FUND MANAGER REPORT

June - 2026

AA / AM2+

Rated by VIS & PACRA with Stable outlook

Rated by PACRA with Stable outlook

PAK-QATAR
FAMILY TAKAFUL

Individual Takaful

Managed by:

PAK-QATAR
ASSET MANAGEMENT

Rated **AM2+** by VIS & PACRA with **Stable** Outlook

+92 21 34311747-56 info@pakqatar.com.pk www.pakqatar.com.pk

PAK-QATAR
GROUP

AA / AM2+

Rated by VIS & PACRA with Stable outlook

Rated by PACRA with Stable outlook

PAK-QATAR
FAMILY TAKAFUL

Mahana Bachat & Takaful Flexi Plan

Shariah-compliant **monthly income** with **superior returns** and **complimentary Takaful**

Complimentary Takaful Coverage from Waqf Fund

No lock-in period of investment

Steady **monthly income** through online withdrawals

Avail benefits with only one single contribution

Access membership details through our **portal & mobile app**

Value Added Discounts

40% Discount on Family Sehat (Individual Hospitalization Takaful)

40% Discount on Term (Life) Takaful

Discounted Rate on Motor Takaful

25% Discount on Safar Asaan (Travel Takaful)

25% Discount on Ashiyana (Home Takaful)

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Rated by PACRA with Stable outlook

PAK-QATAR FAMILY TAKAFUL

PAKISTAN'S FIRST SHARIAH-COMPLIANT GUARANTEED PENSION PLAN FOR LIFE

LIFETIME KAFALAT PLAN

- Pension begins at 60, benefit for a lifetime
- Contribution starts as low as PKR 500/- per month
- Simple way to turn your Voluntary Pension Scheme (VPS) into a lifelong retirement income
- Spousal / Nominee Income
- Complimentary Takaful benefits upto Rs. 50 Million
- Other Value Added Discounts

Value Added Discounts

40% Discount on Family Sehat (Individual Hospitalization Takaful)

40% Discount on Term (Life) Takaful

Discounted Rate on Motor Takaful

25% Discount on Safar Asaan (Travel Takaful)

25% Discount on Ashiyana (Home Takaful)

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Rated by PACRA with Stable outlook

PAK-QATAR FAMILY TAKAFUL

Voluntary Pension Scheme (VPS)

Pakistan's first **Takaful Company** to offer VPS

Plan your retirement **Today, For A Better Tomorrow**.
Invest today & get a regular income when you retire

Save **TAX** on your current **INCOME** upto

20%*

Tax Credit
Can be Availed by VPS Participants

Unique Features:-*

- **Natural Death Coverage:** Up to **10 Million** or two-times of the investment balance, whichever is lower.
- **Accidental Death Coverage:** Up to **20 Million** or four-times of the investment balance, whichever is lower
- Special discounted rates on **Individual Health** and **Motor Takaful**.

* Terms & Conditions Apply

Additional Features:-

- Personalized Investment
- Pension Fund Portability
- Tax-Free early disability retirement
- It's Flexible, It's Convenient
- Post Retirment Income Option
- Tax-Free Growth in Investment

Disclaimer: As per section 63 of the income tax ordinance 2001, an eligible person joining **Pak-Qatar Family Takaful - Voluntary Pension Scheme** can avail tax credit up to 20% of the (eligible) person's taxable income for the relevant tax year. In view of Individual nature of tax consequences each participant is advised to consult with his/her tax advisor with respect to specific tax consequences of contribution in the Scheme.

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PAK-QATAR ASSET MANAGEMENT

Market Summary						
	30-Jun-26	MTD	30days	90days	FYTD	CYTD
KSE100	180,302	3.64%	3.6%	15.9%	43.5%	3.6%
KMI30	257,327	2.73%	2.7%	14.2%	39.2%	3.5%
KMIAll	70,784	4.33%	4.3%	16.8%	31.7%	4.3%

Global Markets						
	30-Jun-26	MTD	30days	90days	FYTD	CYTD
UK	10,497	0.8%	-0.8%	-1.3%	-16.5%	-5.4%
USA	26,214	-2.8%	2.9%	-16.7%	-22.3%	-11.3%
China	4,094	0.6%	-0.6%	-3.6%	-15.9%	-3.1%
Japan	71,119	7.3%	-6.8%	-23.8%	-43.3%	-29.2%
India	76,479	2.3%	-2.2%	-4.4%	9.3%	11.4%

Portfolio Investments (USD mn) EQUITY						
	15 days	30 days	90 days	365days	FYTD	CYTD
FIPI (net)	(161)	(182)	(198)	(852)	(848)	(597)
LIPI (net)	161	182	198	852	848	597
Ind.	(55)	(26)	34	330	328	107
Banks/DFIs	(6)	(5)	(55)	(177)	(172)	(54)
Companies	223	229	241	588	585	504
M.Funds	66	48	66	407	401	151
Brokers	3	8	10	(3)	(3)	(12)
Others	(7)	(15)	(24)	(54)	(54)	9
Ins.	(62)	(56)	(76)	(243)	(241)	(7)
NBFC	(0)	0	2	5	5	1

