FUND MANAGER REPORT

October - 2026

AA / AM2+

Rated by VIS & PACRA with Stable outlook

Rated by PACRA with Stable outlook

PAK-QATAR FAMILY TAKAFUL

Individual Takaful

Managed by:

پاک قطر

PAK-QATAR ASSET MANAGEMENT

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

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AA / AM2+

Rated by VIS & PACRA with Stable outlook

Rated by PACRA with Stable outlook

PAK-QATAR FAMILY TAKAFUL

Mahana Bachat & Takaful Flexi Plan

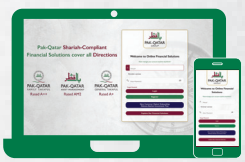
Shariah-compliant **monthly income** with **superior returns** and **complimentary Takaful**

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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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-Oct-26	MTD	30days	90days	FYTD	CYTD
KSE100	166,409	-2.09%	-2.09%	-5.5%	-7.7%	-4.4%
KMI30	237,972	-2.31%	-2.31%	-3.7%	-7.5%	-4.3%
KSEAll	100,708	-2.12%	-2.12%	-5.5%	-7.6%	-3.7%

Global Markets

	30-Oct-26	MTD	30days	90days	FYTD	CYTD
FTSE 100	10,730	1.2%	1.2%	-1.3%	2.2%	8.0%
NASDAQ Composite	25,437	-5.3%	-5.3%	0.2%	-3.0%	9.4%
Shanghai Composite	3,599	-6.3%	-6.3%	-6.1%	-12.1%	-9.3%
Nikkei 225	63,290	-5.7%	-5.7%	-1.7%	-11.0%	25.7%
Nifty 50	23,053	1.9%	1.9%	-5.5%	-3.4%	-11.8%

Portfolio Investments (USD mn)

EQUITY

	15 days	30 days	90 days	365days	FYTD	CYTD
FIPI (net)	(44)	(50)	(87)	(741)	(56)	(654)
LIPI (net)	45	50	87	741	56	654
Ind.	20	41	111	302	134	256
Banks/DFIs	8	16	(18)	(59)	(18)	(78)
Companies	5	21	57	580	46	549
M.Funds	(9)	(42)	(77)	99	(105)	43
Brokers	(2)	(4)	(8)	(12)	(12)	(28)
Others	29	28	34	21	27	35
Ins.	(7)	(10)	(14)	(194)	(17)	(7)
NBFC	(0)	0	0	4	1	3

Key Economic Figures

	30-Jun-23	30-Jun-24	30-Jun-25	30-Jun-26	30-Oct-26
Policy Rate	22.0%	20.5%	11.0%	11.50%	12.00%
1yr KIBOR	23.0%	19.0%	11.1%	11.81%	12.80%
Inflation	29.4%	12.6%	3.20%	11.10%	10.26%
PKR USD*	285.99	279.00	283.76	278.16	276.75

Key Economic Figures

		FY23	FY24	FY25	FY26	FYTD
Imports	USD'mn	52,695	53,156	59,146	64,470	18,129
Exports	USD'mn	27,875	30,979	32,342	30,821	8,383
Trade Deficit	USD'mn	(24,820)	(22,177)	(26,804)	(33,649)	(9,746)
Remittances	USD'mn	27,332	30,250	38,299	41,584	10,875
FX Reserves	USD'mn	9,160	13,996	18,091	22,045	26,750

PKRV Rates (change in bps)

	Rate %	15day Δ	1m Δ	3m Δ	6m Δ	12m Δ
PKRV 1Y	12.82	37	62	101	78	152
PKRV 3Y	12.67	(2)	(6)	111	14	128
PKRV 5Y	12.81	7	9	115	(4)	131
PKRV 10Y	12.80	-	6	81	(33)	91
PKRV 20Y	12.92	(3)	-	58	(36)	54

Inter Bank Rate

KSE100 Index Top Seven 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	31.04	1,446	1,427	0.01
FERTILIZER	13.10	611	595	0.03
OIL & GAS EXPLORATION COMPANIES	12.44	580	580	(0.00)
CEMENT	8.76	408	399	0.02
AUTOMOBILE ASSEMBLER	3.45	161	163	(0.02)
OIL & GAS MARKETING COMPANIES	2.81	131	133	(0.01)
PHARMACEUTICALS	2.40	112	113	(0.01)

