UCB Income Plus Fund

Financial Statements (Un-Audited)
For the quarter ended on 30 September 2026

UCB Income Plus Fund
Statement of Financial Position
30 September 2026

Particulars	Note	30 Sep 2026 Taka	30 June 2026 Taka
ASSETS			
Preliminary and Issue Expenses	1.00	2,060,293	2,355,537
Investment in Govt. Securities at Market Value	2.00	1,686,872,722	2,322,711,186
Fixed Deposit Receipts (FDRs)		1,092,500,000	379,700,000
Corporate Bonds		1,615,000,000	548,000,000
Advance Deposit & Prepayments	3.00	3,377,931	3,852,953
Other Receivables	4.00	90,273,509	117,680,868
Cash and Cash Equivalent	5.00	533,150,433	717,599,936
Total Assets		**5,023,234,888**	**4,091,900,480**
EQUITY AND LIABILITIES			
Unitholders' equity			
Unit Capital	6.00	3,345,298,230	2,843,827,160
Unit Premium		655,737,921	402,407,492
Dividend Equalization Reserve		21,098,709	21,098,709
Retained Earnings	7.00	989,175,823	811,981,825
Total Unitholders' Equity		**5,011,310,683**	**4,079,315,186**
Current Liabilities			
Management Fees Payable		4,991,680	7,361,873
Trustee Fees Payable		682,309	155,235
Custodian Fees Payable		279,634	550,245
Other Liabilities	8.00	5,970,582	4,517,941
Total Current Liabilities		**11,924,205**	**12,585,294**
Total Unitholders' Equity and Liabilities		**5,023,234,888**	**4,091,900,480**
Net Asset Value (NAV) per Unit	9.00		
At Cost		14.8084	13.9964
At Market Value		14.9802	14.3445

These Financial Statements should be read in conjunction with annexed notes.
The financial statements were approved by the Board of Trustee on 28 October 2026
and were signed on its behalf by:

Trustee	Asset Manager	Compliance Officer
Sandhani Life Insurance Co. Ltd.	UCB Asset Management Ltd.	UCB Asset Management Ltd.

Signed in terms of our even date annexed.

Place: Dhaka
Dated: 28 October 2026

UCB Income Plus Fund
Statement of Profit or Loss and Other Comprehensive Income
For the quarter ended on 30 September 2026

Particulars	Note	Quarter Jul to Sep 2026 Taka	Quarter Jul to Sep 2025 Taka
Income			
Interest Income	10.00	108,737,551	76,748,015
Net Gain on Sale of Marketable Securities	11.00	123,884,488	39,295,076
Unrealized Gain increase/(decrease)	12.00	(41,518,364)	199,746,515
Total		**191,103,675**	**315,789,606**
Expenses			
Management Fees		7,421,669	4,698,139
Trustee Fees		527,074	335,581
Custodian Fees		325,713	241,587
CDBL Charge & Annual Fees		600	-
CDBL Connection Fees		8,000	12,000
Printing & Publications Exp.		41,400	93,267
Bank Charges & Fees		430,760	8,920
Bidding Fee & BP Maintenance Charge		1,752	2,800
Amortization of Issue Expense		295,244	295,244
Amortization of BSEC Prepaid Annual Fee		475,022	556,136
Selling Agent Commission		4,382,443	540,000
Total		**13,909,677**	**6,783,674**
Profit for the Period		**177,193,998**	**309,005,933**
Number of Units [B]		**334,529,823**	**224,313,319**
Earnings Per Unit [A/B]		**0.53**	**1.38**

These Financial Statements should be read in conjunction with annexed notes.
The financial statements were approved by the Board of Trustee on 28 October 2026
and were signed on its behalf by:

Trustee	Asset Manager	Compliance Officer
Sandhani Life Insurance Co. Ltd.	UCB Asset Management Ltd.	UCB Asset Management Ltd.

Signed in terms of our even date annexed.