Key Economic Figures							
		FY21	FY22	FY23	FY24	FY25	FY26-TD
Policy Rate	30-Jun-26	7.0%	13.8%	22.0%	20.5%	11.0%	11.50%
1yr KIBOR	30-Jun-26	8.1%	15.7%	23.3%	19.2%	11.3%	12.06%
Inflation	May End	9.8%	21.3%	29.4%	12.6%	3.20%	11.10%
PKR USD*	30-Jun-26	157.3	204.8	286.0	279.0	283.7	278.31

Key Economic Figures							
		FY21	FY22	FY23	FY24	FY25	FY26-TD
Imports	USD'mn	56,380	72,048	51,979	48,402	59,076	58,458
Exports	USD'mn	25,304	32,450	27,903	28,678	32,296	28,253
Trade Deficit	USD'mn	(31,076)	(39,598)	(24,076)	(19,724)	(26,780)	(30,205)
Remittances	USD'mn	29,370	31,238	27,028	27,093	38,346	38,109
FX Reserves	USD'mn	24,398	15,742	9,181	14,207	18,091	21,485

PKRV Rates (change in bps)						
	Rate %	15day Δ	1m Δ	3m Δ	6m Δ	12m Δ
PKRV 1Y	11.60	(92)	(92)	(20)	121	75
PKRV 3Y	11.69	(93)	(93)	(59)	119	54
PKRV 5Y	11.80	(57)	(57)	(50)	99	40
PKRV 10Y	12.19	(56)	(56)	(45)	72	(11)
PKRV 20Y	12.52	(46)	(46)	(26)	58	(6)

**Inter Bank Rate*

KSE100 Index Top Ten Sector Details (on Free Float Market Capitalization)

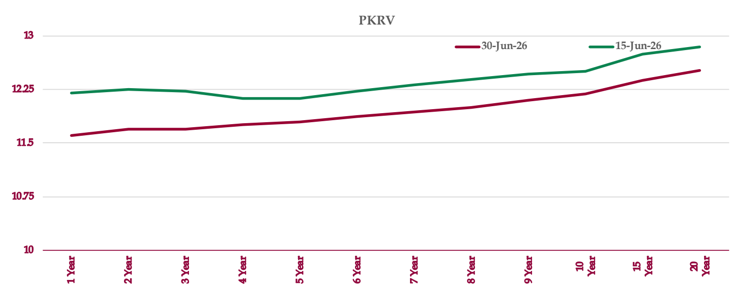
SECTORS	Index Weight (%)	Current Market Cap (PKR'Bn)	Previous Market Cap (PKR'Bn)	Change (%) in Market Cap
COMMERCIAL BANKS	24	1,517	1,462	3.76
FERTILIZER	7	626	604	3.53
OIL & GAS EXPLORATION COMPANIES	15	630	606 `	3.94
CEMENT	7	455	424	7.28
CHEMICAL	2	52	50	3.95
OIL & GAS MARKETING COMPANIES	2	134	131	2.37
PHARMACEUTICALS	2	111	104	6.10

Commentary

Economic Review: Pakistan closed FY26 on a note of relative macro stability, even as inflationary pressures that intensified through the second half of the year persisted into June. Headline inflation is estimated to have eased marginally to around 11.5% YoY in June 2026, from 11.7% in May, as falling global oil prices following the de-escalation in the Middle East offset continued food-price pressure; on a month-on-month basis, CPI is estimated to have risen by only about 0.1%, a sharp deceleration from May 0.52% increase. With inflation still running well above the State Bank of Pakistan's 5–7% medium-term target and core inflation remaining sticky, the Monetary Policy Committee kept the policy rate unchanged at 11.5% at its June review, judging that the broader macro and external outlook had not shifted enough to warrant a change, while flagging renewed Middle East escalation as the key upside risk to the inflation and rate outlook. On the fiscal side, the Federal Board of Revenue closed the year with provisional FY26 collections of approximately Rs. 13.0 trillion, up roughly 11% over the Rs. 11.7 trillion collected in FY25, but falling short of the IMF-revised target of Rs. 13.98 trillion by close to Rs. 975 billion, with income tax the strongest contributor at Rs. 6.6 trillion. The tax-to-GDP ratio slipped marginally to 10.2%. Attention now shifts to FY2027, where the federal budget of roughly Rs. 17 trillion carries an FBR revenue target of Rs. 15.26 trillion, alongside additional taxation measures and revisions to salaried-income tax slabs agreed as part of the government's IMF program commitments. On the external front, Pakistan Bureau of Statistics data through May showed exports of $27.9 billion against imports of $62.7 billion for the July–May period, leaving a cumulative eleven-month trade deficit of roughly $34.8 billion; the monthly gap did narrow in May itself, to about $2.6 billion, as exports edged up 1.3% while imports fell 6.6% year-on-year. Workers' remittances remained the standout offsetting factor, rising 9.2% to $38.1 billion during July–May FY26, with May's inflow of $4.25 billion marking the highest-ever monthly total (up 20.2% month-on-month); on this trajectory, full-year FY26 remittances are expected to exceed $41 billion for the first time. SBP-held foreign exchange reserves and a broadly stable rupee, trading near Rs. 278–281/USD through the year, continued to provide a cushion against the wider goods trade gap.