Commentary

Economic Review

Pakistan's economy entered November 2026 with external buffers broadly intact but a tighter monetary policy stance amid the Middle East conflict and elevated global energy prices. CPI inflation eased to 10.26% YoY in September from 11.15% in August, while October inflation is estimated at 9.76%. However, annual SPI inflation remained elevated at 11.32% in the week ended 29 October, with LPG prices rising approximately 107% YoY. On 26 October, the SBP raised the policy rate by 50bps to 12%, marking the first increase since April 2026, citing geopolitical tensions, high energy prices and the need to maintain a positive real policy rate. The IMF projected FY27 GDP growth at 3.5%, average inflation at 9.9% and a current account deficit of 1.0% of GDP. Meanwhile, Pakistan and the IMF reached a staff-level agreement on 7 October, potentially unlocking approximately $1.21 billion, subject to Executive Board approval.

External reserves remained stable, with SBP reserves at $21.52 billion and banks' net reserves at $5.23 billion as of 23 October, taking total liquid reserves to $26.75 billion. The rupee closed at Rs276.80/USD on 27 October. However, external account pressures persisted as the September trade deficit widened 7.26% MoM to $3.53 billion, taking the 1QFY27 deficit to $10.77 billion, up 14.87% YoY. The current account recorded a $356 million deficit in September, while the 1QFY27 deficit reached $874 million against $755 million last year. Remittances provided support, increasing 12.7% YoY to $3.59 billion in September and 14.0% to $10.88 billion during 1QFY27. The KSE-100 closed at 166,409.25 on 30 October, while crude oil stood at approximately $104/barrel. Domestic petrol prices were reduced to Rs377.91/litre on 2 November from Rs390.66/litre at the beginning of October.

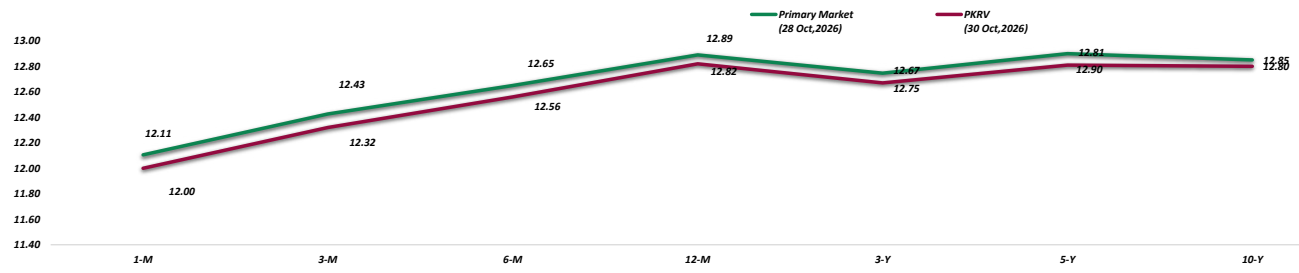
Overall, the outlook remains cautiously constructive but faces renewed inflationary and external risks. Expected moderation in inflation, stable reserves and strong remittance inflows provide support, while monetary tightening reflects the SBP's cautious stance. The outlook remains dependent on global energy prices, fiscal discipline, IMF approval and sustained external inflows, with the Middle East conflict representing a key downside risk.

Capital Market Review

Money Market: Pakistan's money market entered November 2026 following the SBP's 50bps policy rate increase to 12% on 26 October, effective 27 October. The overnight weighted-average repo rate stood at 11.34% on 29 October, while the interest rate corridor was revised to 11.0%–13.0%. As of 30 October, three-, six- and twelve-month KIBOR stood at 12.21%/12.46%, 12.41%/12.66% and 12.55%/13.05% (bid/offer), respectively. In the 28 October T-bill auction, cut-off yields increased to 12.1055% for one-month, 12.4261% for three-month, 12.6500% for six-month and 12.8900% for twelve-month bills. The SBP accepted approximately Rs1.91 trillion against bids of Rs4.87 trillion. Going forward, yields are likely to remain sensitive to inflation, government borrowing requirements, auction demand and liquidity management. Higher reinvestment yields may improve income opportunities for money market and income funds.

