

**Auditor's Report and Financial Statements
of
CWT Community Bank Shariah Fund
For the year ended 30 June 2025**

Hoda Vasi Chowdhury & Co

Chartered Accountants

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 2025, 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 2025, and its financial performance and its cash flows for the year then ended in accordance with Securities and Exchange Rules 1987, Securities and Exchange Commission (Mutual Fund) Rules, 2001 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 and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and those Charged with Governance for the Financial Statements

The Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, Securities and Exchange Rules, 1987 and Securities and Exchange Commission (Mutual Fund) Rules, 2001 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 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 management 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 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 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 Rules, 1987, the Securities and Exchange Commission (Mutual Fund) Rules, 2001, 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) in our opinion, proper books of account as required by law have been kept by the Fund so far as it appeared from our examination of those books; and
- c) the statement of financial position and statement of profit or loss and other comprehensive income along with the annexed notes 1 to 23 dealt with by the report are in agreement with the books of account.

Dhaka, **14 AUG 2025**



Sk Md Tarikul Islam, FCA

Partner

Enrolment no: 1238

Firm's Registration # CAF-001-057

Hoda Vasi Chowdhury & Co

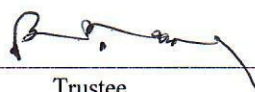
Chartered Accountants

DVC: **2508141238AS841160**

**CWT-Community Bank Shariah Fund
Statement of Financial Position
As at 30 June 2025**

	Notes	Amount in BDT	
		30-Jun-25	30-Jun-24
Assets			
Non-current assets			
Preliminary and issue expenses	6	2,581,408	3,375,688
Total non-current assets		<u>2,581,408</u>	<u>3,375,688</u>
Current assets			
Investment in marketable securities	7	40,530,630	56,553,857
Investment in IPO	8	-	4,250,000
Investment in MTDR	9	22,300,634	20,503,105
Advance, deposit and prepayments	10	121,023	4,341
Account receivables	11	1,425,858	301,964
Cash and cash equivalents	12	8,814,719	52,427,062
Total current assets		<u>73,192,864</u>	<u>134,040,330</u>
Total assets		<u>75,774,272</u>	<u>137,416,018</u>
Equity and liabilities			
Unitholders' equity			
Unit capital fund	13	73,199,460	136,771,090
Unit premium reserve	14	(2,036,455)	(119,505)
Retained earnings	15	4,018,243	(983,457)
Total unitholders' equity		<u>75,181,248</u>	<u>135,668,128</u>
Current liability			
Accounts payable	16	593,024	1,747,890
Total current liability		<u>593,024</u>	<u>1,747,890</u>
Total unitholders' equity and liabilities		<u>75,774,272</u>	<u>137,416,018</u>
Net assets (Total Assets - Total Liabilities)		<u>75,181,248</u>	<u>135,668,128</u>
Net Asset Value (NAV) Per Unit			
At market price	17	10.27	9.92
At cost price	18	10.36	10.15

These financial statements should be read in conjunction with annexed notes


Trustee
Authorized Signatory of Sandhani Life
Insurance Co. Ltd (SLIC)


Asset Manager
Authorized Signatory of CWT
Asset Management Company Ltd.

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

Muhammad Harunur Rashid
Head of Accounts
CWT Asset Management Company Ltd.


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

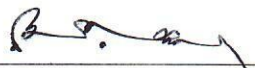
Dhaka, 14 AUG 2025

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**CWT-Community Bank Shariah Fund
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2025**

	Notes	Amount in BDT	
		30-Jun-25	30-Jun-24
INCOME			
Gain/ (loss) on sales of marketable securities	19	(2,016,604)	(1,479,504)
Dividend income	20	3,661,669	2,533,290
Interest Income	21	4,864,041	4,812,499
		6,509,106	5,866,285
EXPENSES			
Management fee		2,567,798	2,456,489
Amortization of preliminary and issue expenses		794,280	595,710
CDBL settlement and demat charges		13,567	13,870
CDBL fees		19,732	
CDBL connection fee		13,800	9,200
Trustee fee		115,890	113,546
BSEC Fee		136,413	103,278
Custodian fee		94,049	66,717
Newspaper publications fee		65,500	195,000
Audit fees		50,000	50,000
Remuneration of shariah advisor-expenses		40,000	14,400
IPO application exp.		-	5,000
Bank charge and excise duty		102,933	114,551
BO maintenance fees		1,800	-
EI registration fee		-	25,000
		4,015,760	3,762,761
Profit/ (Loss) before provision		2,493,345	2,103,523
Provision for unrealised loss write back/(made)	22	2,405,077	(3,086,980)
Net profit/ (loss) for the year/period		4,898,422	(983,457)
Other comprehensive income			
		-	-
Total comprehensive income for the year/period		4,898,422	(983,457)
Earnings per unit (EPU)	23	0.67	(0.07)

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See the annexed report of date

Muhammad Harunur Rashid
 Head of Accounts
 CWT Asset Management Company Ltd.