In the latest T-bill auction, the government raised PKR 557.7 billion against a total face value of PKR 581.3 billion, reflecting healthy investor participation across all tenors. The allotments and yields were as follows: the 1-month tenor cleared at a cut-off yield of 11.3703% (W.A.Y: 11.3244%), the 3-month tenor at 12.0848% (W.A.Y: 12.0080%), the 6-month tenor at 12.3499% (W.A.Y: 12.2797%), and the 12-month tenor at 12.4999% (W.A.Y: 12.3945%). The yield curve remained upward sloping, indicating relatively higher return expectations for longer-duration securities.

Stock Market Review: The Pakistan Stock Exchange ended closed out FY26 on a strong note despite a volatile final month. The KSE-100 Index gained approximately 3.6% during June, recovering from the mid-month pressure of renewed Iran-related tensions to close the fiscal year at 180,301.70 points — up from 173,963 at end-May and from 125,627 at end-FY25, a fiscal-year gain of roughly 44% that follows FY25's 60% rally and confirms PSX's standing as one of the world's best-performing equity markets for a second consecutive year. Sector-wise, Commercial Banks remained the single largest contributor to index gains through the year, Fertilizer counters and Exploration & Production names benefited from firmer oil prices, while Technology, Power Generation and select Cement names remained actively traded. Over the three fiscal years FY24–FY26, the KSE-100 has delivered a cumulative return of 335% in rupee terms (347% in US dollars), with average FY26 daily traded volumes reaching an all-time high of roughly 913 million shares and average daily traded value climbing to about $152 million, the highest since FY08 — underscoring the extent to which deepening domestic liquidity, rather than foreign flows, has powered the rally; foreign corporates remained net sellers for the year as a whole, a pattern domestic institutions and individuals consistently absorbed. Going into FY27, the market's continued advance is likely to depend more on earnings delivery and external-account stability than on further valuation re-rating, with the trajectory of the US-Iran conflict, oil prices, and continued IMF program compliance the key swing factors for investors to monitor.



30-Jun-26

Funds Prices & Performance

Dear Valued Investors,

Pak-Qatar Family Takaful Company Limited, a Shariah Compliant Takaful Company, hereby announces its Funds' Prices along with related fund performance details as under:-

Fund Name	Launch Date	Category	Risk Profile	AUM in (PKR' in Mn)	NAV Per Unit PKR	CYTD	CAGR	MTD
PIF Aggressive	8-Apr-08	Aggressive Fund of Fund	High	2,484	3222.83	6.20%	10.76%	4.82%
PIF Balance	8-Apr-08	Balanced Fund of Fund	Medium	3,632	2171.44	2.60%	8.38%	2.52%
PIF Conservative	8-Apr-08	Balanced Fund of Funds	Medium	6,907	2727.64	5.71%	9.75%	19.84%
Secure Wealth	26-Apr-11	Income Fund of Funds	Moderate	13	2021.06	7.66%	9.63%	10.33%
Pure Saving	15-Aug-22	Balanced Fund of Funds	Medium	36,132	863.68	8.91%	15.14%	9.51%
Mustehkam Munafa	1-Mar-23	Money Market Fund of Fund	Low	1,591	757.31	7.95%	13.26%	8.19%
Prosperity Fund	15-Nov-24	Balanced Fund of Funds	Medium	2,347.3	576.58	9.68%	9.18%	10.28%
Kafalat Pension Fund	21-Feb-25	Balanced Fund of Funds	Medium	101	554.41	7.99%	7.93%	8.52%
Pure Protection Fund	21-Feb-25	Balanced Fund of Funds	Medium	2,845	555.21	8.15%	8.05%	8.77%
Asset Under Management				56,051				

PIF Aggressive

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Together for the Future

Investment Objective

The Fund intends to achieve capital appreciation over longer-term with high-risk profile by taking exposure in underlying equities and fixed income instruments.

Managers' Comment

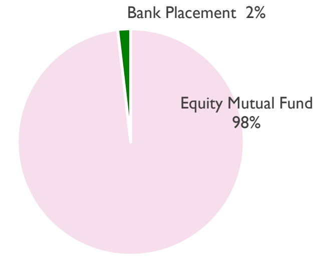
During the month of Jun-26 NAV per unit has increased by PKR 148.1821 (4.82%) from the previous month.

