

FUND MANAGER REPORT

August - 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



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GROUP



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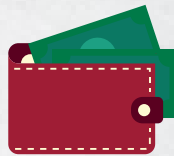
Mahana Bachat & Takaful Flexi Plan

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

Complimentary Takaful Coverage from Waqf Fund



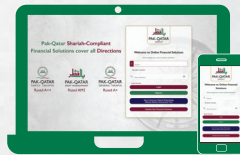
No lock-in
period of investment



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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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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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 Retirement 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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Market Summary

	31-Aug-26	MTD	30days	90days	FYTD	CYTD
KSE100	176,976	0.50%	0.5%	3.5%	-1.8%	1.7%
KMI30	251,657	1.80%	1.8%	2.8%	-2.2%	1.3%
KSEAll	107,432	0.85%	0.8%	4.4%	-1.4%	2.7%

Global Markets

	31-Aug-26	MTD	30days	90days	FYTD	CYTD
UK	10,824	-0.4%	0.4%	-4.2%	-3.0%	-8.2%
USA	26,371	3.9%	-3.8%	2.7%	-0.6%	-11.9%
China	3,986	4.0%	-3.9%	2.2%	2.7%	-0.4%
Japan	65,827	2.3%	-2.2%	1.4%	8.0%	-23.5%
India	76,957	-1.5%	1.5%	-3.0%	-0.6%	10.7%

Portfolio Investments (USD mn)

EQUITY

	15 days	30 days	90 days	365days	FYTD	CYTD
FIPI (net)	(16)	(20)	(170)	(759)	10	(587)
LIPI (net)	16	20	170	759	(10)	587
Ind.	18	32	20	328	55	176
Banks/DFIs	(17)	(39)	(47)	(110)	(40)	(100)
Companies	10	20	234	562	8	511
M.Funds	(4)	9	41	260	(20)	129
Brokers	0	4	6	(9)	1	(16)
Others	2	1	(20)	(28)	(7)	1
Ins.	6	(5)	(66)	(249)	(9)	(7)
NBFC	0	(0)	1	4	1	2

Key Economic Figures

		FY23	FY24	FY25	FY26	FYTD
Policy Rate	31-Aug-26	22.0%	20.5%	11.0%	11.50%	11.50%
1yr KIBOR	31-Aug-26	23.3%	19.2%	11.3%	12.06%	11.99%
Inflation	July End	29.4%	12.6%	3.20%	11.10%	9.20%
PKR USD*	31-Aug-26	286.0	279.0	283.7	278.31	277.47

Key Economic Figures

		FY23	FY24	FY25	FY26	FY-TD
Imports	USD'mn	51,979	48,402	59,076	76,391	6,154
Exports	USD'mn	27,903	28,678	32,296	40,877	3,008
Trade Deficit	USD'mn	(24,076)	(19,724)	(26,780)	(35,514)	(3,146)
Remittances	USD'mn	27,028	27,093	38,346	41,585	3,631
FX Reserves	USD'mn	9,181	14,207	18,091	22,442	22,587

PKRV Rates (change in bps)

	Rate %	15day Δ	1m Δ	3m Δ	6m Δ	12m Δ
PKRV 1Y	11.95	14	14	(60)	130	99
PKRV 3Y	11.91	35	35	(72)	130	83
PKRV 5Y	11.90	24	24	(49)	61	53
PKRV 10Y	12.17	18	18	(58)	41	15
PKRV 20Y	12.45	11	11	(54)	50	-

*Inter Bank Rate

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

	Index Weight (%)	Current Market Cap (PKR'Bn)	Previous Market Cap (PKR'Bn)	Change (%) in Market Cap
SECTORS				
COMMERCIAL BANKS	31.03	1,550	1,566	(0.01)
FERTILIZER	12.12	605	619	(0.02)
OIL & GAS EXPLORATION COMPANIES	12.49	624	592	0.05
CEMENT	8.76	438	438	0.00
AUTOMOBILE ASSEMBLER	3.64	182	180	0.01
OIL & GAS MARKETING COMPANIES	2.78	139	130	0.06
PHARMACEUTICALS	2.41	120	125	(0.04)

Commentary

Economic Review

Pakistan's macro backdrop stabilized through FY26, though price pressures are re-emerging, driven mainly by food. The SBP held its policy rate at 11.5% in July (a second consecutive pause), with July inflation at 9.2% YoY. We estimate headline CPI at 10.87% YoY in August 2026, up 0.9% MoM on a 1.94% MoM jump in food prices (onions, chicken, pulses, vegetables), while core inflation stays contained. FY27 average inflation is projected near 9.40%, above FY26's 7.03%, keeping CPI above the SBP's 5-7% target – we expect a hold at 11.5% in September.

