Hoda Vasi
Chowdhury & Co

Audited Financial Statements
of
"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
(Managed by AIMS of Bangladesh Limited)
As at and for the year ended 30 June 2026

INDEPENDENT AUDITOR'S REPORT
To the Trustees of
"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of "Reliance One" The First Scheme of Reliance Insurance Mutual Fund (here-in-after referred to as "the Fund"), which comprise the statement of financial position as at 30 June 2026, 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 a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give true and fair view, in all material respects, the statements of financial position of "Reliance One" The First Scheme of Reliance Insurance Mutual Fund as at 30 June 2026 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with Securities and Exchange Rules, 2020, Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025 and other applicable laws and regulations.

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 Auditors' 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 other 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.

Emphasis of Matter

The Fund had originally invested Taka 82,063,326 in IBBL Mudaraba Perpetual Bond representing 11.50% of total asset against statutory limit of 10% of total value of assets at cost in any particular instruments resulting non-compliance of the provision of Rule 68 of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025.

Our opinion is not modified in respect of this matter.

Key Audit Matter

Key audit matters are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the period. These matters were addressed in the context of our audit of the financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Existence and Valuation of Investment in Listed Securities

The Fund has invested Taka 507,641,727 in listed securities which is substantial portion of its total net assets.

The valuation and existence of the portfolio of investments is considered as a key audit matter due to the magnitude of potential misstatement as the portfolio of investments represents the principal element of the net asset of the Fund. Valuation of investments is required to be in compliance with the valuation policy of Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025.

How the Scope of Our Audit Responded to the Key Audit Matter

We have gained an understanding of the internal controls and operating effectiveness of key controls for the valuation and existence of investments. We have tested the valuation of the investments by confirming the compliance with the valuation policy as approved by the Trustee in compliance with Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025. We have confirmed the closing market price from Dhaka Stock Exchange and checked the recording of the changes in fair value.

We have tested the existence of the investments by obtaining and reconciling CDBL report, brokerage houses portfolio and ledgers. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standard.

Other Information

The Asset Manager of the Fund is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors' report thereon. As the Fund does not publish other information, we have nothing to report in this regard.

Management's Responsibility for the Financial Statements

The Asset Manager of the Fund is responsible for the preparation and fair presentation of the financial statements in accordance with International Accounting Standards (IASs), International Financial Reporting Standards (IFRSs), Securities and Exchange Rules, 2020, Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud and 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 till the tenure of the Fund unless there is any intention to liquidate the Fund or 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 Responsibilities for the Audit of the Financial Statements

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 management.

• conclude on the appropriateness of management'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 achieves fair presentation.

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. However, we have not come across any significant audit findings.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994 and the Securities and Exchange Rules 2020, we also report the following:

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

b) in our opinion, proper books of accounts as required by law have been kept by the Fund so far as it appeared from our examination of these books;

c) the Fund's statements of financial position and statement of profit and loss and other comprehensive income dealt with by the report are in agreement with the books of account and returns; and

d) the expenditure incurred was for the purposes of the Fund's business.

Dhaka, Bangladesh

Date: 16/08/2026

DVC: 2608160469AS337371

A F Nesaruddin, FCA
Enrolment # 469
Senior Partner
Firm's Registration # CAF-001-057
Hoda Vasi Chowdhury & Co
Chartered Accountants

"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Statement of Financial Position
As at 30 June 2026

	Notes	2026 Taka	2025 Taka
Assets			
Investment in listed securities - at market value	7	507,641,727	468,358,447
Investment in treasury bill	8	75,987,684	156,132,976
Short-term deposits (FDRs)	9	101,575,000	-
Accounts receivable	10	5,689,269	4,027,092
Deposit and prepayments	11	1,496,183	1,407,500
Cash and cash equivalents	12	14,345,492	7,223,422
Total assets		**706,735,355**	**637,149,437**
Equity and liabilities			
Unit holders' equity			
Unit capital	13	605,000,000	605,000,000
Unit re-investment premium	14	13,750,000	13,750,000
Retained earnings	15	80,922,349	14,735,461
Dividend equalization reserve		3,483,520	-
		703,155,869	**633,485,461**
Liabilities			
Accounts payable	16	2,768,854	2,684,441
Unclaimed dividend	17	810,632	979,535
		3,579,486	**3,663,976**
Total equity and liabilities		**706,735,355**	**637,149,437**
Net Asset Value (NAV) per unit:			
At cost price	18	**11.51**	**11.00**
At market price	19	**11.62**	**10.47**

These financial statements should be read in conjunction with annexed notes.

Trustee
Bangladesh General Insurance Company PLC

Asset Manager
AIMS of Bangladesh Limited

AUDITORS' REPORT TO THE TRUSTEE
See annexed report of date

Dhaka, Bangladesh

Date: 16/08/2026

DVC : 2608160469AS337371

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Enrollment # 469
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"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2026

	Notes	2026 Taka	2025 Taka
Income			
Profit on sale of trading securities	20	2,861,549	783,223
Dividend income	21	14,254,757	16,589,265
Interest income	22	17,825,363	17,249,453
Profit on bonds	23	9,041,878	2,069,256
		43,983,547	**36,691,197**
Expenses			
Management fee		10,643,633	10,673,441
Annual fee - BSEC		605,000	605,000
Annual listing fees of Stock Exchanges		605,000	605,000
Annual fees and charges - CDBL		106,000	106,000
Trustee fee		400,000	400,000
Custodian fees and charges		397,676	257,744
Audit fee		80,000	80,000
Bank charges		112,482	119,390
Printing and publication expenses		191,300	301,600
Legal and professional fees		-	20,000
Other expenses		15,100	23,035
Total expenditure		**13,156,191**	**13,191,210**
Net profit for the year before provision		**30,827,356**	**23,499,987**
Write-back of provision/(provision) on investment in securities	24	38,843,052	(42,256,456)
Net profit/(loss) after provision		**69,670,408**	**(18,756,469)**
Other comprehansive income		-	-
Total comprehensive income/(loss) for the year		**69,670,408**	**(18,756,469)**
Earnings Per Unit (EPU)	25	**1.15**	**(0.31)**

These financial statements should be read in conjunction with annexed notes.