Fund Information

Fund Name	PIF Aggressive
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	2,483,882,058
Unit Price (PKR)	3,222.8338
Category	Aggressive Fund of Fund
Risk Profile	High
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	0.75%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of PIF Aggressive

Asset Allocation



Asset Allocation

	Jun-26	May-26
Equity Mutual Fund	98%	99%
Mutual Funds	0%	0%
Bank Placement	2%	1%
Gov. Ijara Sukuk/Govt Backed Securities	0%	0%
Miscellaneous	0%	0%

Credit Quality

Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	4.82%	6.68%
Standard Deviation (Annualized, Since August 2015)	21.90%	
Since Inception Return (Annualized)	10.76%	
365-Day Return	30.95%	
5-Year Return (Annualized)	17.30%	
10 Year Return (Annualized)	10.59%	

Returns (Absolute Return)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Aggressive	4.82%	22.97%	1.26%	6.20%	23.12%	53.48%	52.42%	-17.30%	-11.22%	13.53%	12.51%

PIF Balanced

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Investment Objective

The fund objective is to provide capital appreciation over long-term with a medium risk profile and by investing in a portfolio of underlying fixed-income and equity

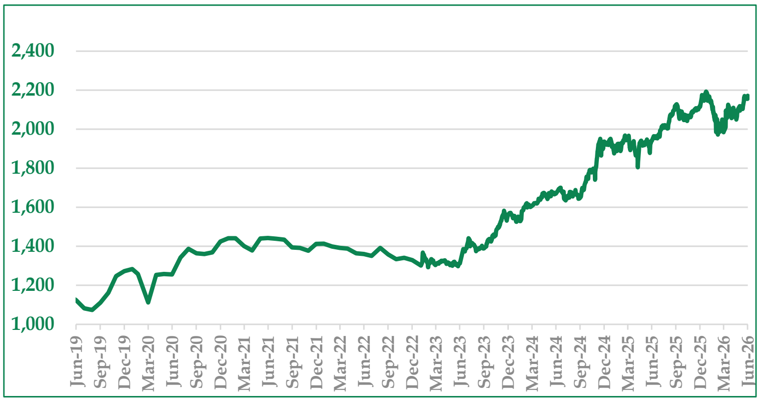
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 53.3808 (2.52%) from the previous month.

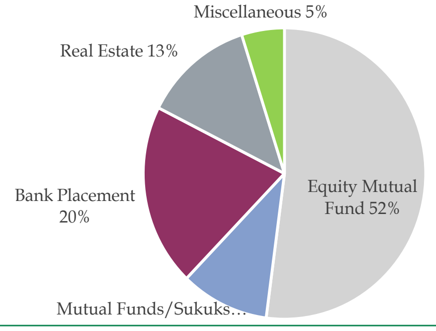
Fund Information

Fund Name	PIF Balance
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	3,631,617,729
Unit Price (PKR)	2,171.4444
Category	Balanced Fund of Fund
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	0.75%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of PIF Balance



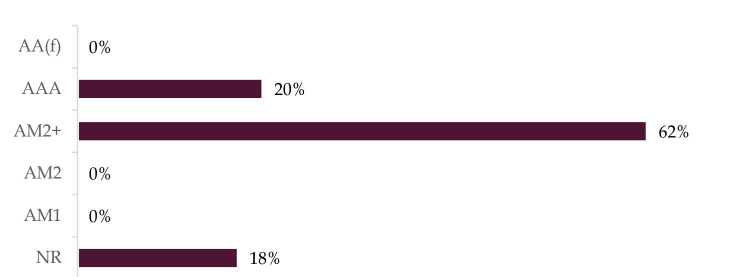
Asset Allocation & Sector Allocation



Asset Allocation

	Jun-26	May-26
Equity Mutual Fund	52%	51%
Mutual Funds/Sukuks	10%	23%
Bank Placement	20%	8%
Real Estate	13%	13%
Miscellaneous	5%	5%

Credit Quality



Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	2.52%	2.98%
Standard Deviation (Annualized, Since August 201	17.21%	
Since Inception Return (Annualized)	8.38%	
365-Day Return	11.83%	
5-Year Return (Annualized)	9.86%	
10-Year Return (Annualized)	7.60%	

Returns (Absolute Return)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Balanced	2.52%	9.43%	0.63%	2.60%	9.27%	24.06%	17.51%	-5.91%	-1.01%	12.12%	9.50%

PIF Conservative

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Investment Objective

The objective of the fund is to deliver capital appreciation through investments in an underlying longer duration fixed-income portfolio with a medium risk profile