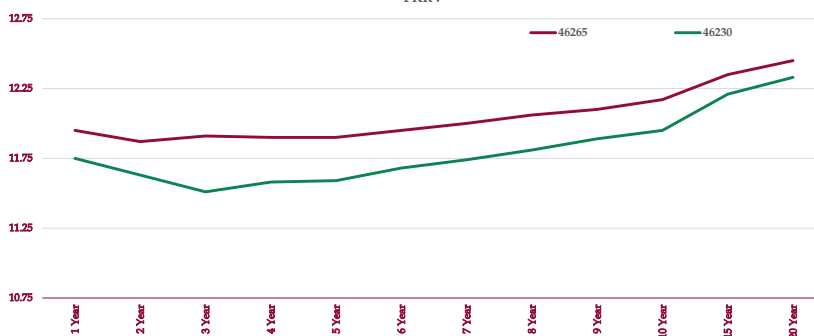
On the Fiscal side, the FBR closed FY26 at Rs 13tr, beating its revised Rs 12.983tr target by Rs 21bn, aided by record petroleum levy receipts (Rs1.564tr). FY27's target is set at Rs15.264tr (+17.4% YoY, IMF-binding). July FY27 collection of Rs 820bn beat its target by Rs 40bn (+8% YoY), but August fell short by Rs 28bn (Rs 902bn vs Rs 930bn target, flat YoY), leaving 2MFY27 collection at Rs 1.722tr – just Rs 12bn above the Rs 1.710tr target, a modest 4% YoY growth pace against a much steeper full-year requirement. The fiscal deficit stayed near 1.6% of GDP in 11MFY26. Externally, reserves stood at \$17.081bn (Aug 13; total liquid \$22.506bn), remittances topped \$41bn in FY26 (est. \$44bn FY27), and the current account deficit narrowed 60% MoM to \$328mn in July; the rupee held near 277.6/USD.

Capital Market Review

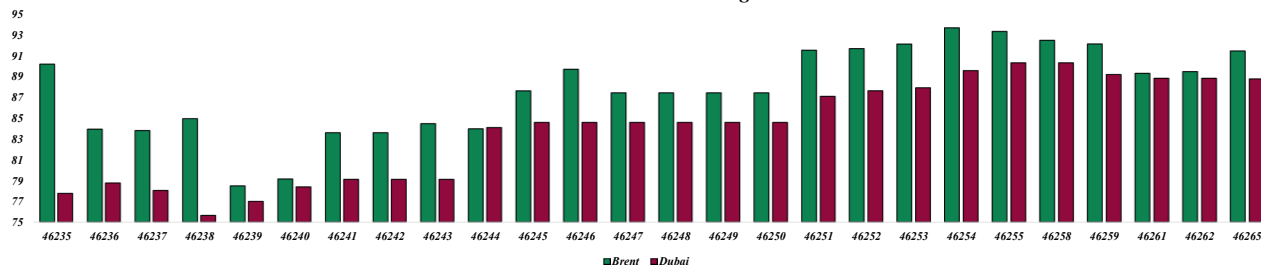
Equity Market: The KSE-100 closed at 176,975.67 on August 31, down 720.83 points (-0.41%) as escalating US-Iran tensions over the Strait of Hormuz pushed Brent above \$90/bbl; the prior week had been range-bound (+0.3%, to 177,696.52). The index remains 19.5% higher YoY but has corrected roughly 7% off its 52-week/record high of 191,032.73, with August marked by sharp two-way swings, a 3% weekly rally (banks contributing 1,919 points) followed by broad-based selling across autos, cement, banks, OMCs, E&P and power on renewed oil-price shocks. Refineries, cement, power, OMCs, fertilizer and banks led earlier gains before reversing; banking, fertilizer and energy remain the structural drivers. At \$59bn market cap and low regional P/E, upside potential persists, but near-term direction stays hostage to Middle-East escalation and the September MPS.

Primary Market: Latest T-bill cut-offs were 11.46% (1-month) and 11.99% (12-month), bids at 4.2x accepted amount, favoring risk-free paper. Secondary/money market: SBP injected Rs 12,240.8bn via OMOs on August 28 at an 11.51% cut-off, keeping liquidity ample. With August CPI estimated at 10.87% YoY (food-led) and FY27 average near 9.40%, we expect a hold at 11.5% in September, anchoring yields near 11.4–11.6%.