Trustee
Bangladesh General Insurance Company PLC

Asset Manager
AIMS of Bangladesh Limited

AUDITORS' REPORT TO THE TRUSTEE
See annexed report of date

Dhaka, Bangladesh

Date: 16/08/2026

DVC : 2608160469AS337371

A F Nesaruddin, FCA
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"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Statement of Changes in Equity
For the year ended 30 June 2026

Amount in Taka

Particulars	Unit capital fund	Unit premium reserve	Dividend equalization reserve	Retained earnings	Total equity
Opening balance as at 1 July 2024	**605,000,000**	**13,750,000**	**-**	**57,691,930**	**676,441,930**
Net loss for the year	-	-	-	(18,756,469)	(18,756,469)
Dividend declared (4% cash in FY 2023-24)	-	-	-	(24,200,000)	(24,200,000)
Balance as at 30 June 2025	**605,000,000**	**13,750,000**	**-**	**14,735,461**	**633,485,461**
Opening balance as at 1 July 2025	**605,000,000**	**13,750,000**	**-**	**14,735,461**	**633,485,461**
Net profit for the year	-	-	-	69,670,408	69,670,408
Dividend equalization reserve	-	-	3,483,520	(3,483,520)	-
Balance as at 30 June 2026	**605,000,000**	**13,750,000**	**3,483,520**	**80,922,349**	**703,155,869**

Trustee
Bangladesh General Insurance Company PLC

Asset Manager
AIMS of Bangladesh Limited

"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Statement of Cash Flows
For the year ended 30 June 2026

	Notes	2026 Taka	2025 Taka
A. Cash flows from operating activities			
Capital gain on sale of securities		2,861,549	783,223
Dividend income received		12,396,847	19,918,314
Interest income received		18,011,239	16,276,734
Profit on bond received		9,041,878	9,448,182
Payment for operating expenses		(13,160,461)	(13,272,566)
Net cash flows from operating activities	26	**29,151,052**	**33,153,887**
B. Cash flows from investing activities			
Net investment in shares and securities		(430,371)	(6,131,223)
Encashment/(investment) in treasury bill		80,145,292	(50,013,796)
(Investment)/encashment in short-term deposits (FDRs)		(101,575,000)	10,000,000
Net cash used in investing activities		**(21,860,079)**	**(46,145,019)**
C. Cash flows from financing activities			
Dividend paid to unit holders		-	(23,714,577)
Unclaimed dividend transferred to CMSF		(168,903)	(711,294)
Net cash used in financing activities		**(168,903)**	**(24,425,871)**
Net increase/(decrease) in cash and cash equivalents (A+B+C)		**7,122,070**	**(37,417,003)**
Cash and cash equivalent at the beginning of the year		7,223,422	44,640,425
Cash and cash equivalent at the end of the year		**14,345,492**	**7,223,422**
Net Operating Cash Flow Per Unit (NOCFPU)	27	**0.48**	**0.55**

These financial statements should be read in conjunction with annexed notes.

Trustee
Bangladesh General Insurance Company PLC

Asset Manager
AIMS of Bangladesh Limited

"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Notes to the Financial Statements
As at and for the year ended 30 June 2026

1. The Fund and legal status

"Reliance One", The First Scheme of Reliance Insurance Mutual Fund (the Scheme/the Fund), is a Trust property established on 14 July 2010 under the Trust Act, 1882 and registered under the Registration Act, 1908. The Fund was subsequently registered with the Bangladesh Securities and Exchange Commission (BSEC) as a Mutual Fund on 09 December 2010 under the Securities and Exchange Commission Act, 1993 and the Securities and Exchange Commission (Mutual Fund) Rules, 2001. The BSEC approved the Scheme and granted consent on 13 April 2011 to raise capital through public subscription. "Reliance One" is a balanced mutual fund growth scheme with an initial paid-up capital of Taka 550 million, divided into 55 million units of Taka 10 each. It is a closed-end mutual fund with an initial tenure of 10 (ten) years from the date of listing. As of the reporting date, the Unit Capital of the Fund stands at Taka 605 million. The BSEC, via Letter No. SEC/MF & SPV/MF-08/2009/1291 dated 04 November 2020, has extended the tenure of the Scheme up to 06 July 2031, pursuant to BSEC Order No. BSEC/CMRRCD/2006-157/210/Admin/83 dated 02 October 2018.

1.1 Sponsor, Trustee, Custodian and AMC

Reliance Insurance Ltd. (RIL) is the Sponsor of the Fund, Bangladesh General Insurance Company PLC (BGIC) is the Trustee while BRAC Bank PLC. is the Custodian of the Fund and Asset and Investment Management Services (AIMS) of Bangladesh Ltd. is managing the operations of the Fund as the Asset Management Company (AMC)/Asset Manager.

2 Objectives

The objective of the Fund is to achieve capital appreciation as well as to earn dividend and interest income through investment in the capital markets of Bangladesh and mostly to focus on generating cash earning and at the same time preservation of capital. The scheme is designed as a balanced growth Fund.

3. Basis of preparation

3.1 Statement of compliance

The financial statements have been prepared in accordance with the International Financial Reporting Standards (IFRS) which also covers International Accounting Standards (IAS) and as per requirements of Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025 and other applicable laws and regulations.

3.2 Components of the Financial Statements

Following are the integral components of the financial statements:

(i) Statement of Financial Position
(ii) Statement of Profit or Loss and Other Comprehensive Income
(iii) Statement of Changes in Equity
(iv) Statement of Cash Flows
(v) Notes to the Financial Statements which describe accounting policies, practices as adopted and followed by the Fund.

3.3 Basis of measurement

These financial statements have been prepared on a going concern basis under the historical cost/fair value convention.

3.4 Functional currency and presentational currency

These financial statements are presented in Bangladeshi currency (Taka), which is also the Fund's functional currency.

3.5 Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making judgments about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects both current and future periods.

3.6 Reporting period

These financial statements have been prepared for the period of 1 year from 01 July 2025 to 30 June 2026.

3.7 Taxation

The income of the Fund is fully exempt from income tax in accordance with Section 76, Schedule 6, Clause 10 of the Income Tax Act, 2023. As such, no provision for income tax has been made in the accompanying financial statements.

3.8 Cash and cash equivalents

Cash and cash equivalents comprises of bank balances maintained with different banks and Fixed / Term Deposits Receipts (FDR / TDR) with interest accrues as on the reporting date.

3.9 Statement of Cash flows:

Cash Flows Statement has been prepared under the direct method for the period classified by operating, investing and financing activities as prescribed in "IAS 7 Statements of Cash Flows."

4. Significant accounting policies

4.1 Valuation policy

Valuation of various investments of the Fund is made as under:

(i) The listed securities are valued at the closing quoted market price on the Dhaka Stock Exchange on the date of valuation i.e. on 30 June of the year.

(ii) Investments in non-listed securities, if any, are valued at the lower of cost and Net Asset Value (NAV), determined based on the most recent audited financial statements of the investee entity. In the absence of such audited financial statements, the investments have been carried at cost.

4.2 Net Asset Value (NAV) calculation

Net Asset Value (NAV) per unit is calculated using the following formula:

Total NAV = VA - LT

Where,

VA: Value of total assets of the Fund as on date

LT: Total liabilities of the Fund as on date

NAV per unit = Total NAV / No. of units outstanding.

VA: Value of all securities in vault + Value of all securities placed in lien + Cash in hand and bank balances + Value of all securities receivables + Receivables of proceeds of sale of investments + Dividend receivable, net tax + Interest receivable, net of tax - Issue expenses amortized on that date - Printing, publication and stationery expenses amortized on date.

LT: Value of all securities payable + Payable against purchase of investments + Payable as brokerage and custodial charges + Payable as trustee fee + All other payable related to printing, publication and stationery + Accrued deferred expenses with regard to management fee, annual fee, audit fee and safe keeping fee.