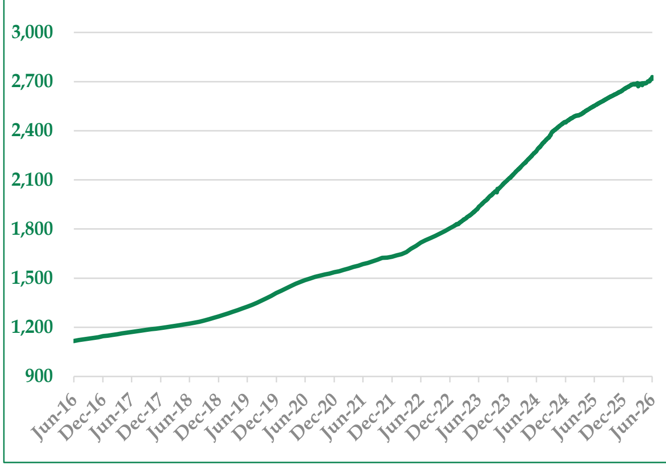
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 43.7623 (1.63%) from the previous month.

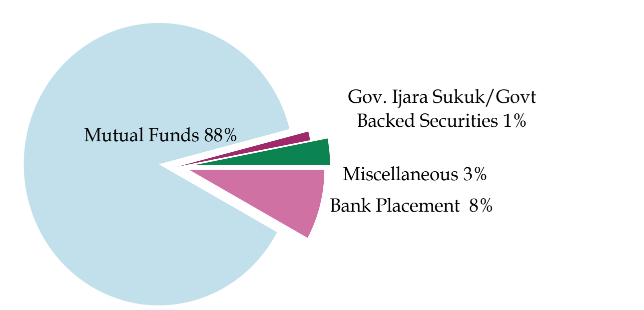
Fund Information

Fund Name	PIF Conservative
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	6,907,062,510
Unit Price (PKR)	2,727.6421
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Benchmark	Average deposit rate of three (3) A rated Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
Management Fee	1.50%
Total Expense Ratio CYTD	0.75%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of PIF Conservative



Asset Allocation



Asset Allocation

	Jun-26	May-26
Bank Placement	8%	16%
Mutual Funds	88%	80%
Gov. Ijara Sukuk/Govt Backed Securities	1%	1%
Real Estate	0%	0%
Miscellaneous	3%	3%

Credit Quality

Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	19.84%	0.00%
Standard Deviation (Annualized, Since August 2015)	16.75%	
Since Inception Return	9.75%	
365-Day Return	6.87%	
5-Year Return	12.84%	
10-Year Return	10.40%	

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Conservative	19.84%	5.42%	5.39%	5.71%	8.25%	16.58%	16.44%	10.64%	6.16%	8.98%	11.28%

Secure Wealth

Investment Objective

The objective is to provide competitive returns from a portfolio of low credit risk with a prime focus on investment short to medium tenor underlying fixed income instruments.

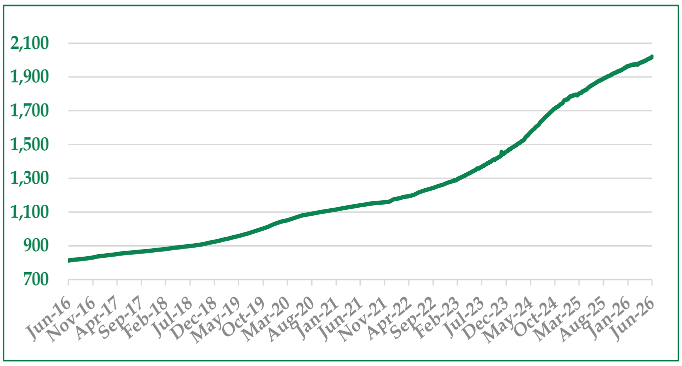
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 17.0072 (0.85%) from the previous month.

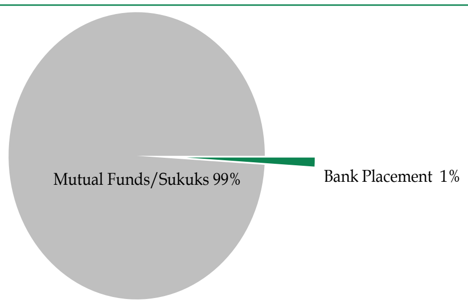
Fund Information

Fund Name	Secure Wealth
Launch Date	26-Apr-11
Launch Price (PKR)	500
Fund Size (PKR)	12,513,926
Unit Price (PKR)	2,021.0590
Category	Income Fund of Funds
Risk Profile	Moderate
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	0.75%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of Secure Wealth



Asset Allocation



Credit Quality

Asset Allocation

	Jun-26	May-26
Bank Placement	1%	2%
Mutual Funds/Sukuks	99%	89%
Gov. Ijara Sukuk/Govt Backed Securities	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	9%

Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	10.33%	9.18%
Standard Deviation (Annualized)	1.12%	
Since Inception Return	9.63%	
365-Day Return	8.80%	
5-Year Return	12.52%	
10-Year Return	10.11%	

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
Secure Wealth	10.33%	9.80%	7.19%	7.66%	10.36%	21.07%	14.34%	9.56%	4.77%	8.11%	11.01%

Pure Saving

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Investment Objective

The objective is to provide capital appreciation over long term through underlying portfolio of fixed-income instruments with a medium-risk profile.