PKRV



Oil Price Movement - Aug'26



31-Aug-26

Disclaimer: The information contained in this report has been compiled by research department of Pak Qatar Asset Management Company Limited(PQAMC), from various sources supposed to be reliable and in good faith, but no representation or warranty, express or implied, is made as to their accuracy, completeness or correctness. Moreover, all opinions, figures and estimates contained in this document are based judgments as of the date of this document and are subject to change without notice and are provided in good faith but without legal responsibility.



PAK-QATAR
FAMILY TAKAFUL

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	2,438	3039.40	0.15%	10.30%	-0.50%
PIF Balance	8-Apr-08	Balanced Fund of Fund	Medium	3,523	2130.82	0.68%	8.19%	-0.21%
PIF Conservative	8-Apr-08	Balanced Fund of Funds	Medium	6,890	2767.85	6.53%	9.74%	8.97%
Secure Wealth	26-Apr-11	Income Fund of Funds	Moderate	13	2050.50	7.97%	9.62%	7.47%
Pure Saving	15-Aug-22	Balanced Fund of Funds	Medium	37,868	877.53	9.15%	14.91%	9.43%
Mustehkam Munafa	1-Mar-23	Money Market Fund of Fund	Low	1,636	768.66	8.27%	13.06%	8.78%
Prosperity Fund	15-Nov-24	Balanced Fund of Funds	Medium	2,634.9	586.59	9.95%	9.32%	10.20%
Kafalat Pension Fund	21-Feb-25	Balanced Fund of Funds	Medium	130	562.37	8.19%	8.02%	8.44%
Pure Protection Fund	21-Feb-25	Balanced Fund of Funds	Medium	3,634	563.42	8.38%	8.16%	8.69%
Asset Under Management				58,766				

PIF Aggressive



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 Aug-26 NAV per unit has decreased by PKR -15.1953 (-0.50%) from the previous month.

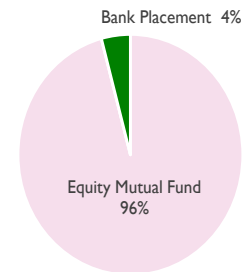
Fund Information

Fund Name	PIF Aggressive
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	2,437,797,397
Unit Price (PKR)	3,039.4008
Category	Aggressive Fund of Fund
Risk Profile	High
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.00%
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

	Aug-26	Jul-26
Equity Mutual Fund	96%	95%
Mutual Funds	0%	0%
Bank Placement	4%	5%
Gov. Ijara Sukuk/Govt Backed Securities	0%	0%
Miscellaneous	0%	0%

Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	-0.50%	-5.22%
Standard Deviation (Annualized, Since August 2015)	21.91%	
Since Inception Return (Annualized)	10.30%	
365-Day Return	15.16%	
5-Year Return (Annualized)	16.29%	
10 Year Return (Annualized)	9.63%	

Credit Quality



Returns (Absolute Return)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Aggressive	-0.50%	-1.15%	12.99%	0.15%	23.12%	53.48%	52.42%	-17.30%	-11.22%	13.53%	12.51%

PIF Balanced



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Together for the Future

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 Aug-26 NAV per unit has decreased by PKR -4.4369 (-0.21%) from the previous month.

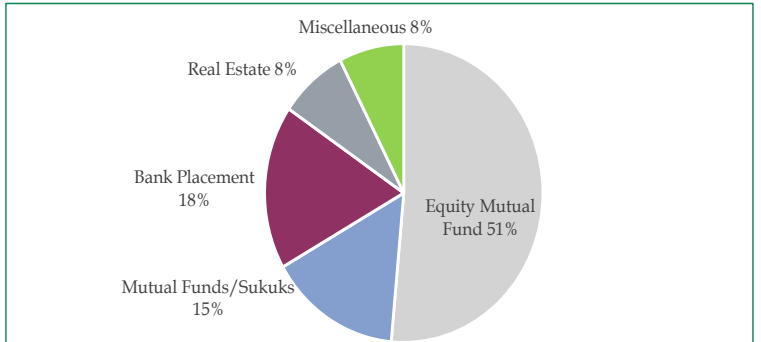
Fund Information

Fund Name	PIF Balance
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	3,523,182,660
Unit Price (PKR)	2,130.8162
Category	Balanced Fund of Fund
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.00%
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