4.3 Dividend policy

a) After the closing of annual accounts, the Trustee, as appears appropriate, shall declare dividend and entitlements for the beneficiaries.

b) As per Rule 78 of Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025 as amended, the Fund is required to distribute its profit in the form of dividend in cash to its unit-holders. Being an Income Fund in nature, the amount of dividend shall not be less than 70% of annual profit at the end of each accounting year, net of all provisions.

c) Before deriving the annual distributable income and declaring dividend, the Scheme shall provide for future depreciation on investments and appropriate provision for bad and doubtful investments as per the applicable regulatory requirements. The Scheme also creates a Dividend Equalization Reserve by appropriating an amount from its annual income equivalent to not less than 5% of the annual net profit, in accordance with the provisions of the Rule 79(3) of Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025.

4.4 Revenue recognition

(i) Capital gains

Capital gains or losses are recognized on being realized based on Cumulative Weighted Average Cost method. Capital gains or losses are accounted for net off brokerage commission on sale of shares.

(ii) Dividend income

Dividend income is recognized according to IFRS 9 (5.7.1A:) when the shareholders' right to receive payment is established on declaration and subsequently approved in Annual General Meeting if made by the investee Company within the Balance Sheet date .

(iii) Interest income

Finance income comprises of interest income on Fund kept at the bank account and non-banking financial institutions (NBFIs), Government Treasury Bill, unsecured subordinated bond and preference shares. Interest income is recognized as it accrues.

4.5 Management fee

The management fee has been calculated in accordance with Rule 65(2) of the Securities and Exchange Commission (Mutual Fund) Rules, 2001.

Under the applicable provisions of the 2001 Rules, the Asset Management Company shall be paid annual management fee @ 2.50% per annum of the weekly average NAV up to Taka 50 million and @ 2.00% per annum for additional amount of the weekly average NAV above Taka 50 million up toTaka 250 million and @ 1.50% per annum for additional amount of the weekly average NAV above Taka 250 million up to Taka 500 million and @ 1.00% per annum for additional amount of the weekly average NAV over Taka 500 million accrued and payable on quarterly arrears.

The management fee structure will be revised in accordance with Rule 77(2) of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2025. However, the revised management fee shall become effective only upon the implementation of Rule 77(8) read together with Rule 43(10) of the aforesaid Rules.

4.6 Trustee fee

The Trustee is entitled to an annual Trusteeship fee of Taka 400,000 on semi-annual installments in advance.

4.7 Custodian fee

The fee for custodian services is 0.05% per annum of the balance securities held by the Fund, calculated on the cost price per month. Beside this, the Fund bears a transaction fee of Taka 100 per transaction. This expense is recognized on cash basis.

4.8 CDBL fee

The Central Depository of Bangladesh Ltd. (CDBL) is entitled to receive an amount of Taka 500,000 (Taka five hundred thousand) as security deposit to be kept with the CDBL without interest during the whole life of the Taka 605 million Scheme. Annual fee for the scheme shall be Taka 106,000 (Taka one hundred six thousand) only.

4.9 Earnings Per Unit (EPU)

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

5 Investment in listed securities (Banking sector)

The Fund has investments in shares of Export Import Bank of Bangladesh PLC, Social Islami Bank PLC, Union Bank PLC and Global Islami Bank PLC within its portfolio of listed equity securities. As at 30 June 2026, the aggregate market value of these investments was Taka 9,031,946 (against cost of Taka 33,390,084) representing 1.28% of the Fund's total assets. Unrealised loss arising Taka 24,358,138 has been accounted for as reflected in the accompanying financial statements. Further details of these investments are provided in Annexure - A.

As at the reporting date, the Fund continued to hold legal ownership of the respective shareholdings through its CDBL account. The securities remained listed on the Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). Trading of the shares of these banks has remained suspended by the DSE and CSE since 6 November 2025 as per Bangladesh Bank's Order dated 5 November 2025.
Accordingly, the investments have been measured at fair value using the last quoted closing prices available on the DSE prior to the trading suspension in accordance with the Fund's accounting policy for quoted equity investments and Fair Value Measurement. Bangladesh Bank has formed 'Sammilito Islami Bank PLC' merging those banks. The newly formed bank is yet to deciede the amount to be realized from the above investments in shares.

6 General

a) The figures appearing in these financial statements have been rounded off to the nearest Taka; and
b) Previous year's figures have been rearranged, wherever considered necessary to confirm current year's presentation.

		Note	2026 Taka	2025 Taka
7	**Investment in listed securities - at market value**			
	Investment in listed securities at cost price		514,359,417	513,919,189
	Less: Unrealized loss		(6,717,690)	(45,560,742)
			507,641,727	**468,358,447**
	Details are available in Annexure - A.			
8	**Investment in treasury bill**			
	Opening balance		156,132,976	106,119,180
	Add: Purchased during the year		394,145,436	523,627,051
			550,278,412	**629,746,231**
	Less: Matured during the year		(474,290,728)	(473,613,255)
			75,987,684	**156,132,976**
	Details are available in Annexure - B.			
9	**Short-term deposits (FDRs)**			
	Mutual Trust Bank PLC. (FDR A/C No. 1306011712790)		20,500,000	-
	Southeast Bank PLC. (FDR A/C No. 001224300048308)		30,806,250	-
	Southeast Bank PLC. (FDR A/C No. 001224300048364)		10,268,750	-
	Midland Bank PLC. (FDR A/C No. 0035-1710001039)		40,000,000	-
			101,575,000	-
10	**Accounts receivable**			
	Dividend receivables	10.1	3,102,570	1,244,660
	Accrued interest on short-term deposits *(Annexure - C)*		1,445,818	-
	Interest receivable on treasury bills *(Annexure - B)*		1,110,309	2,768,405
	Coupon receivable (T-Bond)		14,728	-
	TDS receivables on interest from SND accounts		11,674	-
	Other receivable for sale proceeds of securities		4,170	14,027
			5,689,269	**4,027,092**
10.1	**Dividend receivables**			
	Aamra Networks Limited		45,000	45,000
	AFC Agro Biotech Ltd.		1,275	1,275
	Bata Shoe Company (Bangladesh) Limited		490,350	490,350
	BD Paints Limited		58,767	56,212
	Delta Life Insurance Company Ltd.		35,000	-
	Fortune Shoes Limited		33,450	33,450
	Lanka Bangla Securities PLC.		-	48,873
	Lub-rref (Bangladesh) Limited		210,000	210,000
	Master feed Agrotec Ltd.		7,500	5,000
	Meghna Insurance Company PLC.		7,000	7,000
	Midland Bank PLC.		100,425	97,500
	National Credit and Commerce Bank PLC.		1,863,540	-
	Ratanpur Steel Re-Rolling Mills Limited		220,000	220,000
	Sonali Life Insurance Company PLC		20,000	20,000
	SAIF Powertec Limited		10,000	10,000
	Web Coats PLC.		263	-
			3,102,570	**1,244,660**
11	**Deposit and prepayments**			
	Deposit			
	Central Depository Bangladesh PLC (CDBL)		**500,000**	**500,000**
	Prepayments			
	Annual fee - BSEC		693,683	605,000
	Annual fee - DSE		151,250	151,250
	Annual fee - CSE		151,250	151,250
			996,183	**907,500**
			1,496,183	**1,407,500**