Place: Dhaka
Dated: 28 October 2026

UCB Income Plus Fund
Statement of Changes in Equity
For the quarter ended on 30 September 2026

Figure in Taka

Particular	Unit Capital	Unit Premium	Dividend Equalization Reserve	Retained Earnings	Total Unit holders' Equity
Opening Balance at 01 July 2026	2,843,827,160	402,407,492	21,098,709	811,981,825	4,079,315,186
Newly Issued Unit Capital	501,471,070	-	-	-	501,471,070
Unit Entitlement Premium	-	253,330,429	-	-	253,330,429
Profit During the Period	-	-	-	177,193,998	177,193,998
Closing Balance	**3,345,298,230**	**655,737,921**	**21,098,709**	**989,175,823**	**5,011,310,683**

For the quarter ended on 30 September 2025

Figure in Taka

Particular	Unit Capital	Unit Premium	Dividend Equalization Reserve	Retained Earnings	Total Unit holders' Equity
Opening Balance at 01 July 2025	2,081,278,030	122,556,586	-	342,210,704	2,546,045,320
Newly Issued Unit Capital	161,855,160	-	-	-	161,855,160
Unit Entitlement Premium	-	43,822,725	-	-	43,822,725
Profit During the Period	-	-	-	309,005,933	309,005,933
Closing Balance	**2,243,133,190**	**166,379,311**	**-**	**651,216,637**	**3,060,729,136**

These Financial Statements should be read in conjunction with annexed notes.
The financial statements were approved by the Board of Trustee on 28 October 2026
and were signed on its behalf by:

Trustee	Asset Manager	Compliance Officer
Sandhani Life Insurance Co. Ltd.	UCB Asset Management Ltd.	UCB Asset Management Ltd.

Signed in terms of our even date annexed.

Place: Dhaka
Dated: 28 October 2026

UCB INCOME PLUS FUND
Statement of Cash Flows
For the quarter ended on 30 September 2026

Particulars	Note	Quarter Jul to Sep 2026 Taka	Quarter Jul to Sep 2025 Taka
Cash Flows from Operating Activities:			
Interest Income Received	13.00	136,144,910	64,313,614
Net Gain on Sale of Marketable Securities	11.00	123,884,488	39,295,076
Cash Outflow due to Operating Expense		(13,800,500)	(5,611,496)
Net Cash Inflow/(Outflow) from Operating Activities (A)		**246,228,898**	**97,997,195**
Cash Flows from Investing Activities:			
Investment in FDR		(712,800,000)	(363,700,000)
Investment in Bangladesh Govt. T-Bonds		1,280,662,678	58,015,980
Investment in Bangladesh Govt. T-Bills		(686,342,578)	12,715,736
Investment in Corporate Bond		(1,067,000,000)	-
Net Cash Inflow/(Outflow) from Investing Activities (B)		**(1,185,479,900)**	**(292,968,285)**
Cash Flows from Financing Activities:			
Proceeds from Issuance of Units		754,801,499	205,677,884
Preliminary and Issue Expenses		-	-
Net Cash Inflow/(Outflow) from Financing Activities (C)		**754,801,499**	**205,677,884**
Net Increase/(Decrease) in Cash and Cash Equivalents D=(A+B+C)		**(184,449,503)**	**10,706,795**
Cash and Cash Equivalents - Beginning of the Period (E)		717,599,936	5,221,200
Cash and Cash Equivalents - End of the Period (D+E)		**533,150,433**	**15,927,995**
Net Operating Cash Flow [A]		**246,228,898**	**97,997,195**
Weighted Average Number of Units Outstanding [B]		**334,529,823**	**224,313,319**
Net Operating Cash Flow Per Unit [A/B]		**0.74**	**0.44**

These Financial Statements should be read in conjunction with annexed notes.
The financial statements were approved by the Board of Trustee on 28 October 2026
and were signed on its behalf by:

Trustee	Asset Manager	Compliance Officer
Sandhani Life Insurance Co. Ltd.	UCB Asset Management Ltd.	UCB Asset Management Ltd.

Signed in terms of our even date annexed.

Place: Dhaka
Dated: 28 October 2026

Note	Particulars	30 Sep 2026 Taka	30 June 2026 Taka
1.00	**Preliminary and Issue Expenses**		
	Opening Balance	5,856,752	5,856,752
		5,856,752	**5,856,752**
	Accumulated Amortization		
	Opening Balance	3,501,214	2,329,864
	Addition during the year	295,244	1,171,350
		3,796,459	**3,501,214**
	Written Down Value	**2,060,293**	**2,355,537**
2.00	**Investment in Govt. Securities at market value**		
	Bangladesh Govt. Treasury Bonds	902,070,990	2,223,390,786
	Bangladesh Govt. Treasury Bills	784,801,732	99,320,400
		1,686,872,722	**2,322,711,186**

In accordance with IFRS 9 – Financial Instruments and IFRS 13 – Fair Value Measurement, Government Treasury Bonds and Bills have been classified under the Mark-to-Market (MTM) category. This classification is the result of a comprehensive assessment based on our business model for managing financial assets and the contractual cash flow characteristics of these instruments. The classification ensures compliance with the fair value measurement principles and better reflects the economic substance of financial reporting.

