open-ended mutual fund at the end of the fiscal year may be reinvested in the Fund without distributing it as dividends.

4.10 Statement of cash flow

Key principles specified by IAS 7 for the preparation of the statement of cash flows are followed.

4.11 Earnings per unit

Earnings per unit has been calculated in accordance with IAS-33 Earnings per Share and shown on the face of Revenue account.

5 General

i) Figures appearing in these financial statements have been rounded off to the nearest Taka; and

ii)Figures of previous year have been rearrange wherever necessary, to confirm the current year's presentation.

		Amount in BDT	
		30-Jun-26	30-Jun-25
6 Preliminary and issue expenses			
Preliminary and issue expenses (initial cost)		3,971,398	3,971,398
Opening balance of accumulated amortization		1,389,990	595,710
Amortization during the year		794,280	794,280
Closing balance of accumulated amortization		2,184,270	1,389,990
Closing balance of the preliminary and issue expenses (WDV)		**1,787,128**	**2,581,408**
7 Investment in marketable securities			
Investment in securities at market price	**(Annexure-A)**	45,136,066	40,530,630
		45,136,066	**40,530,630**

* "For valuation of listed securities the average of close price of both Stock Exchanges (Dhaka Stock Exchange and Chittagong Stock Exchange) for respective securities has been taken into consideration from the current accounting year, was done by considering the close price of Dhaka Stock Exchange only."

8 Investment in Government Sukuk Bond			
Construction of Important Bridges on Rural Roads – 1st Revised		9,000,000	-
		9,000,000	-
9 Investment in IPO			
Opening balance		-	4,250,000
Add: Addition during the year		-	-
Less: Redemption during the year		-	(4,250,000)
		-	-
10 Investment in MTDR			
Opening balance		22,300,634	20,503,105
Add: Addition during the year	Note: 10.1	22,500,000	11,797,529
Less: Encashment during the year		(32,300,634)	(10,000,000)
		12,500,000	**22,300,634**
10.1 Addition during the year			
Meghna Bank PLC- A/C: 900123300001085		6,000,000	-
Meghna Bank PLC- A/C: 900123300000374		-	1,250,665
DBH Finance PLC- A/C: 2710001596		-	546,864
DBH Finance PLC- A/C: 27100012115		-	10,000,000
City Bank PLC- A/C: 1782770000908		10,000,000	-
City Bank PLC- A/C: 1782780000149		6,500,000	-
		22,500,000	**11,797,529**
11 Advances, deposits and prepayments			
Advance trustee fees		14,014	14,755
Advance CDBL fees		6,268	6,268
Advance BSEC fees		-	100,000
		20,282	**121,023**
12 Accounts receivable			
Profit receivable on MTDR- DBH Finance PLC		-	281,601
Profit receivable on MTDR- Meghna Bank PLC		143,175	75,094
Profit receivable on MTDR- City Bank PLC		140,037	-
Rent receivable on Sukuk bond		122,087	-
Profit receivable from MSND account- Meghna Bank PLC		27,525	158,513
Profit receivable from MSND account- CITY Bank PLC		580	-
Receivable from investor		544	-
Dividend receivable	Note: 12.1	201,750	910,650
		635,697	**1,425,858**
12.1 Dividend receivable			
MARICO		201,750	910,650
		201,750	**910,650**

		Amount in BDT	
		30-Jun-26	30-Jun-25
13 Cash and cash equivalents			
Cash at bank (One Bank PLC - 01061490000312)		34,849	3,824,336
Cash at bank (Meghna Bank PLC - 900121600000014)		96,402	4,990,383
Cash at bank (City Bank PLC - 1781440000023)		6,710	-
Cash at bank (Dhaka Bank PLC - 2141550002904)		122,206	-
Cash at bank (ONE Bank PLC Dividend A/C - 1061490000593)		435	-
Current balance with brokerage house	Note: 13.1	421,415	-
		682,017	**8,814,719**
13.1 Current balance with brokerage House			
BRAC EPL Stock Brokerage Ltd.		421,415	-
UCB Stock Brokerage Ltd.		-	-
		421,415	-

* The current balance maintained with the brokerage is classified as Cash and cash equivalents, as the balance is readily realizable and can be converted into cash at short notice.

14 Unit capital fund		
Opening balance	73,199,460	136,771,090
Add: New subscription (262,747 unit at TK. 10)	2,627,470	689,290
Less: Unit repurchase (1,192,147 unit at Tk. 10)	(11,921,470)	(64,260,920)
	63,905,460	**73,199,460**
15 Unit premium reserve		
Opening balance	(2,036,455)	(119,505)
Add: Unit premium reserve during the year	109,080	6,910
Less: Premium for re-purchase of units	(194,316)	(1,923,860)
	(2,121,691)	**(2,036,455)**
16 Dividend equalization fund		
Opening Balance	-	-
Addition during the year	297,685	-
Adjustment during the year	-	-
	297,685	-
17 Retained earnings		
Opening balance	4,018,243	(983,457)
Add: Prior period adjustment	-	103,278
Add: Net profit during the year	5,953,692	4,898,422
Less: Transferred to dividend equalization fund	(297,685)	-
Less: Dividend paid during the year	(2,488,782)	-
	7,185,468	**4,018,243**
18 Accounts payable		
Management fees	308,395	490,327
Custodian fees	29,566	50,198
Advertisement and publication expenses -payable	-	2,500
Payable to investor	1	-
Audit fees	50,000	50,000
Dividend payable	9	-
Dividend purification payable	106,298	-
	494,269	**593,024**
19 Net Asset Value (NAV) per unit at market price		
Total asset value at market price	69,761,190	75,774,272
Less: Accounts payable	494,269	593,024
	69,266,921	**75,181,248**
Number of units	6,390,546	7,319,946
NAV per unit at market price	**10.84**	**10.27**