		2026 Taka	2025 Taka
12	**Cash and cash equivalents**		
	Current accounts with:		
	BRAC Bank PLC. (A/C No. 1505201920105001)	2,772,080	4,342,195
	BRAC Bank PLC. (A/C No. 1505201920105002)	196,909	184,322
	BRAC Bank PLC. (A/C No. 1520201920105001)	46,551	120,090
		3,015,540	**4,646,607**
	SND accounts with:		
	Mutual Trust Bank PLC. (A/C No. 0030320001919)	10,154,306	549,413
	Mutual Trust Bank PLC. (A/C No. 1310000102492)	1,164,636	1,242,827
	The City Bank PLC. (A/C No. 1121986077001)	11,010	784,575
		11,329,952	**2,576,815**
		14,345,492	**7,223,422**
13	**Unit capital**		
	60,500,000 units @ Taka 10 each	**605,000,000**	**605,000,000**

Details of unitholdings as at 30 June 2026:

Name of unit holders	Number of Units	2026 Taka	% of unit capital
Reliance Insurance PLC.	12,100,000	121,000,000	20.00
NCC Bank PLC.	3,700,460	37,004,600	6.12
Others	44,699,540	446,995,400	73.88
	60,500,000	**605,000,000**	**100**

Slab-wise number of units	Number of Unitholders	Number of Units	% of holding 2026
Less than and equal 500	278	78,165	0.13
From 501 to 5,000	362	1,840,289	3.04
From 5,001 to 10,000	91	2,142,920	3.54
From 10,001 to 50,000	202	10,618,376	17.55
From 50,001 to 1,000,000	142	24,940,289	41.22
Above 1,000,000	10	20,879,961	34.51
		60,500,000	**100**

Details of unitholdings as at 30 June 2025:

Name of unit holders	Number of Units	2025 Taka	% of unit capital
Reliance Insurance PLC.	12,100,000	121,000,000	20.00
NCC Bank PLC.	4,678,126	46,781,260	7.73
Others	43,721,874	437,218,740	72.27
	60,500,000	**605,000,000**	**100**

Slab-wise number of units	Number of Unitholders	Number of Units	% of holding 2025
Less than and equal 500	278	42,967	0.07
From 501 to 5,000	362	749,881	1.24
From 5,001 to 10,000	91	718,380	1.19
From 10,001 to 50,000	202	5,255,246	8.69
From 50,001 to 1,000,000	142	26,824,198	44.34
Above 1,000,000	10	26,909,328	44.48
		60,500,000	**100**

14	**Unit re-investment premium**		
	55,000,000 units of Taka 10 each (Re-investment premium @ 2.5%)	**13,750,000**	**13,750,000**

In the year 2012-2013, the Fund issued RIU @ 10% (Re-investment Unit at a ratio 1:10) at a premium of 2.5%.

		2026 Taka	2025 Taka
15	**Retained earnings**		
	Opening balance	14,735,461	57,691,930
	Add: Net profit/(loss) after provision	69,670,408	(18,756,469)
	Less: Dividend equalization reserve (5% of Net profit)	(3,483,520)	-
		80,922,349	**38,935,461**
	Less: Dividend for FY 2023-24 (4% Cash)	-	(24,200,000)
		80,922,349	**14,735,461**
16	**Accounts payable**		
	Management fee	2,673,854	2,589,441
	Audit fee	80,000	80,000
	IPO application money payable	15,000	15,000
		2,768,854	**2,684,441**
17	**Unclaimed dividend**		
	Opening balance	979,535	1,205,406
	Add: Cash dividend (4% for FY 2023-24)	-	24,200,000
		979,535	**25,405,406**
	Less: Dividend paid to unit holders during the year	-	(23,714,577)
	Unclaimed dividend of FY 2021-22 transferred to CMSF	(168,903)	-
	Unclaimed dividend of FY 2020-21 transferred to CMSF	-	(711,294)
		810,632	**979,535**
	Aging of unclaimed dividend		
	FY 2023-24	485,423	485,423
	FY 2022-23	325,209	325,209
	FY 2021-22	-	168,903
		810,632	**979,535**
18	**Net Asset Value (NAV) per unit at cost price**		
	Total asset at market price	706,735,355	637,149,437
	Add: Unrealized loss on investment in securities	6,717,690	45,560,742
		713,453,045	**682,710,179**
	Less: Liabilities	(3,579,486)	(3,663,976)
	Unit premium reserve	(13,750,000)	(13,750,000)
	Total Net Asset Value at cost price	**696,123,559**	**665,296,203**
	Number of units	60,500,000	60,500,000
	NAV per unit at cost price	**11.51**	**11.00**
19	**Net Asset Value (NAV) per unit at market price**		
	Total asset at market price	706,735,355	637,149,437
	Less: Liabilities	(3,579,486)	(3,663,976)
	Total Net Asset Value at market price	**703,155,869**	**633,485,461**
	Number of units	60,500,000	60,500,000
	NAV per unit at market price	**11.62**	**10.47**
20	**Profit on sale of trading securities**		
	ACME Pesticides Limited	-	121,833
	Agro Organica PLC	2,414	-
	BRAC Bank PLC.	652,233	-
	Coppertech Industries Limited	7,822	-
	Craftsman Footwear and Accessories Limited	69,595	-
	Doreen Power Generations and Systems Limited	46,861	-
	Fortune Shoes Limited	-	661,390
	GPH Ispat Ltd.	37,593	-
	IFAD Autos PLC.	22,166	-
	Indo-Bangla Pharmaceuticals Limited	3,709	-
	National Credit and Commerce Bank PLC.	369,791	-
	Shahjibazar Power Co. Ltd.	38,273	-
	Sikder Insurance Company Limited	71,428	-
	Taufika Foods and Lovello Ice-cream PLC	730,329	-
	Taufika Foods and Lovello Ice-cream PLC	736,076	-
	Web Coats PLC.	73,259	-
		2,861,549	**783,223**