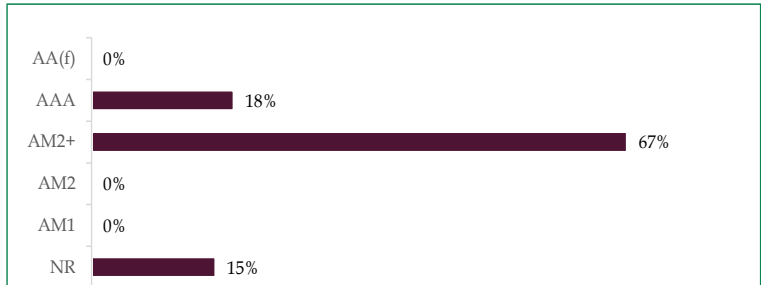
Asset Allocation

	Aug-26	Jul-26
Equity Mutual Fund	51%	51%
Mutual Funds/Sukuks	15%	15%
Bank Placement	18%	14%
Real Estate	8%	13%
Miscellaneous	8%	7%

Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	-0.21%	-1.67%
Standard Deviation (Annualized, Since August 201)	17.12%	
Since Inception Return (Annualized)	8.19%	
365-Day Return	6.30%	
5-Year Return (Annualized)	9.49%	
10-Year Return (Annualized)	7.18%	

Credit Quality



Returns (Absolute Return)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Balanced	-0.21%	0.60%	6.78%	0.68%	9.27%	24.06%	17.51%	-5.91%	-1.01%	12.12%	9.50%

PIF Conservative

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

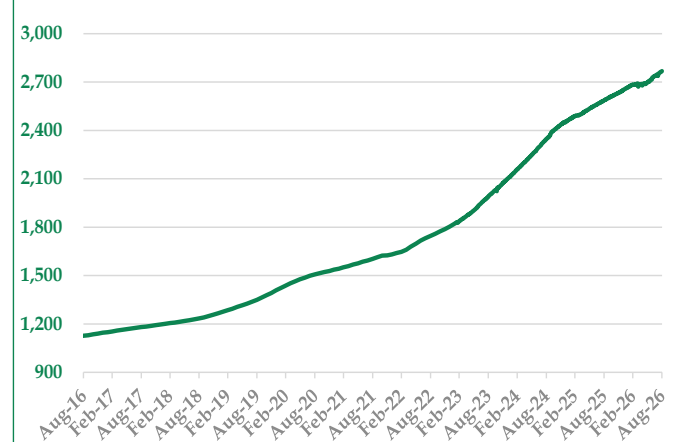
Managers' Comment

During the month of Aug-26 NAV per unit has increased by PKR 20.9251 (0.76%) from the previous month.

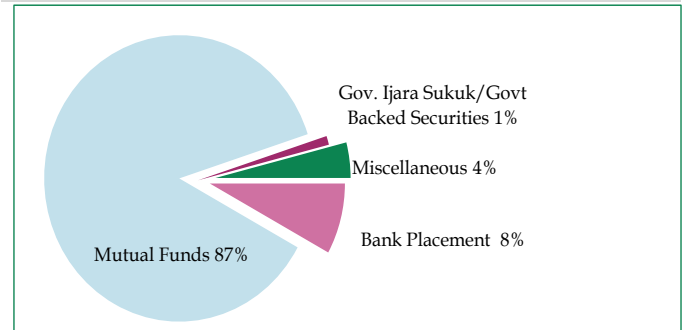
Fund Information

Fund Name	PIF Conservative
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	6,890,392,202
Unit Price (PKR)	2,767.8536
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	1.00%
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

	Aug-26	Jul-26
Bank Placement	8%	1%
Mutual Funds	87%	95%
Gov. Ijara Sukuk/Govt Backed Securities	1%	1%
Real Estate	0%	0%
Miscellaneous	4%	3%

Credit Quality



Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	8.97%	8.33%
Standard Deviation (Annualized, Since August 2015)	36.36%	
Since Inception Return	9.74%	
365-Day Return	7.01%	
5-Year Return	12.90%	
10-Year Return	10.46%	

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Conservative	8.97%	10.16%	8.75%	6.53%	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.

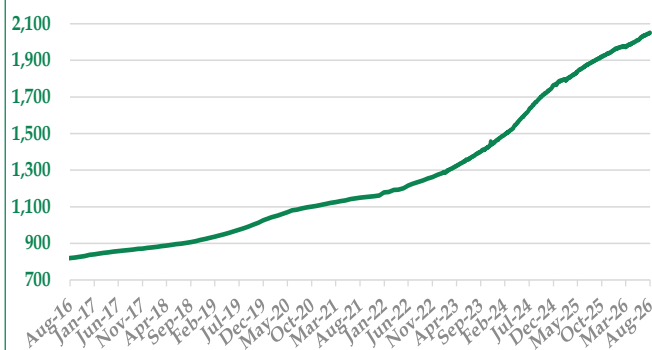
Managers' Comment

During the month of Aug-26 NAV per unit has increased by PKR 12.9306 (0.63%) from the previous month.