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

Dhaka,

14 AUG 2025

2508141238 AS 8 41160

**CWT-Community Bank Shariah Fund
Statement of Changes in Equity
For the year ended 30 June 2025**

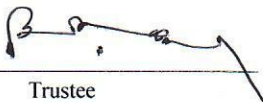
Amount in BDT

Particulars	Notes	Unit Capital Fund	Unit Premium/Disc ount	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	5 (iii)	-	-	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

Amount in BDT

Particulars	Notes	Unit Capital Fund	Unit Premium/Disc ount	Retained Earnings	Total Equity
Opening balance as at 25 September 2023		-	-	-	-
Unit fund new subscription during the year		204,583,030	-	-	204,583,030
Unit fund surrender during the year		(67,811,940)	-	-	(67,811,940)
Unit premium addition during the year		-	440,069	-	440,069
Unit premium adjustment during the year		-	(559,574)	-	(559,574)
Net profit/(loss) during the year	15.1	-	-	(983,457)	(983,457)
Closing balance as at 30 June 2024		136,771,090	(119,505)	(983,457)	135,668,128

Note that the balance of retained earnings of 2024 has been rearranged to conform current year presentation (Ref: BS Note 15.1)


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Muhammad Harunur Rashid
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**CWT-Community Bank Shariah Fund
Statement of Cash Flows
For the year ended 30 June 2025**

	Amount in BDT	
	30-Jun-25	30-Jun-24
A. Cash flows from operating activities		
Profit income realized	2,897,212	5,543,963
Dividend income received	2,751,019	-
Gain/ (loss) on sales of marketable securities	(2,016,604)	(1,479,504)
Payment made for expenses	(4,433,695)	(5,356,901)
Net cash generated from operating activities	(802,068)	(1,292,442)
B. Cash flows from investing activities		
Net investment in IPO shares, bond and securities	22,678,305	(63,895,838)
Net investment in MTDR	-	(19,036,243)
Net Cash generated from investing activities	22,678,305	(82,932,081)
C. Cash flows from financing activities		
Unit sale	696,200	205,023,099
Unit repurchase	(66,184,780)	(68,371,514)
Net cash generated from financing activities	(65,488,580)	136,651,585
Net cash flows (A+B+C)	(43,612,343)	52,427,062
Cash and cash equivalents at the beginning of the period	52,427,062	-
Cash and cash equivalents at the end of the period	8,814,719	52,427,062
Net operating cash flows	(802,068)	(1,292,442)
Number of outstanding units	7,319,946	13,677,109
Net operating cash flows per unit (NOCFU)	(0.11)	(0.09)

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-end 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 (IAS), International Financial Reporting Standards (IFRS), Securities and Exchange Rules, 1987 and Securities and Exchange Commission (Mutual Fund) Rules, 2001.

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 provision of the Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001. The fee is accrued and payable quarterly at the following rates per annum:

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

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 interest income of mutual Fund under 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, 2001 or any amendments of the Rules by Bangladesh Securities and Exchange Commission time to time, the Fund shall distribute by way of dividend in quarterly, semi-annually and / or annually as decided in the trustee meeting to the holders of the units after the closing of the annual accounts an amount which shall minimum 50% of net income.

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.

4.12 Provisions

i) A provision is a liability of uncertain timing or amount. Where the Fund has a present obligation arising from past events, the settlement of which is expected to result in an outflow from the fund of resources embodying economic benefits. Provision is ordinarily measured at the best estimate of the expenditure required to settle the present obligation at the reporting date under IAS-37 (10&13): 'Provisions, Contingent Liabilities and Contingent Assets';

ii) Provision is made against diminution in the market value of investment as per Rule 67 of the Bangladesh Securities and Exchange Commissions (Mutual Fund) Rules 2001; and

iii) As per Bangladesh Securities and Exchange Commission directive no. SEC/CMRRCD/2009. 193/172 dated June 30, 2015 investment in closed/ open-ended mutual funds have to maintain provision but Fund maintained full provision against that investment considering fair (market) value and cost of the investments considering conservative approach.