		2026	2025
21	**Dividend income**	Taka	Taka
	Aamra Networks Limited	-	45,000
	Achia Sea Foods Limited	550,000	550,000
	AL-Madina Pharmaceuticals Limited	5,765	5,765
	BD Paints Limited	2,555	30,661
	Bangladesh Shipping Corporation	125,000	125,000
	Bangladesh Steel Re-Rolling Mills Limited	150,000	105,000
	Bangladesh Submarine Cables PLC	52,000	52,000
	Bata Shoe Company Bangladesh Limited	1,158,160	2,568,500
	Bengal Windsor Thermoplastics PLC.	25,000	25,000
	BRAC Bank PLC.	1,177,385	872,094
	British American Tobacco Bangladesh Company Limited	166,500	1,665,000
	Coppertech Industries Limited	2,236	4,160
	Craftsman Footwear and Accessories Limited	2,706	2,577
	Crown Cement PLC.	553,371	553,371
	Crystal Insurance Company Limited	13,200	13,200
	Delta Life Insurance Company Limited	65,000	60,000
	Desh General Insurance Company Limited	1,000	5,000
	Doreen Power Generations and Systems Limited	22,400	22,400
	eGeneration PLC.	2,250	10,000
	Esquire Knit Composite PLC	100,000	100,000
	Express Insurance Limited	25,000	35,000
	GPH Ispat Limited	27,693	55,387
	Grameenphone Limited	1,290,000	1,980,000
	IFAD Autos PLC.	10,605	5,250
	Intraco Refueling Station PLC	2,500	2,000
	Islami Commercial Insurance PLC	7,000	7,000
	Jamuna Oil Company PLC.	468,000	390,000
	KDS Accessories Limited	21,000	10,000
	LankaBangla Finance PLC.	-	250,000
	Lanka Bangla Securities PLC.	-	48,873
	Lub-rref Bangladesh Limited	-	20,000
	Master feed Agrotec Limited	2,500	3,000
	Meghna Insurance PLC	7,000	7,000
	Meghna Petroleum PLC.	500,000	425,000
	Midland Bank PLC.	100,425	97,500
	MJL Bangladesh PLC.	728,000	728,000
	Mostafa Metal Industries Limited	4,000	8,000
	MK Footwear PLC	10,837	9,031
	Nahee Aluminum Composite Panel PLC.	2,000	8,000
	National Credit and Commerce Bank PLC.	3,288,600	1,315,440
	Nialco Alloys Limited	10,000	6,000
	Premier Cement Mills PLC	25,000	53,750
	Robi Axiata PLC.	787,500	675,000
	Runner Automobiles PLC	350,000	385,000
	SAIF Powertec Limited	-	10,000
	Sandhani Life Insurance Company Limited	120,000	120,000
	Sena Insurance PLC	22,500	22,500
	Sikder Insurance Company Limited	3,736	2,242
	Silco Pharmaceuticals Limited	2,200	2,000
	Shahjibazar Power Co. Limited	52,000	31,200
	Sonali Life Insurance PLC	50,000	-
	Square Pharmaceuticals PLC.	840,000	770,000
	Taufika Foods and Lovello Ice-cream PLC	24,200	20,000
	Balance carried forward	**12,956,824**	**14,316,901**

	Notes	2026 Taka	2025 Taka
Balance brought forward		**12,956,824**	**14,316,901**
Titas Gas Transmission and Distribution PLC.		290,000	725,000
Union Insurance Company Limited		5,000	5,000
United Power Generation & Distribution Company Limited		520,000	480,000
Walton Hi-Tech Industries PLC		525,000	1,050,000
Dividend income from other entities		6,806	12,364
LankaBangla Securities PLC. (dividend subsequently declined)		(48,873)	-
		14,254,757	**16,589,265**

22 Interest income

Interest income on treasury bills (Annexure - B)		11,751,176	15,220,158
Interest income on short-term deposits (FDRs)	22.1	4,890,502	226,806
Interest income on bank accounts	22.2	1,183,685	1,802,489
		17,825,363	**17,249,453**

22.1 Interest income on short-term deposits

FDR MTBL (A/C No, 1306011377733)	1,172,809	-
FDR MTBL (A/C No. 1306011712398)	256,250	-
FDR MTBL (A/C No. 1306011712790)	605,842	-
FDR MTBL (A/C No. 1306010649638)	-	226,806
FDR SEBL (A/C No. 001224300048308)	1,157,215	-
FDR SEBL (A/C No. 001224300048364)	268,750	-
FDR IDLC (A/C No. 10552272365601)	440,625	-
FDR MIDLAND (A/C No. 0035-1710001039)	989,011	-
	4,890,502	**226,806**

22.2 Interest income on bank accounts

BRAC Bank PLC. (CD A/C No.1505201920105001)	928,907	937,686
BRAC Bank PLC. (CD A/C No. 1505201920105002)	13,277	39,284
BRAC Bank PLC. (CD A/C No. 1520201920105001)	4,309	24,539
The City Bank PLC. (SND A/C No. 1121986077001)	22,637	307,280
Mutual Trust Bank PLC. (SND A/C No. 0030320001919)	114,961	390,373
Mutual Trust Bank PLC. (SND A/C No. 1310000102492)	99,594	103,327
	1,183,685	**1,802,489**

23 Profit on bonds

Beximco Green Sukuk Al Istisna'a	2,094,407	2,069,256
IBBL Mudaraba Perpetual Bonds	6,159,671	-
T.Bond BD0927271025 (02Y BGTB 08/01/2027)	787,800	-
	9,041,878	**2,069,256**

24 Write-back of provision/(provision) on investment in securities

Investment in listed securities - at market price (Annexure-A)	507,641,727	468,358,447
Investment in listed securities - at cost price (Annexure-A)	514,359,417	513,919,189
Total unrealized loss at the year end	**(6,717,690)**	**(45,560,742)**
Less: Unrealize loss	(45,560,742)	(3,304,286)
Write-back of provision/(provision) for unrealized loss for the year	**38,843,052**	**(42,256,456)**

25 Earnings Per Unit (EPU)

Net profit/(loss) after provision (A)	69,670,408	(18,756,469)
Number of Units (B)	60,500,000	60,500,000
EPU (A÷B)	**1.15**	**(0.31)**

Reason for significant change in Earnings Per Unit (EPU):

The Earnings Per Unit (EPU) for the year ended 30 June 2026 improved significantly to Taka 1.15 from Taka (0.31) in the previous year, primarily due to the reversal of the provision for diminution in the value of investments following the recovery in market prices of listed securities. In addition, the Fund earned higher income from bonds during the year. These factors substantially increased the net profit after provision, resulting in a significant improvement in the EPU.

		Notes	2026 Taka	2025 Taka
26	**Reconciliation between net profit to operating cash flows**			
	Net profit during the year before provision		**30,827,356**	**23,499,987**
	Operating cash flows before changes in working capital			
	Changes in working capital:			
	(Increase)/decrease in dividend receivable	10	(1,857,910)	3,329,049
	(Increase)/decrease in interest receivable	10	(1,457,492)	60,694
	(Increase)/decrease in profit receivable on bond	10	(14,728)	7,378,926
	Decrease/(increase) in interest receivable on treasury bills	10	1,658,096	(1,033,413)
	(Increase) in prepaid expenses	11	(88,683)	-
	Increase/(decrease)in accounts payable	16	84,413	(81,356)
	Net changes in working capital		**(1,676,304)**	**9,653,900**
	Net operating cash flows		**29,151,052**	**33,153,887**
27	**Net Operating Cash Flow Per Unit (NOCFPU)**			
	Cash inflow from operating activities (A)		29,151,052	33,153,887
	Number of units (B)		60,500,000	60,500,000
	NOCFPU (A÷B)		**0.48**	**0.55**

Note on Change in Net Operating Cash Flow

Net Operating Cash Flow Per Unit (NOCFPU) decreased to Taka 0.48 for the year ended 30 June 2026 from Taka 0.55 in the previous year, representing a 12.73% decrease. The decrease was primarily attributable to lower net cash generated from operating activities, mainly due to reduced dividend income received during the year, which more than offset the increase in interest income received, while operating expenses remained largely unchanged.