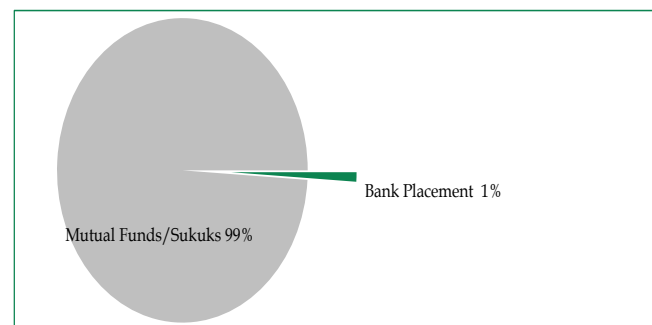
Fund Information

Fund Name	Secure Wealth
Launch Date	26-Apr-11
Launch Price (PKR)	500
Fund Size (PKR)	12,513,518
Unit Price (PKR)	2,050.5017
Category	Income Fund of Funds
Risk Profile	Moderate
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.00%
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

	Aug-26	Jul-26
Bank Placement	1%	3%
Mutual Funds/Sukuks	99%	97%
Gov. Ijara Sukuk/Govt Backed Securities	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	7.47%	9.62%
Standard Deviation (Annualized)	1.12%	
Since Inception Return	9.62%	
365-Day Return	8.45%	
5-Year Return	12.64%	
10-Year Return	10.17%	

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
Secure Wealth	7.47%	9.20%	9.18%	7.97%	10.36%	21.07%	14.34%	9.56%	4.77%	8.11%	11.01%

Pure Saving

Investment Objective

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

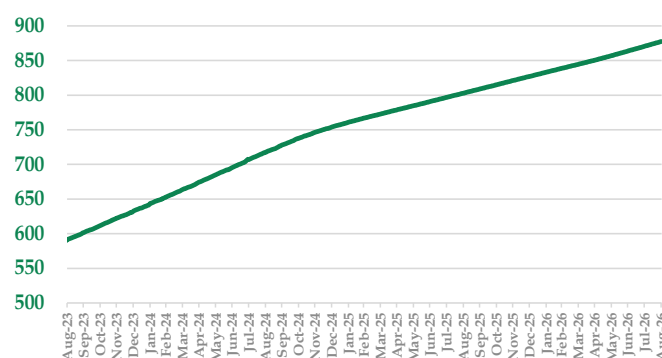
Managers' Comment

During the month of Aug-26 NAV per unit has increased by PKR 6.9724 (0.80%) from the previous month.

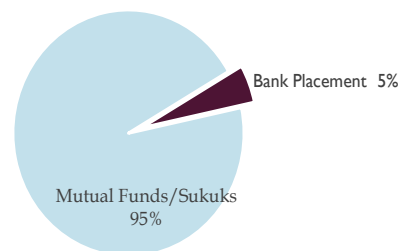
Fund Information

Fund Name	Pure Saving
Launch Date	15-Aug-22
Launch Price (PKR)	500
Fund Size (PKR)	37,867,573,158
Unit Price (PKR)	877.5338
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.75%
Total Expense Ratio CYTD	1.17%
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



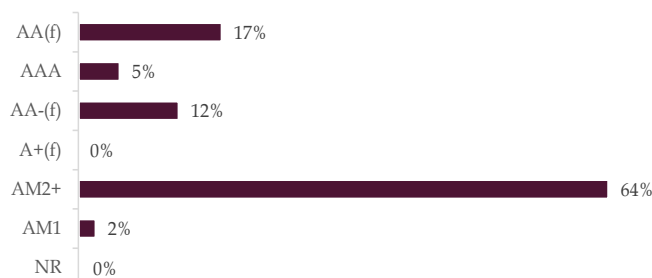
Asset Allocation

	Aug-26	Jul-26
Bank Placement	5%	5%
Mutual Funds/Sukuks	95%	95%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	9.43%	9.38%
Standard Deviation	1.15%	
Since Inception Return	14.91%	
365-Day Return	9.29%	
5-Year Return		
10-Year Return		

Credit Quality



Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22
Pure Saving	9.43%	9.51%	9.30%	9.15%	9.67%	19.15%	20.22%	13.91%

Mustehkam Munafa



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Together for the Future

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 Aug-26 NAV per unit has increased by PKR 5.6865 (0.75%) from the previous month.