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 conform the current year's presentation.

iii) An amount of BDT 103,278 was erroneously recognized as BSEC annual fees expenses in the statement of profit of loss in the financial year 2024. This being an error having an immaterial impact on the financial Statements, the adjustment has been made against opening balance of retained earnings in the current year 2025.

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6 Preliminary and issue expenses

Preliminary and issue expenses (Initial Cost)
Opening balance of accumulated amortization
Amortization during the year
Closing balance of accumulated amortization
Closing balance of the preliminary and issue expenses (WDV)

Amount in BDT	
30-Jun-25	30-Jun-24
3,971,398	3,971,398
595,710	-
794,280	595,710
1,389,990	595,710
2,581,408	3,375,688

7 Investment in marketable securities

Investment in securities at market price

(Annexure-A)

40,530,630	56,553,857
40,530,630	56,553,857

* "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 IPO

Opening balance
Add: Addition during the year
Less: Redemption during the year

4,250,000	-
-	4,250,000
(4,250,000)	-
-	4,250,000

9 Investment in MTDR

Opening balance
Add: Addition during the year
Less: Encashment during the year

20,503,105	-
11,797,529	70,503,105
(10,000,000)	(50,000,000)
22,300,634	20,503,105

10 Advance, deposit and prepayments

Advance Trustee fees
Advance CDBL fees
Advance BSEC fees

14,755	4,341
6,268	-
100,000	-
121,023	4,341

11 Account receivables

Profit receivable on MTDR- DBH Finance PLC
Profit receivable on MTDR- Meghna Bank PLC
Profit receivable from MSND account- Meghna Bank PLC
Dividend receivable

Note: 11.1

281,601	234,861
75,094	67,103
158,513	-
910,650	-
1,425,858	301,964

11.1 Dividend receivable

MARICO

910,650	-
910,650	-

12 Cash and cash equivalents

Cash at bank (One Bank PLC - 01061490000312)
Cash at bank (Meghna Bank PLC - 900121600000014)

3,824,336	36,445,057
4,990,383	15,982,006
8,814,719	52,427,062

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		Amount in BDT	
		30-Jun-25	30-Jun-24
13 Unit capital fund			
Opening balance		136,771,090	-
Add: New subscription (68,929 unit at TK. 10)		689,290	204,583,030
Less: Unit repurchase (6,426,092 unit at Tk. 10)		(64,260,920)	(67,811,940)
		73,199,460	136,771,090
14 Unit premium reserve			
Opening balance		(119,505)	-
Add: Unit premium reserve during the year		6,910	440,069
Less: Premium for re-purchase of units		(1,923,860)	(559,574)
		(2,036,455)	(119,505)
15 Retained earnings			
Opening balance	15.1	(983,457)	-
Add: Prior period adjustment	Note: 5 (iii)	103,278	-
Add: Net profit during the year		4,898,422	(983,457)
Less: Dividend paid during the year		-	-
		4,018,243	(983,457)
15.1 Reclassification of Unrealized loss of Market Value of securities			
In 2024, the Fund reported the Unrealized loss of marketable securities of Tk 30,86,980 as per IFRS 9 through Other Comprehensive Income (OCI) which was not in line with the Bangladesh Securities and Exchange Commissions (BSEC) derivative no. SEC/CMRRCD/2009. 193/172 dated June 30, 2015. However, in the current financial year 2025, the management has recognized the unrealized loss of marketable securities in the Profit or Loss account in lieu of OCI in accordance with the aforesaid BSEC derivative and the respective comparative balances have been rearranged to conform the current year's presentation.			
Previously reported	2024		
Retained earnings	2,103,523		
Fair value reserve	(3,086,980)		
Reclassified: Aggregately reported as retained earnings	(983,457)		
16 Accounts payable			
Management fees		490,327	1,541,128
Custodian fees		50,198	47,484
Advertisement and publication expenses -payable		2,500	4,500
CDBL settlement and demat charge-payable		-	1,500
Audit fees		50,000	50,000
BSEC annual fee		-	103,278
		593,024	1,747,890
17 Net Asset Value (NAV) per unit at market price			
Total asset value at market price		75,774,272	137,416,018
Less: Accounts payable		593,024	1,747,890
		75,181,248	135,668,128
Number of units		7,319,946	13,677,109
NAV per unit at market price		10.27	9.92
18 Net Asset Value (NAV) per unit at cost price			
Net asset value at Market price		75,181,248	135,668,128
Provision for diminution in value of marketable securities during the year		(681,903)	(3,086,980)
		75,863,151	138,755,108
Number of units		7,319,946	13,677,109
NAV per unit at cost price		10.36	10.15