28 Events after the reporting period

The Board of Trustees of the Fund has approved cash dividend @ 10% (i.e., Taka 1.00 per unit) for the year ended 30 June 2026 at its meeting held on 16 August 2026.

29 Approval of the financial statements

The financial statements were authorized for issue in accordance with the resolution of the Board of Trustees passed at its meeting held on 16 August 2026.

Trustee
Bangladesh General Insurance Company PLC

Asset Manager
AIMS of Bangladesh Limited

"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Investment in listed securities
As at 30 June 2026

Annexure - A

Amount in Taka

SL.	Sector name	Name of the companies	Number of shares	Face value per share	Average cost	Total acquisition cost	Market rate	Total market value	% of total assets	Unrealized (loss)/gain
1	**Bank**	AB Bank PLC.	16,074	10.00	-	-	5.00	80,370	0.00%	80,370
		Export Import Bank of Bangladesh PLC.	1,930,000	10.00	11.06	21,337,640	3.00	5,790,000	3.02%	(15,547,640)
		The Premier Bank PLC.	1,075,000	10.00	4.07	4,379,834	4.40	4,730,000	0.62%	350,166
		Mercantile Bank PLC.	1,020,000	10.00	7.07	7,209,706	7.40	7,548,000	1.02%	338,294
		Social Islami Bank PLC.	695,076	10.00	7.68	5,336,934	3.00	2,085,228	0.76%	(3,251,706)
		National Bank PLC.	1,000,000	10.00	5.24	5,241,588	3.90	3,900,000	0.74%	(1,341,588)
		BRAC Bank PLC.	890,000	10.00	13.47	11,985,993	65.50	58,295,000	1.70%	46,309,007
		National Credit and Commerce Bank PLC.	1,093,848	10.00	7.72	8,443,606	16.00	17,501,568	1.19%	9,057,962
		United Commercial Bank PLC	2,866,500	10.00	13.15	37,686,929	9.00	25,798,500	5.33%	(11,888,429)
		Union Bank PLC.	210,000	10.00	9.52	2,000,000	1.50	315,000	0.28%	(1,685,000)
		NRBC Bank PLC.	44,935	10.00	8.48	380,952	7.30	328,026	0.05%	(52,926)
		NRB Bank PLC.	192,308	10.00	10.00	1,923,080	6.10	1,173,079	0.27%	(750,001)
		Global Islami Bank PLC	495,128	10.00	9.52	4,715,510	1.70	841,718	0.67%	(3,873,792)
		SBAC Bank PLC.	105,040	10.00	9.52	1,000,000	6.50	682,760	0.14%	(317,240)
		Midland Bank PLC.	344,792	10.00	9.43	3,250,000	16.60	5,723,547	0.46%	2,473,547
			11,978,701			**114,891,772**		**134,792,796**	**16.26%**	**19,901,024**
2	**Financial Institution**	Phoenix Finance and Investments Limited	800,000	10.00	19.66	15,731,680	3.70	2,960,000	2.23%	(12,771,680)
		LankaBangla Finance PLC.	250,000	10.00	21.25	5,312,714	16.60	4,150,000	0.75%	(1,162,714)
			1,050,000			**21,044,394**		**7,110,000**	**2.98%**	**(13,934,394)**
3	**Insurance**	Delta Life Insurance Company Limited	10,000	10.00	116.69	1,166,924	80.60	806,000	0.17%	(360,924)
		Sandhani Life Insurance Company Limited	100,000	10.00	23.75	2,375,252	25.30	2,530,000	0.34%	154,748
		Sonali Life Insurance Company PLC.	20,000	10.00	10.00	200,000	85.10	1,702,000	0.03%	1,502,000
		Sikder Insurance Company Limited	5,000	10.00	10.00	50,000	38.90	194,500	0.01%	144,500
		Desh General Insurance Company Limited	10,000	10.00	10.00	100,000	29.00	290,000	0.01%	190,000
		Crystal Insurance Company Limited	11,000	10.00	9.09	100,000	74.10	815,100	0.01%	715,100
		Union Insurance Company Limited	5,000	10.00	10.00	50,000	40.40	202,000	0.01%	152,000
		Express Insurance Limited	50,000	10.00	10.00	500,000	30.80	1,540,000	0.07%	1,040,000
		Meghna Insurance PLC.	7,000	10.00	10.00	70,000	33.80	236,600	0.01%	166,600
		Chartered Life Insurance PLC.	7,000	10.00	10.00	70,000	53.70	375,900	0.01%	305,900
		Islami Commercial Insurance PLC.	7,000	10.00	10.00	70,000	28.90	202,300	0.01%	132,300
		Trust Islami Life Insurance PLC.	6,000	10.00	10.00	60,000	52.40	314,400	0.01%	254,400
		Sena Insurance PLC	15,000	10.00	10.00	150,000	108.40	1,626,000	0.02%	1,476,000
			253,000			**4,962,176**		**10,834,800**	**0.70%**	**5,872,624**
4	**Cement and Ceramic**	Crown Cement PLC.	263,510	10.00	75.84	19,985,402	66.10	17,418,011	2.83%	(2,567,391)
		Premier Cement Mills PLC	25,000	10.00	22.00	550,000	48.50	1,212,500	0.08%	662,500
			288,510			**20,535,402**		**18,630,511**	**2.91%**	**(1,904,891)**