3.00	**Advance Deposit & Prepayments**		
	Annual BSEC Fees	3,377,931	3,852,953
		3,377,931	**3,852,953**
4.00	**Other Receivable**		
	Interest from SND A/Cs	2,913,126	24,281
	Interest from Corporate Bonds	43,912,648	15,581,286
	Interest Receivable from FDRs	10,554,115	38,710,776
	Interest Receivable on Govt. Securities	32,893,620	63,364,525
		90,273,509	**117,680,868**
5.00	**Cash and Cash Equivalent**		
	United Commercial Bank PLC - SND#0320	209,662,631	707,913,466
	United Commercial Bank PLC - SND# 2114	1,216,000	1,052,124
	BRAC Bank PLC. - SND# 0001	69,376	1,696,174
	Midland Bank PLC.- SND#0555	2,745,933	497,902
	Trust Bank PLC. - SND#1432	319,446,493	6,440,270
	bKash-Online-MFS#5415	10,000	-
		533,150,433	**717,599,936**
6.00	**Unit Capital**		
	Opening Balance	2,843,827,160	2,081,278,030
	Add: Net Unit Purchase/(Suurender)	501,471,070	762,549,130
		3,345,298,230	**2,843,827,160**
7.00	**Retained Earnings**		
	Opening Balance	811,981,825	342,210,704
	Add: Profit/ (Loss) for the period	177,193,998	490,869,830
	Less: Dividend Equalization Reserve	-	(21,098,709)
		989,175,823	**811,981,825**

Note	Particulars	30 Sep 2026 Taka	30 June 2026 Taka
8.00	**Other Liabilities**		
	Audit Fee	-	45,000
	TDS Payable	48,018	113,001
	Investor Payable	1,550,977	4,107,387
	Payable to UCB AML	5,750	5,750
	Other payable	39,150	39,150
	Selling Agent Commission Payable	4,326,687	207,653
		5,970,582	**4,517,941**
9.00	**Net Asset Value (NAV) Per Unit**		
	Total Asset at market	5,023,234,888	4,091,900,480
	Less: Liabilities	11,924,205	12,585,294
	Less: Unrealized Gain/ (Loss)	57,475,830	98,994,194
	Total Net Asset Value at Cost (A)	**4,953,834,853**	**3,980,320,992**
	Number of Units Outstanding (B)	334,529,823	284,382,716
	Net Asset Value (NAV) per Unit [A/B] at Cost	**14.8084**	**13.9964**
	Total Asset at market	5,023,234,888	4,091,900,480
	Less: Liabilities	11,924,205	12,585,294
	Total Net Asset at Market (C)	**5,011,310,683**	**4,079,315,186**
	Number of Units Outstanding (D)	334,529,823	284,382,716
	Net Asset Value (NAV) per Unit [C/D] at Market Value	**14.9802**	**14.3445**

		Jul to Sep 2026 Taka	Jul to Sep 2025 Taka
10.00	**Interest Income**		
	Interest Income from Govt. Securities	49,328,343	76,388,231
	Interest Income from FDRs	12,877,977	-
	Interest Income Corporate Bonds	43,642,387	-
	Interest Income from SND A/Cs	2,888,845	359,784
		108,737,551	**76,748,015**
11.00	**Gain on Sale of Marketable Securities**		
	Total Sales Price	1,566,154,060	416,968,602
	Less: Total Purchase Price	1,442,269,572	377,673,525
		123,884,488	**39,295,076**
12.00	**Unrealized Gain/(Loss) on Securities**		
	Opening Balance	98,994,194	30,098,533
	Closing Balance	57,475,830	229,845,048
	Change in During Period	**(41,518,364)**	**199,746,515**
13.00	**Interest Income Received**		
	Opening Receivable	117,680,868	70,086,665
	Add: Current Year Interest Income	108,737,551	76,748,015
	Less: Closing Receivable	90,273,509	82,521,066
		136,144,909	**64,313,614**