19 Gain/(Loss) on sale of marketable securities

Amount in BDT					
Particulars	No. of Shares	Sales Proceeds	Cost of Sales	Net Realised Gain/(Loss)	Net Realised Gain/(Loss)
BSCPLC	-	-	-	-	(909,977)
BERGERPBL	-	-	-	-	(117,377)
CRAFTSMAN	-	-	-	-	84,305
GP	35,000	10,404,013	12,168,645	(1,764,632)	(81,189)
IBNSINA	41,000	12,441,164	11,236,689	1,204,475	-
ITC	283,000	10,354,335	11,553,904	(1,199,569)	366,349
LHBL	258,345	15,806,243	18,459,085	(2,652,842)	(348,699)
MARICO	750	1,838,688	1,731,413	107,275	-
MJLBD	16,000	1,414,725	1,559,268	(144,543)	-
OLYMPIC	-	-	-	-	(405,098)
SHAJABANK	32,000	603,711	583,845	19,866	-
TECHNODRUGS	125,000	6,835,449	4,250,000	2,585,449	-
SQURPHARMA	40,882	8,531,898	8,703,982	(172,084)	(67,819)
				(2,016,604)	(1,479,504)

20 Dividend income

SQURPHARMA	928,202	839,790
BRACBANK	148,000	-
IBNSINA	129,087	-
MARICO	1,268,695	-
BSCPLC	47,700	-
OLYMPIC	-	120,000
MJLBD	544,985	-
GP	595,000	125,000
LHBL	-	1,448,500
	3,661,669	2,533,290

21 Profit on Bank Deposit, MTDR, and Bond

Interest income from MSND account	Note: 21.01	1,958,118	3,010,673
Interest income from MTDR- DBH Finance PLC		1,647,268	1,228,618
Interest income from MTDR- MBPLC		1,258,655	573,208
		4,864,041	4,812,499

21.01 Profit income from MSND account

ONE Bank PLC	1,300,778	2,929,149
Meghna Bank PLC	657,340	81,524
	1,958,118	3,010,673

22 Provision/write back of provision against diminution in value of investment

Opening balance as on 01 July 2024	(3,086,980)	-
Unrealized gain/(loss) for the year	2,405,077	(3,086,980)
Unrealized gain/(loss) as on 30 June 2025	(681,903)	(3,086,980)

In 2024, the Fund reported the Unrealized loss of marketable securities of Tk 30,86,980 as per IFRS 9 through Other Comprehensive Income (OCI) which was not in line with the Bangladesh Securities and Exchange Commissions (BSEC) derivative no. SEC/CMRRCD/2009. 193/172 dated June 30, 2015. However, in the current financial year 2025, the management has recognized the unrealized loss of marketable securities in the Profit or Loss account in lieu of OCI in accordance with the aforesaid BSEC derivative and the respective comparative balances have been rearranged to conform the current year's presentation.

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Amount in BDT	
30-Jun-25	30-Jun-24

23 Earnings per unit

Net profit/(loss) after provision of unrealized gain/(loss)

4,898,422	(983,457)
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Number of units

7,319,946	13,677,109
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Earnings per unit during the year

0.67	(0.07)
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Earnings Per Unit (EPU) of previous year has been decreased due to restatement of financial statements i.e consideration of unrealized loss in income statements.

* Reclassification of EPU

2024

EPU as Disclosed Earlier

0.15

Reclassified EPU

(0.07)

** Ref: Note 22 & 15.1

CWT-Community Bank Shariah Fund
Investment in marketable securities (Portfolio)
As at 30 June 2025

Annexure-A

SL No.	STOCK	QTY.	COST PRICE	MARKET PRICE	COST VALUE	MARKET VALUE	Unrealized Gain/(loss)	% of NAV
1	BSCPLC	51,925	131.66	124.80	6,836,318	6,480,240	(356,078)	9.09%
2	MARICO	4,670	2,308.55	2,423.10	10,780,933	11,315,877	534,944	14.34%
3	MJLBD	115,006	97.45	93.80	11,207,822	10,787,563	(420,259)	14.91%
4	SHAHJABANK	148,000	18.25	16.50	2,700,282	2,442,000	(258,282)	3.59%
5	SQUARPHARMA	45,500	212.90	208.90	9,687,177	9,504,950	(182,227)	12.89%
Total		365,101			41,212,533	40,530,630	(681,903)	54.82%