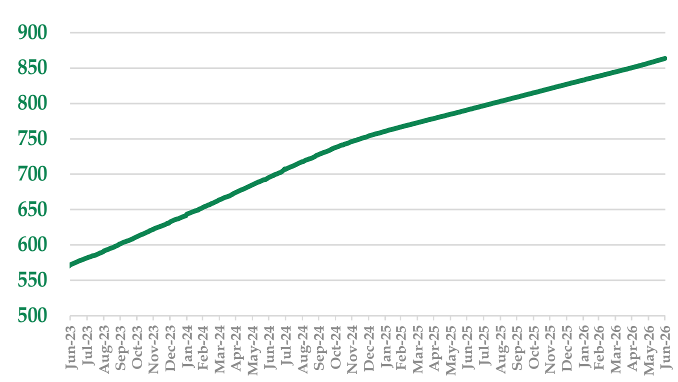
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 6.6985 (0.78%) from the previous month.

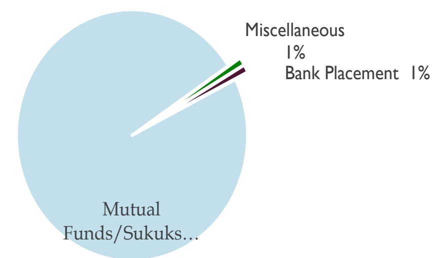
Fund Information

Fund Name	Pure Saving
Launch Date	15-Aug-22
Launch Price (PKR)	500
Fund Size (PKR)	36,131,652,741
Unit Price (PKR)	863.6808
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.75%
Total Expense Ratio CYTD	0.88%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of Pure Saving



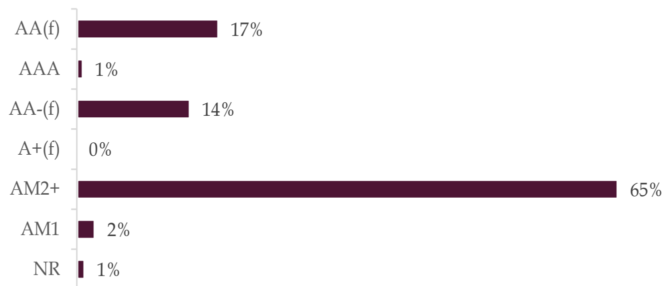
Asset Allocation



Asset Allocation

	Jun-26	May-26
Bank Placement	1%	5%
Mutual Funds/Sukuks	98%	94%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	1%	1%

Credit Quality



Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	9.51%	9.01%
Standard Deviation	1.17%	
Since Inception Return	15.14%	
365-Day Return	9.23%	
5-Year Return		
10-Year Return		

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22
Pure Saving	9.51%	9.04%	8.91%	8.91%	9.67%	19.15%	20.22%	13.91%

Mustehkam Munafa

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Investment Objective

The objective is to generate stable return exhibiting low volatility and low risk profile through an underlying portfolio of fixed income instruments.

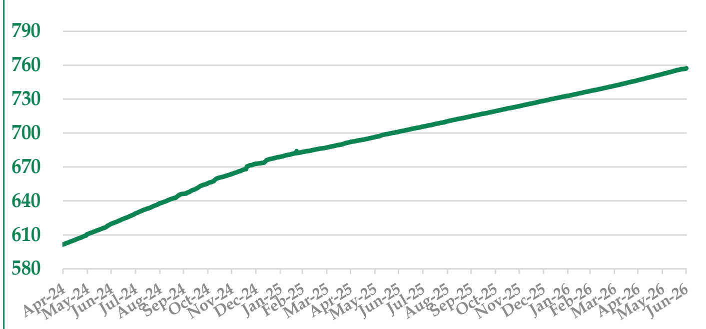
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 5.0661 (0.67%) from the previous month.

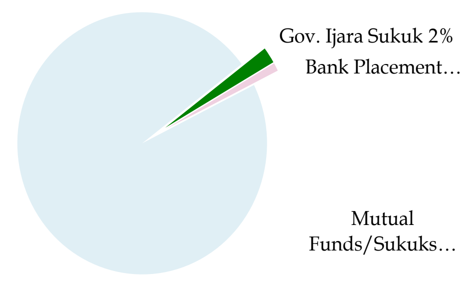
Fund Information

Fund Name	Mustehkam Munafa
Launch Date	1-Mar-23
Launch Price (PKR)	500
Fund Size (PKR)	1,591,022,620
Unit Price (PKR)	757.3069
Category	Money Market Fund of Funds
Risk Profile	Low
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	0.75%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of Mustehkam Munafa