Equity Market: The PSX recovered strongly during the last week of October, with the KSE-100 gaining 4,034.37 points, or 2.48%, to close at 166,409.25 on 30 October. The recovery was supported by improved sentiment, corporate earnings and buying across major sectors. However, the index declined 784.18 points, or 0.47%, on 30 October amid profit-taking after four consecutive sessions of gains. Ready-market turnover reached approximately 825.5 million

PKRV - Primary Market



31-Oct-26

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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	1,917	2835.26	-6.57%	9.79%	-2.43%
PIF Balance	8-Apr-08	Balanced Fund of Fund	Medium	3,070	2064.78	-2.44%	7.93%	-1.17%
PIF Conservative	8-Apr-08	Balanced Fund of Funds	Medium	7,186	2806.46	6.99%	9.73%	7.27%
Secure Wealth	26-Apr-11	Income Fund of Funds	Moderate	15	2080.25	8.24%	9.62%	9.21%
Pure Saving	15-Aug-22	Balanced Fund of Funds	Medium	42,536	891.16	9.32%	14.71%	9.41%
Mustehkam Munafa	1-Mar-23	Money Market Fund of Fund	Low	1,471	779.61	8.44%	12.87%	8.50%
Prosperity Fund	15-Nov-24	Balanced Fund of Funds	Medium	3,563.8	596.44	10.13%	9.43%	10.17%
Kafalat Pension Fund	21-Feb-25	Balanced Fund of Funds	Medium	154	570.18	8.33%	8.09%	8.42%
Pure Protection Fund	21-Feb-25	Balanced Fund of Funds	Medium	4,097	571.47	8.54%	8.24%	8.66%
Asset Under Management				64,010				

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 Oct-26 NAV per unit has decreased by PKR -70.6495 (-2.43%) from the previous month.

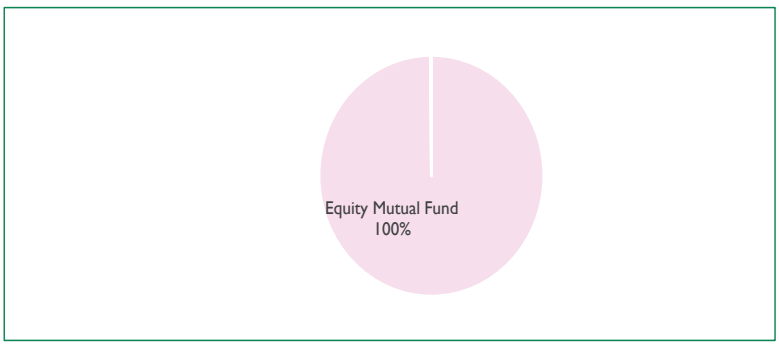
Fund Information

Fund Name	PIF Aggressive
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	1,916,699,845
Unit Price (PKR)	2,835.2632
Category	Aggressive Fund of Fund
Risk Profile	High
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 PIF Aggressive



Asset Allocation



Asset Allocation

	Oct-26	Sep-26
Equity Mutual Fund	100%	98%
Mutual Funds	0%	0%
Bank Placement	0%	2%
Gov. Ijara Sukuk/Govt Backed Securities	0%	0%
Miscellaneous	0%	0%

Credit Quality



Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	-2.43%	-4.39%
Standard Deviation (Annualized, Since August 2015)	21.78%	
Since Inception Return (Annualized)	9.79%	
365-Day Return	0.71%	
5-Year Return (Annualized)	16.55%	
10 Year Return (Annualized)	8.94%	

Returns (Absolute Return)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Aggressive	-2.43%	-6.70%	-12.03%	-6.57%	23.12%	53.48%	52.42%	-17.30%	-11.22%	13.53%	12.51%