	Amount in BDT	
	30-Jun-26	30-Jun-25
20 Net Asset Value (NAV) per unit at cost price		
Net asset value at market price	69,266,921	75,181,248
(Provision)/write back of provision against diminution in value of investment	4,727,393	(681,903)
	64,539,528	**75,863,151**
Number of units	6,390,546	7,319,946
NAV per unit at cost price	**10.10**	**10.36**

	Amount in BDT	
	30-Jun-26	30-Jun-25

21 Gain/(Loss) on sale of marketable securities

Particulars	No. of shares	Sales proceeds	Cost of sales	Net realised gain/(loss)	Net Realised gain/(loss)
BSCPLC	70,000	9,891,133	9,270,037	621,097	-
BERGERPBL	5,660	7,887,278	8,766,419	(879,141)	-
GP	-	-	-	-	(1,764,632)
IBNSINA	4,780	1,494,071	1,587,396	(93,325)	1,204,475
ITC	-	-	-	-	(1,199,569)
LHBL	39,500	2,056,229	1,960,541	95,688	(2,652,842)
MARICO	1,225	3,368,980	2,846,720	522,260	107,275
MJLBD	125,006	11,108,020	12,144,299	(1,036,279)	(144,543)
RECKITBEN	434	1,471,500	1,483,593	(12,093)	-
ROBI	349,500	10,171,467	9,665,146	506,320	-
SHAJABANK	151,000	2,776,001	2,755,281	20,721	19,866
TECHNODRUGS	-	-	-	-	2,585,449
SQURPHARMA	41,300	8,781,187	8,789,459	(8,272)	(172,084)
				(263,023)	**(2,016,604)**

22 Dividend income

SQURPHARMA		444,180	928,202
BERGERPBL		115,500	-
BRACBANK		-	148,000
IBNSINA		-	129,087
MARICO		897,388	1,268,695
BSCPLC		244,000	47,700
OLYMPIC		-	-
MJLBD		291,720	544,985
ROBI		430,325	-
GP		-	595,000
SHAHJALALBANK		35,100	-
		2,458,213	**3,661,669**
Less: Dividend purification during the year	Note: 22.01	(106,298)	-
		2,351,914	**3,661,669**

22.1 Dividend purification during the year

MARICO		54,405	-
BERGERPBL		2,275	-
BSCPLC		21,771	-
SQURPHARMA		26,465	-
MJLBD		651	-
ROBI		732	-
		106,298	-

23 Profit income

Profit income from MSND account	Note: 23.01	422,583	1,958,118
Profit income from MTDR- DBH Finance PLC		20,709	1,647,268
Profit income from MTDR- City Bank PLC		319,710	-
Rent income from Sukuk bond		122,087	-
Profit income from MTDR- Meghna Bank PLC		423,593	1,258,655
		1,308,681	**4,864,041**

23.1 Profit income from MSND account

ONE Bank PLC	212,080	1,300,778
ONE Bank PLC- Dividend Account	4,250	-
City Bank PLC	5,795	-
Meghna Bank PLC	200,457	657,340
	422,583	**1,958,118**

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	Amount in BDT	
	30-Jun-26	30-Jun-25
24 Write off irrecoverable TDS		
Meghna Bank PLC	114,570	-
ONE Bank PLC- Dividend account	424	-
	114,994	-

*Profit income from MSND account is exempted from income Tax as per Income Tax Act, 2023, under sixth schedule -part A section 10 clauses (ka) and Income Tax Poripatra 2023-24 clause 6. Meghna Bank PLC deducted TDS from profit income on MSND account as on December 31, 2024 and ONE Bank PLC deducted TDS from profit income on MSND as on December 31, 2025. However, the amount was determined to be irrecoverable. Accordingly, the outstanding TDS receivable has been written off during the year.

25 (Provision)/write back of provision against diminution in value of investment		
Opening balance as on July 01, 2025	(681,903)	(3,086,980)
Unrealized gain/(loss) for the year	5,409,296	2,405,077
Unrealized gain/(loss) as on 30 June 2026	**4,727,393**	**(681,903)**
26 Earnings per unit		
Net profit/(loss) after provision of unrealized gain/(loss)	**5,953,692**	**4,898,422**
Number of units	6,390,546	7,319,946
Earnings per unit during the year	**0.93**	**0.67**

CWT- Community Bank Shariah Fund
Investment in marketable securities (Portfolio)
As at 30 June 2026

Annexure-A

SL No.	Stock	Quantity	Cost price	Market price	Cost value	Market value	Unrealized gain/(loss)	% of NAV
1	BSRMLTD	102,040	92.04	105.60	9,391,727	10,775,424	1,383,697	13.56%
2	BERGERPBL	1,500	1,548.84	1,427.70	2,323,256	2,141,550	(181,706)	3.35%
3	LHB	105,500	49.63	56.00	5,236,381	5,908,000	671,619	7.56%
4	MARICO	4,035	2,370.87	2,771.20	9,566,451	11,181,792	1,615,341	13.81%
5	ROBI	325,500	29.39	32.60	9,565,897	10,611,300	1,045,403	13.81%
6	SHAHJABANK	27,000	18.33	18.00	494,989	486,000	(8,989)	0.71%
7	SQURPHARMA	18,000	212.78	224.00	3,829,971	4,032,000	202,029	5.53%
Total					**40,408,673**	**45,136,066**	**4,727,393**	**58.34%**

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