Hoda Vasi Chowdhury & Co

SL.	Sector name	Name of the companies	Number of shares	Face value per share	Average cost	Total acquisition cost	Market rate	Total market value	% of total assets	Unrealized (loss)/gain
5	Engineering	Nahee Aluminum Composite Panel PLC.	20,000	10.00	6.81	136,148	36.00	720,000	0.02%	583,852
		GPH Ispat Ltd.	50,000	10.00	10.97	548,371	18.00	900,000	0.08%	351,629
		Bengal Windsor Thermoplastics PLC.	50,000	10.00	18.07	903,728	25.00	1,250,000	0.13%	346,272
		Bangladesh Building Systems PLC.	30,000	10.00	3.64	109,288	16.10	483,000	0.02%	373,712
		BBS Cables PLC.	10,500	10.00	5.67	59,520	23.50	246,750	0.01%	187,230
		Bangladesh Steel Re-Rolling Mills Limited	30,000	10.00	26.30	788,881	105.60	3,168,000	0.11%	2,379,119
		KDS Accessories Limited	21,000	10.00	13.92	292,215	53.20	1,117,200	0.04%	824,985
		IFAD Autos PLC.	50,000	10.00	17.50	874,888	26.10	1,305,000	0.12%	430,112
		Runner Automobiles PLC	350,000	10.00	52.53	18,385,213	42.90	15,015,000	2.60%	(3,370,213)
		Coppertech Industries Limited	10,000	10.00	9.16	91,576	27.10	271,000	0.01%	179,424
		Walton Hi-Tech Industries PLC	33,000	10.00	290.91	9,600,000	401.10	13,236,300	1.36%	3,636,300
		Dominage Steel Building Systems Limited	30,000	10.00	9.26	277,778	79.70	2,391,000	0.04%	2,113,222
			684,500			**32,067,606**		**40,103,250**	**4.54%**	**8,035,644**
6	Food and Allied	Taufika Foods and Lovello Ice-cream PLC	-	10.00	-	-	70.90	-	0.00%	-
		British American Tobacco Bangladesh Company Limited	55,500	10.00	340.21	18,881,517	219.60	12,187,800	2.67%	(6,693,717)
			55,500			**18,881,517**		**12,187,800**	**2.67%**	**(6,693,717)**
7	Fuel and Power	Power Grid Company of Bangladesh Ltd.	300,000	10.00	47.39	14,218,304	39.60	11,880,000	2.01%	(2,338,304)
		Shahjibazar Power Co. Ltd.	25,000	10.00	16.96	424,016	55.20	1,380,000	0.06%	955,984
		Meghna Petroleum PLC.	25,000	10.00	145.87	3,646,630	217.10	5,427,500	0.52%	1,780,870
		Doreen Power Generations and Systems Limited	20,000	10.00	12.78	255,552	30.30	606,000	0.04%	350,448
		MJL Bangladesh PLC.	140,000	10.00	55.87	7,821,323	94.50	13,230,000	1.11%	5,408,677
		Intraco Refueling Station PLC	20,000	10.00	7.64	152,703	20.30	406,000	0.02%	253,297
		Jamuna Oil Company PLC.	26,000	10.00	163.29	4,245,523	186.50	4,849,000	0.60%	603,477
		Company Ltd.	80,000	10.00	39.78	3,182,040	123.90	9,912,000	0.45%	6,729,960
		Titas Gas Transmission and Distribution PLC.	1,450,000	10.00	43.98	63,775,655	18.20	26,390,000	9.02%	(37,385,655)
		Lub-rref (Bangladesh) Limited	200,000	10.00	31.00	6,200,000	13.10	2,620,000	0.88%	(3,580,000)
			2,286,000			**103,921,746**		**76,700,500**	**14.70%**	**(27,221,246)**
8	IT	Aamra Networks Limited	45,000	10.00	32.25	1,451,155	20.60	927,000	0.21%	(524,155)
		eGeneration PLC.	10,000	10.00	10.00	100,000	26.40	264,000	0.01%	164,000
			55,000			**1,551,155**		**1,191,000**	**0.22%**	**(360,155)**
9	Tannery Industries	Bata Shoe Company (Bangladesh) Limited	46,700	10.00	935.37	43,681,991	871.20	40,685,040	6.18%	(2,996,951)
			46,700			**43,681,991**		**40,685,040**		**(2,996,951)**

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SL.	Sector name	Name of the companies	Number of shares	Face value per share	Average cost	Total acquisition cost	Market rate	Total market value	% of total assets	Unrealized (loss)/gain
10	Pharmaceuticals and Chemicals	Square Pharmaceuticals PLC.	70,000	10.00	103.74	7,262,035	224.00	15,680,000	1.03%	8,417,965
		Silva Pharmaceuticals Limited	20,000	10.00	9.52	190,476	15.60	312,000	0.03%	121,524
		Silco Pharmaceuticals Limited	20,000	10.00	9.09	181,825	21.90	438,000	0.03%	256,175
		AFC Agro Biotech Ltd.	30,000	10.00	4.34	130,191	8.30	249,000	0.02%	118,809
			140,000			**7,764,527**		**16,679,000**	**1.10%**	**8,914,473**
11	Telecommunication	Bangladesh Submarine Cables PLC	13,000	10.00	25.15	326,985	157.50	2,047,500	0.05%	1,720,515
		Robi Axiata PLC.	450,000	10.00	10.00	4,500,000	32.60	14,670,000	0.64%	10,170,000
		Grameenphone Ltd.	60,000	10.00	167.21	10,032,449	259.60	15,576,000	1.42%	5,543,551
			523,000			**14,859,434**		**32,293,500**	**2.10%**	**17,434,066**
12	Textile	M.L. Dyeing Limited	20,000	10.00	6.90	138,031	11.30	226,000	0.02%	87,969
		Esquire Knit Composite PLC	100,000	10.00	30.01	3,000,696	25.00	2,500,000	0.42%	(500,696)
			120,000			**3,138,727**		**2,726,000**	**0.44%**	**(412,727)**
13	Service and Real Estate	SAIF Powertec Limited	100,000	10.00	9.02	901,899	10.90	1,090,000	0.13%	188,101
			100,000			**901,899**		**1,090,000**		**188,101**
14	Miscellaneous	Bangladesh Shipping Corporation	50,000	10.00	105.02	5,251,125	112.20	5,610,000	0.74%	358,875
			50,000			**5,251,125**		**5,610,000**		**358,875**
15	Corporate Bond	IBBL Mudaraba Perpetual Bond	85,196	1,000.00	963.23	82,063,326	664.50	56,612,742	11.61%	(25,450,584)
		Beximco Green Sukuk Al Istisna'a	228,647	100.00	98.41	22,501,614	75.00	17,148,525	3.18%	(5,353,089)
			313,843			**104,564,940**		**73,761,267**	**14.80%**	**(30,803,673)**
16	G-SEC (T.Bond)	BD0927271025 (02Y BGTB 08/01/2027)	65,000	100.00	100.05	6,503,374	101.19	6,577,350	0.92%	73,976
		BD0928161159 (15Y BGTB 23/10/2028)	14,000	100.00	103.99	1,455,822	104.00	1,456,000	0.21%	178
			79,000			**7,959,196**		**8,033,350**	**1.13%**	**74,154**
17	ATB	Lanka Bangla Securities PLC.	139,637	10.00	17.65	2,464,339	11.40	1,591,862	0.35%	(872,477)
			139,637			**2,464,339**		**1,591,862**		**(872,477)**
18	SME	Nialco Alloys Ltd.	10,000	10.00	10.00	100,000	34.30	343,000	0.01%	243,000
		Master feed Agrotec Ltd.	20,000	10.00	10.00	200,000	10.70	214,000	0.03%	14,000
		Mostafa Metal Industries Limited	20,000	10.00	10.00	200,000	11.10	222,000	0.03%	22,000
		MK Footwear PLC	9,031	10.00	10.00	90,310	123.50	1,115,329	0.01%	1,025,019
		BD Paints Limited	25,551	10.00	10.00	255,510	49.80	1,272,440	0.04%	1,016,930
		Al-Madina Pharmaceuticals Limited	4,804	10.00	10.00	48,040	90.40	434,282	**0.01%**	386,242
		Achia Sea Foods Limited	550,000	10.00	9.13	5,023,611	36.40	20,020,000	0.71%	14,996,389
			639,386			**5,917,471**		**23,621,051**	**0.84%**	**17,703,580**
Total investment			**18,802,777**			**514,359,417**		**507,641,727**	**72.78%**	**(6,717,690)**