PIF Balanced

PAK-QATAR FAMILY TAKAFUL
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

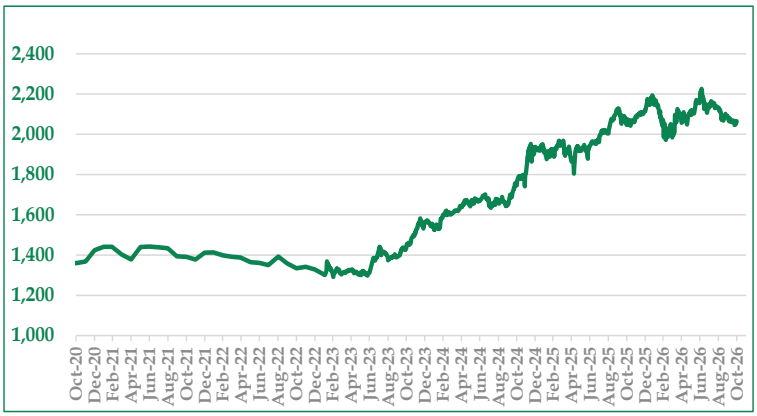
Managers' Comment

During the month of Oct-26 NAV per unit has decreased by PKR -24.4716 (-1.17%) from the previous month.

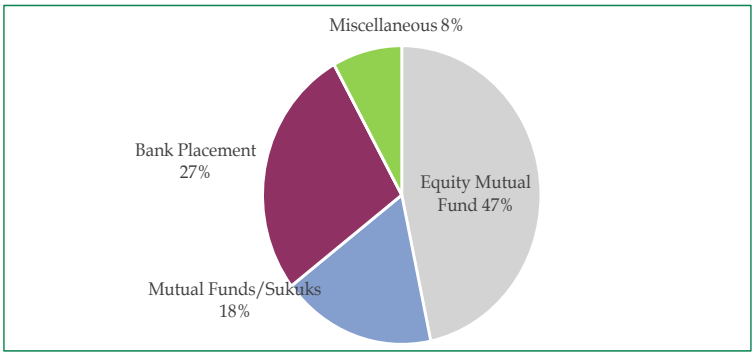
Fund Information

Fund Name	PIF Balance
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	3,070,495,078
Unit Price (PKR)	2,064.7833
Category	Balanced Fund of Fund
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 PIF Balance



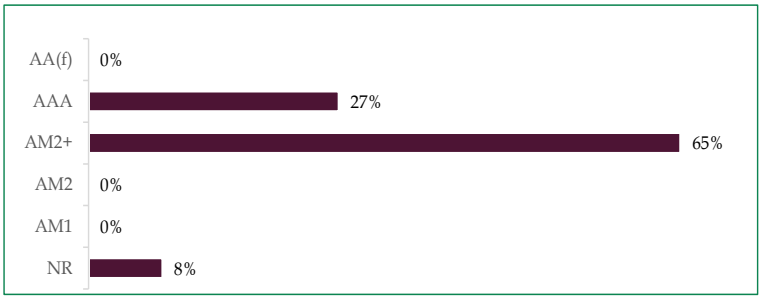
Asset Allocation & Sector Allocation



Asset Allocation

	Oct-26	Sep-26
Equity Mutual Fund	47%	51%
Mutual Funds/Sukuks	18%	16%
Bank Placement	27%	17%
Real Estate	0%	8%
Miscellaneous	8%	8%

Credit Quality



Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	-1.17%	-1.95%
Standard Deviation (Annualized, Since August 201	16.99%	
Since Inception Return (Annualized)	7.93%	
365-Day Return	0.87%	
5-Year Return (Annualized)	9.54%	
10-Year Return (Annualized)	6.88%	

Returns (Absolute Return)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Balanced	-1.17%	-3.10%	-4.91%	-2.44%	9.27%	24.06%	17.51%	-5.91%	-1.01%	12.12%	9.50%

PIF Conservative

PAK-QATAR FAMILY TAKAFUL
Together for the Future

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 Oct-26 NAV per unit has increased by PKR 16.6699 (0.60%) from the previous month.