Fund Information

Fund Name	Mustehkam Munafa
Launch Date	1-Mar-23
Launch Price (PKR)	500
Fund Size (PKR)	1,635,752,653
Unit Price (PKR)	768.6634
Category	Money Market Fund of Funds
Risk Profile	Low
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.00%
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

Asset Allocation

	Aug-26	Jul-26
Bank Placement	1%	2%
Mutual Funds/Sukuks	97%	96%
Gov. Ijara Sukuk	2%	2%
Real Estate	0%	0%
Miscellaneous	0%	0%

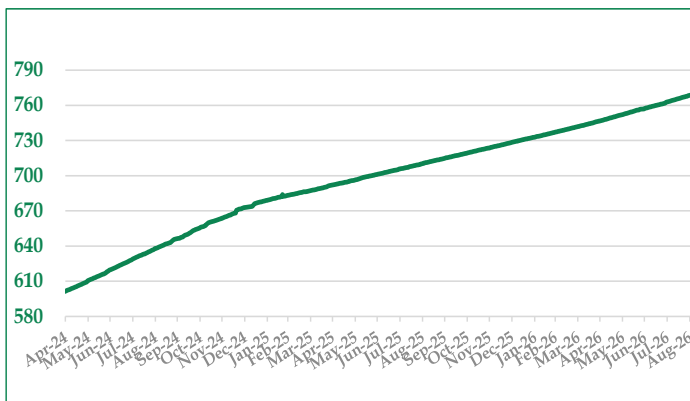
Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	8.78%	8.82%
Standard Deviation	1.59%	
Since Inception Return (Annualized)	13.06%	
365-Day Return	8.19%	
5-Year Return		
10-Year Return		

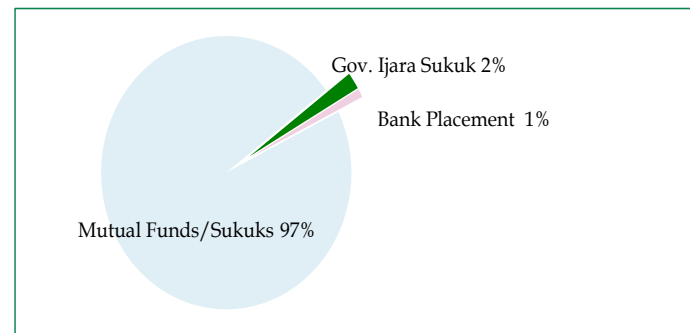
Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23
Mustehkam Munafa	8.78%	8.66%	8.62%	8.27%	8.26%	17.78%	18.28%

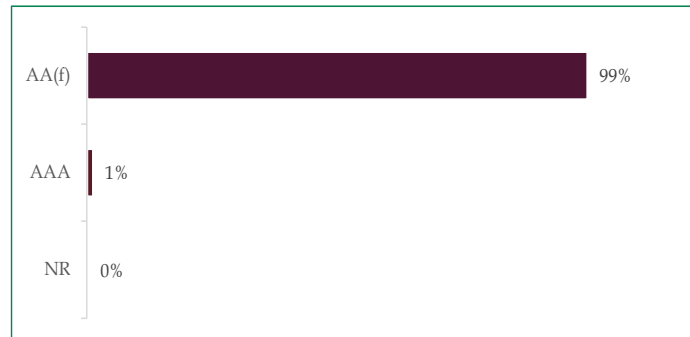
Graphical Performance of Mustehkam Munafa



Asset Allocation



Credit Quality



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 Aug-26 NAV per unit has increased by PKR 5.0366 (0.87%) from the previous month.

