

Name of Asset Manager: Credence Asset Management Ltd.
Name of the scheme/Mutual Fund: Credence First Shariah Unit Fund
Portfolio Statements as on December 31, 2025

[Figures in BDT million]

i. INVESTMENT IN CAPITAL MARKET SECURITIES (LISTED)

SL #	Sector	Instrument	Total Share	Buy Value	Mkt Value	Unrealized Gain/Loss	% Change (In terms of cost)	% Total Inv.
A. Share of Listed companies (Script wise)								
1	BANK	FIRSTSBANK	0.97	9.29	1.84	(7.44)	-80%	7.30%
2		GIB	1.13	10.73	1.91	(8.81)	-82%	8.43%
3		SIBL	0.13	1.49	0.38	(1.11)	-75%	1.17%
4	ENGINEERING	BDLAMPS	0.01	1.07	0.84	(0.23)	-21%	0.84%
5		RUNNERAUTO	0.08	3.63	2.75	(0.88)	-24%	2.85%
6	PHARMACEUTICALS & CHEMICALS	BEACONPIAR	0.01	2.75	1.05	(1.70)	-62%	2.16%
7		BXPHARMA	0.07	10.90	6.94	(3.95)	-36%	8.56%
8		IBNSINA	0.01	2.95	4.02	1.07	36%	2.32%
9		KOHINOOR	0.01	2.29	2.68	0.39	17%	1.80%
10		SQURPHARMA	0.01	1.17	0.99	(0.18)	-15%	0.92%
11	SERVICE & REAL ESTATE	EHL	0.08	8.64	6.10	(2.55)	-29%	6.79%
12		SAIFPOWER	0.20	3.83	0.96	(2.87)	-75%	3.01%
13	CEMENT	LHB	0.17	11.04	7.94	(3.10)	-28%	8.67%
14	CERAMIC INDUSTRIES	RAKCERAMIC	0.03	1.43	0.66	(0.77)	-54%	1.12%
15		SPCERAMICS	0.07	2.83	0.94	(1.89)	-67%	2.22%
16	TELECOMMUNICATION	BSCPLC	0.04	10.29	5.52	(4.77)	-46%	8.09%
17		GP	0.01	3.67	2.58	(1.09)	-30%	2.89%
18	INSURANCE	ISLAMIINS	0.03	1.46	1.02	(0.44)	-30%	1.15%
19		REPUBLIC	0.01	0.42	0.25	(0.16)	-39%	0.33%
20		TAKAFULINS	0.04	1.62	1.17	(0.46)	-28%	1.28%
21	TANNERY INDUSTRIES	CRAFTSMAN	0.00	0.03	0.07	0.05	187%	0.02%
22	TEXTILE	PTL	0.02	0.84	0.76	(0.07)	-9%	0.66%
23	MISCELLANEOUS	BSC	0.02	2.78	2.44	(0.33)	-12%	2.18%
24		BEXIMCO	0.04	5.95	4.62	(1.32)	-22%	4.67%
A. Sub Total			3.15	101.06	58.43	(42.63)	-42%	79.43%
B. Listed Mutual Funds (Script wise)								
25	MUTUAL FUND	AIBL1STMF	0.25	2.52	0.85	(1.67)	-66%	1.98%
26		DBH1STMF	0.20	1.84	1.32	(0.52)	-28%	1.45%
27		GREENDELMF	0.20	1.78	0.60	(1.18)	-66%	1.40%
B. Sub Total			0.65	6.14	2.77	(3.37)	-55%	4.83%
C. Listed Bond/Debtenture/Islamic Securities (Script wise)								
28	CORPORATE BOND	BEXGSUKUK	0.16	9.17	9.09	(0.07)	-1%	7.20%
C. Sub Total			0.16	9.17	9.09	(0.07)	-1%	7.20%
Grand Total of Capital Market Securities (Listed) (A+B+C)				116.37	70.29	(46.08)	-40%	91.46%



ii. INVESTMENT IN CAPITAL MARKET SECURITIES (NON LISTED)

SL	Sector	Instrument	No. of Share/Unit	Application Amount	Market Value (Tk)	Unrealized Gain/Loss	% Change (In terms of cost)	% of Inv.
A. Open end Mutual Fund (Script wise)								
	N/A		-	-	-	-	-	-
A. Sub Total			-	-	-	-	-	-
B. IPO Placement Share (Script wise)								
	N/A		-	-	-	-	-	-
B. Sub Total			-	-	-	-	-	-
C. Non- Listed Bond/Debenture/Islamic Securities (Script wise)								
	N/A		-	-	-	-	-	-
C. Sub Total			-	-	-	-	-	-
Grand Total of Capital Market Securities (Non-Listed) (A+B+C)				-	-	-	-	-

iii. CASH AND CASH EQUIVALENTS

A. Money Market Instrument (Script wise)

Sl.	Types	No of Instrument	Cost Value	Fair Value
	N/A	-	-	-
A. Sub Total		-	-	-

B. Term Deposit/Investment:

Sl.	Bank Name	Instrument Type	Rate of Profit	Investment Value
1	N/A			-
				-
B. Sub Total				-

C. Cash at Bank

Sl	Name	A/C No	Branch	Rate of Interest	Balance (BDT.)
1	Dhaka Bank PLC	2141550001488	IBBL	4.00%	0.13
2	Al-Arafah Islami Bank PLC	0021220008016	Motijheel	4.00%	10.73
C. Sub Total					10.86

D. Cash at Broker

Sl	Name	BO Account	Rate of Commission	Balance (BDT)
1	Vision Capital Management Ltd.	1604580064469912	0.25%	0.0008
2	Popular Life Securities Ltd.	1604580064469912	0.25%	0.0008
D. Sub Total				0.0016
Total Cash and Cash Equivalents (A+B+C+D)				10.86

Total Investment (i+ii+iii)

127.23


 Abdullah Al Ruhani
 Head of Compliance & Senior Manager
 Accounts & Operation


 Shakhawat Hossain
 Portfolio Manager