Hoda Vasi Chowdhury & Co

"Reliance One"
The First Scheme of Reliance Insurance Mutual Fund
Schedule of treasury bill investments with interest receivables calculation
As at 30 june 2026

Annexure - B

Amount in Taka

Treasury bill number	Interest rate	Issue date	Maturity date	Opening balance	Purchase during the year	Total investment	Matured during the year	Balance of investment as at reporting date	Interest income during the year	Interest receivable as at 30 June 2026	
										Interest receivable days	Interest receivable (Taka)
BD 0918243256	11.51%	20/01/2025	21/07/2025	28,371,060	-	28,371,060	28,371,060	-	179,004	-	-
BD 0909142251	11.32%	15/04/2025	15/07/2025	9,725,470	-	9,725,470	9,725,470	-	42,235	-	-
BD 0909145254	11.57%	05/05/2025	04/08/2025	12,149,638	-	12,149,638	12,149,638	-	130,904	-	-
BD 0909146252	11.49%	12/05/2025	11/08/2025	14,582,445	-	14,582,445	14,582,445	-	188,129	-	-
BD 0909147250	11.52%	19/05/2025	18/08/2025	19,441,740	-	19,441,740	19,441,740	-	294,467	-	-
BD 0909148258	11.61%	26/05/2025	25/08/2025	10,690,559	-	10,690,559	10,690,559	-	187,025	-	-
BD 0909150254	11.98%	16/06/2025	15/09/2025	39,325,014	-	39,325,014	39,325,014	-	981,307	-	-
BD 0909151252	11.99%	23/06/2025	22/09/2025	21,847,050	-	21,847,050	21,847,050	-	595,548	-	-
BD 0909106256	10.25%	28/07/2025	27/10/2025	-	29,252,520	29,252,520	29,252,520	-	747,480	-	-
BD 0909105258	10.45%	21/07/2025	20/10/2025	-	11,695,320	11,695,320	11,695,320	-	304,680	-	-
BD 0909102255	11.92%	07/07/2025	06/10/2025	-	2,913,390	2,913,390	2,913,390	-	86,610	-	-
BD 0909112254	10.09%	25/08/2025	24/11/2025	-	19,509,380	19,509,380	19,509,380	-	490,620	-	-
BD 0909114250	10.06%	08/09/2025	08/12/2025	-	9,755,340	9,755,340	9,755,340	-	244,660	-	-
BD 0909153258	9.94%	22/09/2025	22/12/2025	-	39,032,720	39,032,720	39,032,720	-	967,280	-	-
BD 0909154256	9.81%	29/09/2025	29/12/2025	-	19,522,360	19,522,360	19,522,360	-	477,640	-	-
BD 0909156269	9.47%	13/10/2025	12/01/2026	-	4,884,710	4,884,710	4,884,710	-	115,290	-	-
BD 0909157267	9.41%	20/10/2025	19/01/2026	-	2,931,261	2,931,261	2,931,261	-	68,739	-	-
BD 0909158265	9.44%	27/10/2025	26/01/2026	-	9,770,130	9,770,130	9,770,130	-	229,870	-	-
BD 0909160261	10.04%	10/11/2025	09/02/2026	-	29,267,070	29,267,070	29,267,070	-	732,930	-	-
BD 0909161269	10.01%	17/11/2025	16/02/2026	-	14,634,945	14,634,945	14,634,945	-	365,055	-	-
BD 0909163265	10.16%	08/12/2025	09/03/2026	-	19,505,800	19,505,800	19,505,800	-	494,200	-	-
BD 0909165260	10.49%	15/12/2025	16/03/2026	-	9,745,030	9,745,030	9,745,030	-	254,970	-	-
BD 0909167266	10.50%	29/12/2025	30/03/2026	-	40,928,958	40,928,958	40,928,958	-	1,071,042	-	-
BD0909168264	10.38%	05/01/2026	06/04/2026	-	19,495,340	19,495,340	19,495,340	-	504,660	-	-
BD0909170260	9.96%	19/01/2026	20/04/2026	-	14,636,640	14,636,640	14,636,640	-	363,360	-	-
BD0909172266	10.18%	02/02/2026	04/05/2026	-	14,336,043	14,336,043	14,336,043	-	363,957	-	-
BD0909174262	10.07%	16/02/2026	18/05/2026	-	6,340,795	6,340,795	6,340,795	-	159,205	-	-
BD0909182265	9.96%	09/04/2026	09/07/2026	-	11,123,812	11,123,812	-	11,123,812	248,873	82	248,873
BD0909183263	10.11%	13/04/2026	13/07/2026	-	4,291,848	4,291,848	-	4,291,848	92,702	78	92,702
BD0909184261	10.10%	20/04/2026	20/07/2026	-	2,341,070	2,341,070	-	2,341,070	45,978	71	45,978
BD0909185268	10.12%	27/04/2026	27/07/2026	-	7,607,964	7,607,964	-	7,607,964	135,058	64	135,058
BD0909186266	10.13%	04/05/2026	03/08/2026	-	5,559,529	5,559,529	-	5,559,529	87,987	57	87,987
BD0909187264	10.16%	11/05/2026	10/08/2026	-	12,873,973	12,873,973	-	12,873,973	179,136	50	179,136
BD0909188262	10.15%	18/05/2026	17/08/2026	-	15,800,281	15,800,281	-	15,800,281	188,878	43	188,878
BD0909189260	10.13%	24/05/2026	23/08/2026	-	8,973,358	8,973,358	-	8,973,358	92,151	37	92,151
BD0909190268	10.03%	08/06/2026	07/09/2026	-	4,780,514	4,780,514	-	4,780,514	28,887	22	28,887
BD0909191266	9.84%	15/06/2026	14/09/2026	-	2,635,335	2,635,335	-	2,635,335	10,659	15	10,659
Total				**156,132,976**	**394,145,436**	**550,278,412**	**474,290,728**	**75,987,684**	**11,751,176**		**1,110,309**

Hoda Vasi Chowdhury & Co

"Reliance One"

Annexure - C

The First Scheme Reliance Insurance Mutual Fund

Schedule of short-term deposits (FDRs) with accrued interest calculation

Amount in Taka

SL.	Deposit with	FDR Account no.	Interest rate (%)	Investment date / last renewal date	Maturity date	Tenure (Months)	Principal amount (Taka)	Interest receivable at maturity (Taka)	Deposit period (Days)	Accrued interest days	Accrued interest (Taka)
1	Mutual Trust Bank PLC	1306011712790 (MTB)	10.00%	11/06/2026	11/09/2026	03	20,500,000	512,500	92	19	105,842
2	Southeast Bank PLC	001224300048308 (SEB)	10.75%	22/05/2026	22/08/2026	03	30,806,250	827,918	92	39	350,965
3	Midland Bank PLC	0035-1710001039 (MIDLAND)	10.00%	01/04/2026	01/07/2026	03	40,000,000	1,000,000	91	90	989,011
Total accrued interest											**1,445,818**

Hoda Vasi Chowdhury & Co