Fund Information

Fund Name	PIF Conservative
Launch Date	8-Apr-08
Launch Price (PKR)	500
Fund Size (PKR)	7,186,212,120
Unit Price (PKR)	2,806.4593
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	1.25%
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

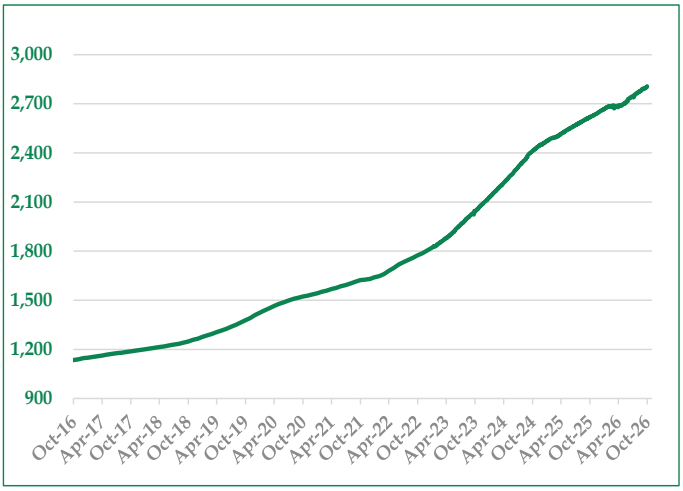
Asset Allocation

	Oct-26	Sep-26
Bank Placement	10%	7%
Mutual Funds	79%	89%
Gov. Ijara Sukuk/Govt Backed Securities	1%	0%
Real Estate	0%	0%
Miscellaneous	10%	4%

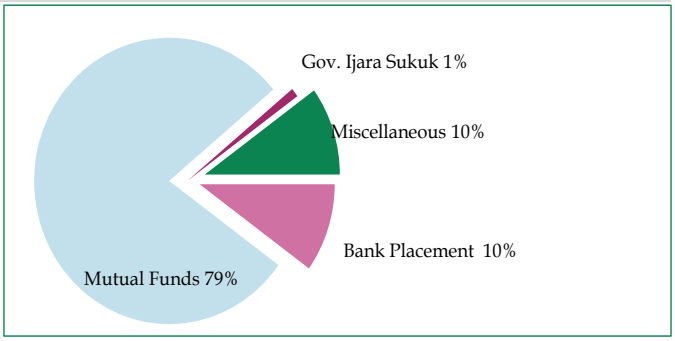
Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	7.27%	9.64%
Standard Deviation (Annualized, Since August 2015)	16.52%	
Since Inception Return	9.73%	
365-Day Return	7.21%	
5-Year Return	12.92%	
10-Year Return	10.52%	

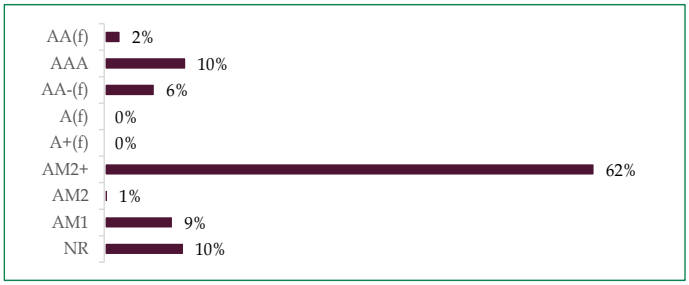
Graphical Performance of PIF Conservative



Asset Allocation



Credit Quality



Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
PIF Conservative	7.27%	8.70%	8.65%	6.99%	8.25%	16.58%	16.44%	10.64%	6.16%	8.98%	11.28%

Secure Wealth

PAK-QATAR FAMILY TAKAFUL
Together for the Future

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.

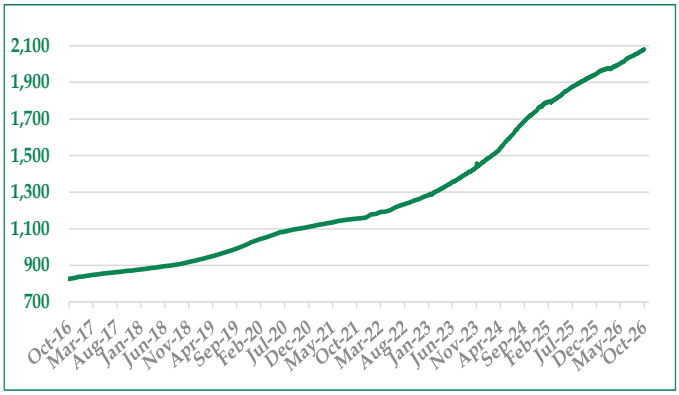
Managers' Comment

During the month of Oct-26 NAV per unit has increased by PKR 15.6328 (0.76%) from the previous month.