Asset Allocation



Asset Allocation

	Jun-26	May-26
Bank Placement	1%	0%
Mutual Funds/Sukuks	97%	98%
Gov. Ijara Sukuk	2%	2%
Real Estate	0%	0%
Miscellaneous	0%	0%

Credit Quality

Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	8.19%	8.60%
Standard Deviation	1.63%	
Since Inception Return (Annualized)	13.26%	
365-Day Return	7.99%	
5-Year Return		
10-Year Return		

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23
Mustehkam Munafa	8.19%	8.32%	8.11%	7.95%	8.26%	17.78%	18.28%

Prosperity Fund

Investment Objective

The objective is to provide capital appreciation over long term through underlying portfolio of fixed-income instruments with a medium-risk profile.

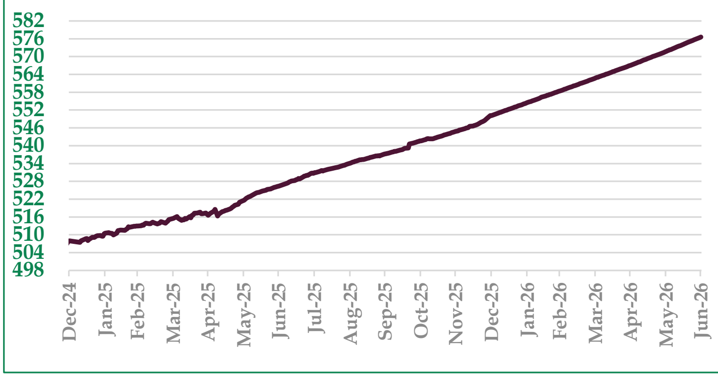
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 4.8309 (0.84%) from the previous month.

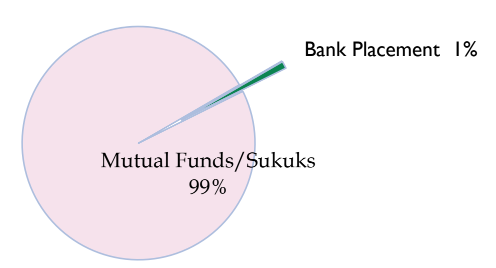
Fund Information

Fund Name	Prosperity Fund
Launch Date	15-Nov-24
Launch Price (PKR)	500
Fund Size (PKR)	2,347,275,478
Unit Price (PKR)	576.5792
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.00%
Total Expense Ratio CYTD	0.50%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accounta
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of Prosperity Fund



Asset Allocation



Asset Allocation

	Jun-26	May-26
Bank Placement	1%	3%
Mutual Funds/Sukuks	99%	97%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

Credit Quality

Key Ratios

		Jun-26	May-26
Fund Return (Monthly)		10.28%	9.76%
Standard Deviation		0.84%	
Since Inception Return (Annualized)		9.18%	
365-Day Return		9.54%	
5-Year Return (Annualized)			
10-Year Return (Annualized)			

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24
Prosperity Fund (Annualized)*	10.28%	9.83%	9.69%	9.68%	8.31%	12.60%
Prosperity Fund (Absolute)	0.84%	2.48%	3.98%	4.80%	8.31%	1.59%

** Effective from 1 Jan 2026, the fund's investment strategy is shifted from equities to fixed income securities going forward.*

Kafalat Pension Fund

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Investment Objective

The fund objective is to generate a return with a medium risk profile to honour guaranteed annuity obligations by investing in a portfolio of fixed income, equities and REIT schemes. This allocation aims to balance growth and stability, aligning with the medium-risk profile necessary to sustain the fund's commitment to annuity payments.

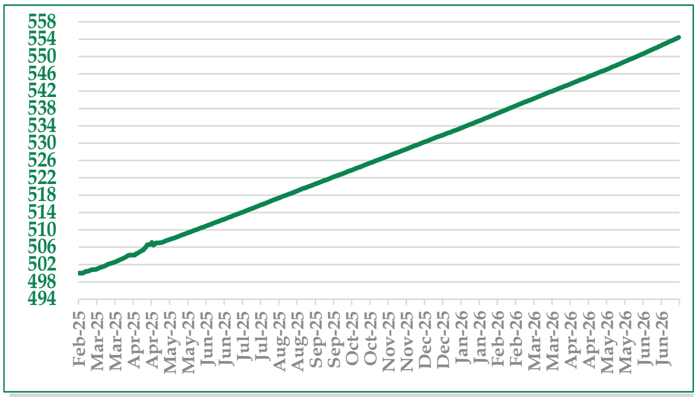
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 3.8573 (0.70%) from the previous month.