Fund Information

Fund Name	Prosperity Fund
Launch Date	15-Nov-24
Launch Price (PKR)	500
Fund Size (PKR)	2,634,929,093
Unit Price (PKR)	586.5911
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.00%
Total Expense Ratio CYTD	0.67%
Subscription/ Redemption Days	Business Days
Fund Manager	Pak Qatar Asset Management Company Ltd through a portfolio management agreement
Auditors	Yousuf Adil, Chartered Accountant
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

Asset Allocation

	Aug-26	Jul-26
Bank Placement	4%	4%
Mutual Funds/Sukuks	96%	96%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

Key Ratios

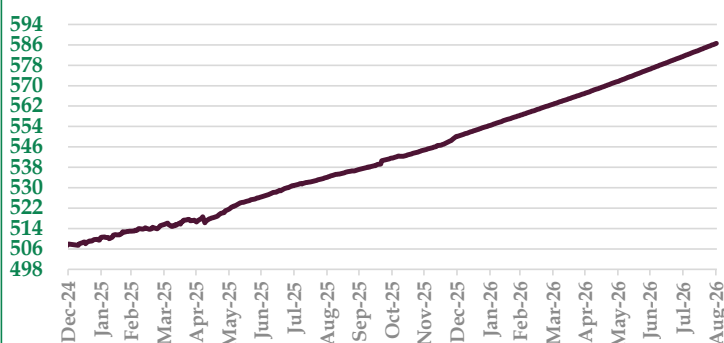
	Aug-26	Jul-26
Fund Return (Monthly)	10.20%	10.16%
Standard Deviation	0.81%	
Since Inception Return (Annualized)	9.32%	
365-Day Return	9.81%	
5-Year Return (Annualized)		
10-Year Return (Annualized)		

Returns (Annualized)

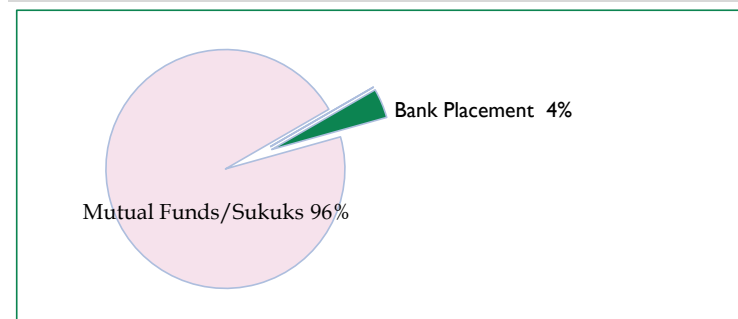
	1M	3M	6M	CYTD	CY25	CY24
Prosperity Fund (Annualized)*	10.20%	10.30%	10.10%	9.95%	8.31%	12.60%
Prosperity Fund (Absolute)	0.87%	2.60%	4.15%	6.62%	8.31%	1.59%

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

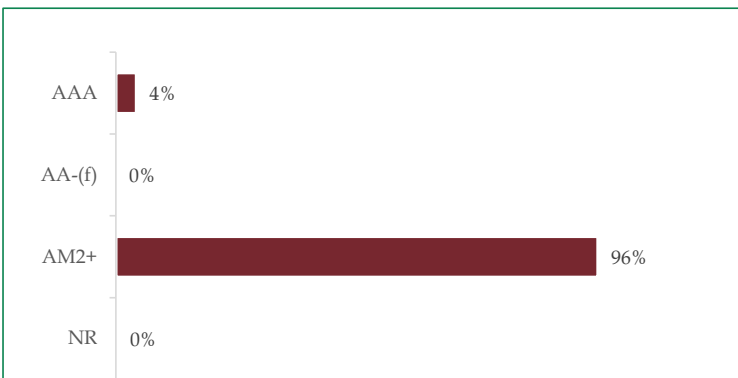
Graphical Performance of Prosperity Fund



Asset Allocation



Credit Quality



Kafalat Pension Fund



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.

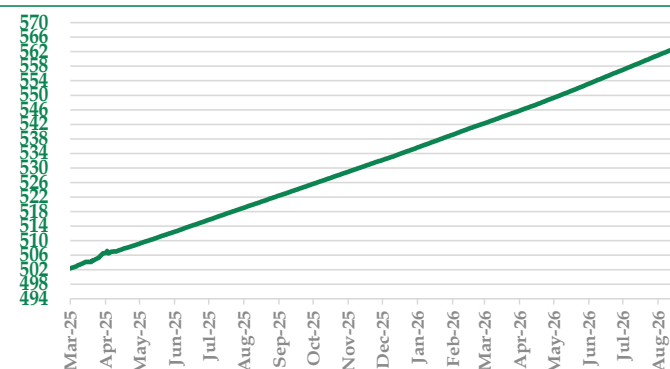
Managers' Comment

During the month of Aug-26 NAV per unit has increased by PKR 4.0025 (0.72%) from the previous month.