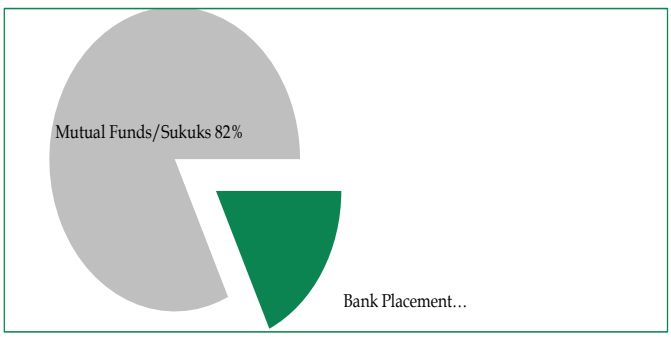
Fund Information

Fund Name	Secure Wealth
Launch Date	26-Apr-11
Launch Price (PKR)	500
Fund Size (PKR)	15,317,342
Unit Price (PKR)	2,080.2504
Category	Income Fund of Funds
Risk Profile	Moderate
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 Secure Wealth



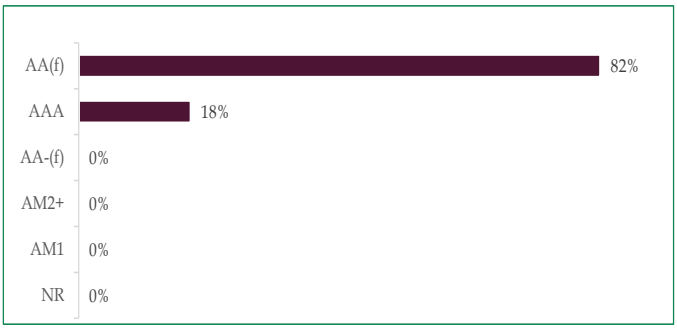
Asset Allocation



Asset Allocation

	Oct-26	Sep-26
Bank Placement	18%	1%
Mutual Funds/Sukuks	82%	99%
Gov. Ijara Sukuk/Govt Backed Securities	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

Credit Quality



Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	9.21%	8.38%
Standard Deviation (Annualized)	1.11%	
Since Inception Return	9.62%	
365-Day Return	8.33%	
5-Year Return	12.84%	
10-Year Return	10.23%	

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22	CY21	CY20	CY19
Secure Wealth	9.21%	8.42%	8.76%	8.24%	10.36%	21.07%	14.34%	9.56%	4.77%	8.11%	11.01%

Pure Saving

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 Oct-26 NAV per unit has increased by PKR 6.8396 (0.77%) from the previous month.

Fund Information

Fund Name	Pure Saving
Launch Date	15-Aug-22
Launch Price (PKR)	500
Fund Size (PKR)	42,535,510,701
Unit Price (PKR)	891.1605
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.75%
Total Expense Ratio CYTD	1.46%
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

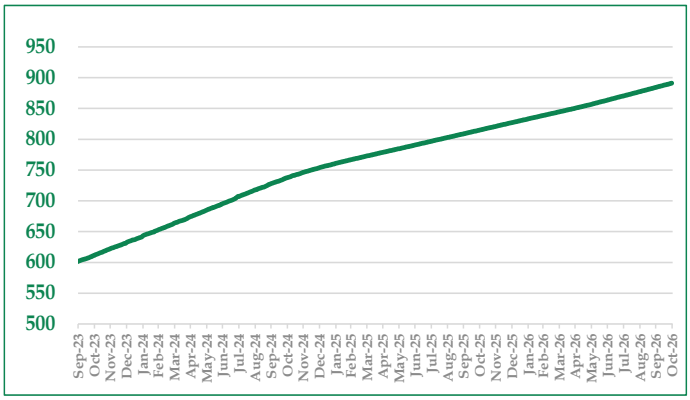
Asset Allocation

	Oct-26	Sep-26
Bank Placement	6%	4%
Mutual Funds/Sukuks	94%	96%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