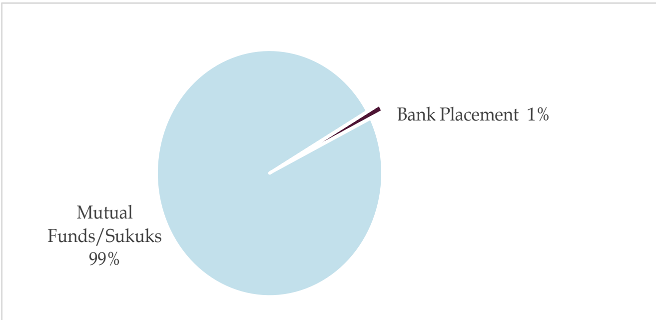
Fund Information

Fund Name	Kafalat Pension Fund
Launch Date	21-Feb-25
Launch Price (PKR)	500
Fund Size (PKR)	100,573,133
Unit Price (PKR)	554.4120
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.25%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of Kafalat Pension



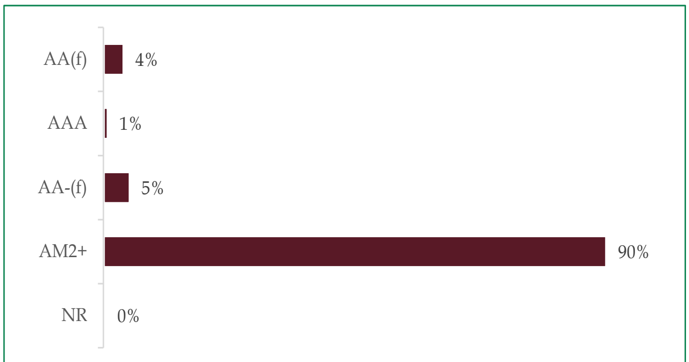
Asset Allocation



Asset Allocation

	Jun-26	May-26
Bank Placement	1%	5%
Equity Mutual Fund	0%	4%
Mutual Funds/Sukuks	99%	89%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	2%

Credit Quality



Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	8.52%	8.01%
Standard Deviation	0.40%	
Since Inception Return	7.93%	
365-Day Return	7.97%	
5-Year Return		
10-Year Return		

Returns (Annualized)

	1M	3M	6M	CYTD	CY25
Kafalat Pension Fund	8.52%	8.07%	7.97%	7.99%	7.76%

Pure Protection Fund

PAK-QATAR FAMILY TAKAFUL
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Investment Objective

The objective is to provide capital appreciation over long term through underlying portfolio of fixed-income instruments with a medium-risk profile.

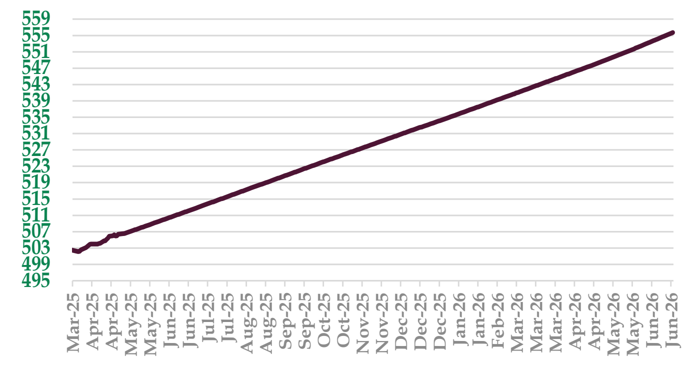
Managers' Comment

During the month of Jun-26 NAV per unit has increased by PKR 3.9714 (0.72%) from the previous month.

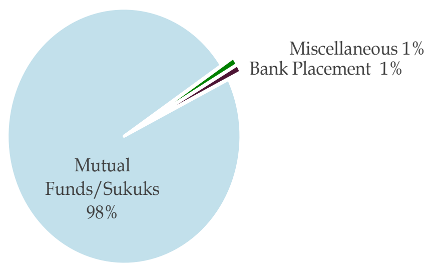
Fund Information

Fund Name	Pure Protection Fund
Launch Date	21-Feb-25
Launch Price (PKR)	500
Fund Size (PKR)	2,845,403,602
Unit Price (PKR)	555.2143
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	2.50%
Total Expense Ratio CYTD	1.25%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	Zahid Hussain Awan
	Said Gul
	Muhammad Kamran Saleem
	Muhammad Ahsan Qureshi
	Waqas Ahmad
	Abdul Rahim Abdul Wahab

Graphical Performance of Pure Protection



Asset Allocation



Asset Allocation

	Jun-26	May-26
Bank Placement	1%	2%
Mutual Funds/Sukuks	98%	97%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	1%	1%

Credit Quality

Key Ratios

	Jun-26	May-26
Fund Return (Monthly)	8.77%	8.25%
Standard Deviation	0.41%	
Since Inception Return	8.05%	
365-Day Return	8.25%	
5-Year Return		
10-Year Return		

Returns (Annualized)

	1M	3M	6M	CYTD	CY25
Pure Protection Fund	8.77%	8.31%	8.17%	8.15%	8.16%

PAK-QATAR
FAMILY TAKAFUL

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