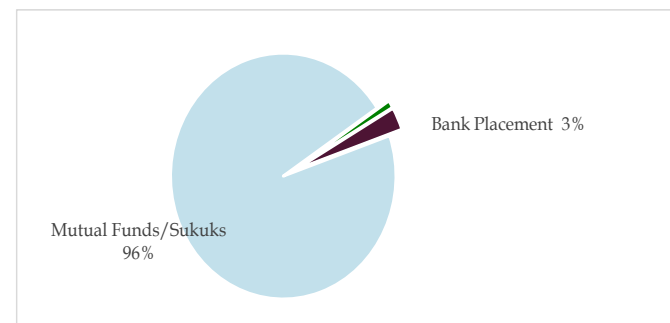
Fund Information

Fund Name	Kafalat Pension Fund
Launch Date	21-Feb-25
Launch Price (PKR)	500
Fund Size (PKR)	129,965,338
Unit Price (PKR)	562.3679
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.67%
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



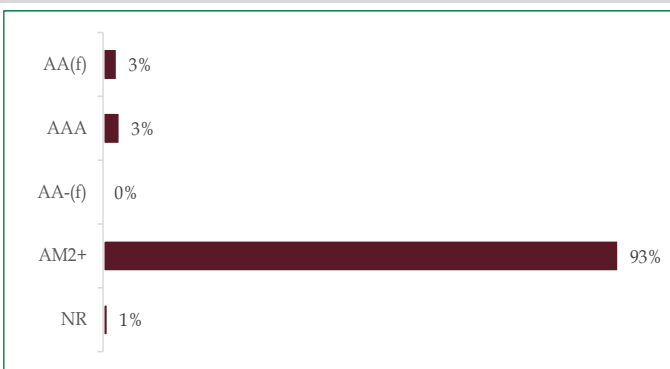
Asset Allocation

	Aug-26	Jul-26
Bank Placement	3%	4%
Equity Mutual Fund	0%	0%
Mutual Funds/Sukuks	96%	96%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	1%	0%

Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	8.44%	8.40%
Standard Deviation	0.40%	
Since Inception Return	8.02%	
365-Day Return	8.11%	
5-Year Return		
10-Year Return		

Credit Quality



Returns (Annualized)

	1M	3M	6M	CYTD	CY25
Kafalat Pension Fund	8.44%	8.51%	8.30%	8.19%	7.76%

Pure Protection Fund



PAK-QATAR
FAMILY TAKAFUL
Together for the Future

Investment Objective

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

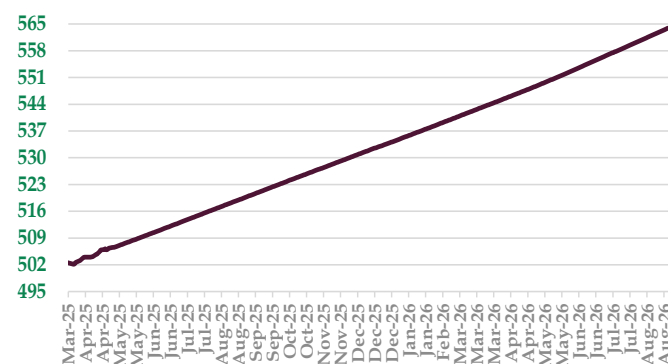
Managers' Comment

During the month of Aug-26 NAV per unit has increased by PKR 4.1279 (0.74%) from the previous month.

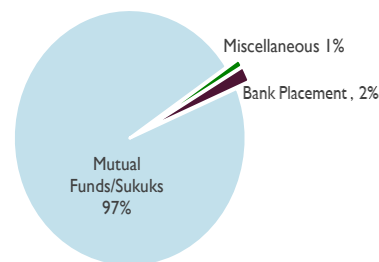
Fund Information

Fund Name	Pure Protection Fund
Launch Date	21-Feb-25
Launch Price (PKR)	500
Fund Size (PKR)	3,634,342,170
Unit Price (PKR)	563.4211
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	2.50%
Total Expense Ratio CYTD	1.67%
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

	Aug-26	Jul-26
Bank Placement	2%	1%
Mutual Funds/Sukuks	97%	99%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	1%	0%

Key Ratios

	Aug-26	Jul-26
Fund Return (Monthly)	8.69%	8.65%
Standard Deviation	0.40%	
Since Inception Return	8.16%	
365-Day Return	8.35%	
5-Year Return		
10-Year Return		

Credit Quality



Returns (Annualized)

	1M	3M	6M	CYTD	CY25
Pure Protection Fund	8.69%	8.76%	8.55%	8.38%	8.33%



PAK-QATAR FAMILY TAKAFUL

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