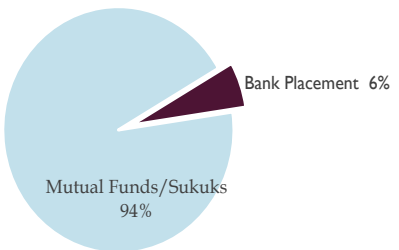
Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	9.41%	9.41%
Standard Deviation	1.13%	
Since Inception Return	14.71%	
365-Day Return	9.37%	
5-Year Return		
10-Year Return		

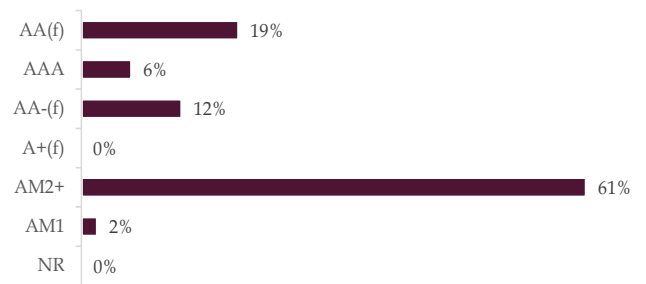
Graphical Performance of Pure Saving



Asset Allocation



Credit Quality



Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23	CY22
Pure Saving	9.41%	9.49%	9.52%	9.32%	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.

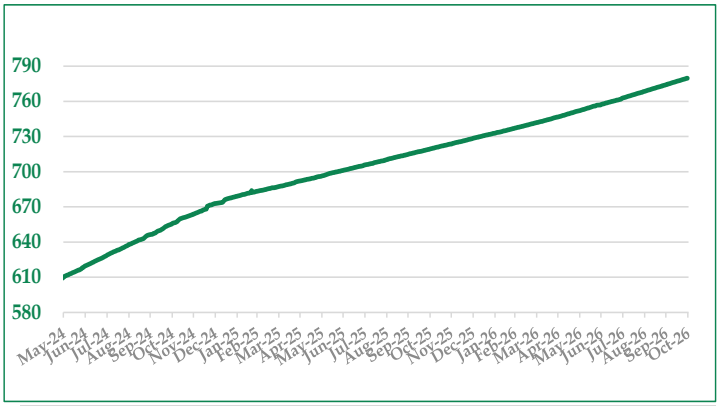
Managers' Comment

During the month of Oct-26 NAV per unit has increased by PKR 5.4088 (0.70%) from the previous month.

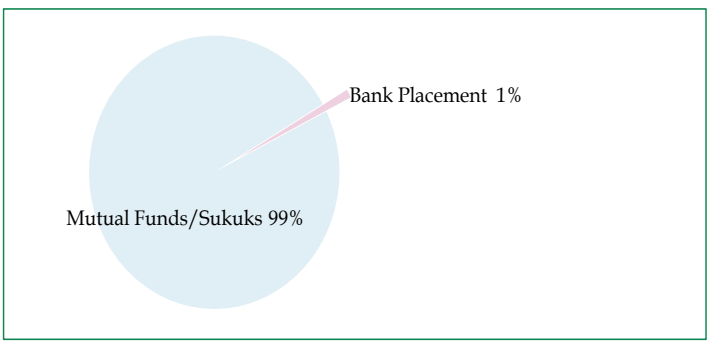
Fund Information

Fund Name	Mustehkam Munafa
Launch Date	1-Mar-23
Launch Price (PKR)	500
Fund Size (PKR)	1,471,034,272
Unit Price (PKR)	779.6112
Category	Money Market Fund of Funds
Risk Profile	Low
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	1.25%
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 Mustehkam Munafa



Asset Allocation



Asset Allocation

	Oct-26	Sep-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

	Oct-26	Sep-26
Fund Return (Monthly)	8.50%	8.77%
Standard Deviation	1.55%	
Since Inception Return (Annualized)	12.87%	
365-Day Return	8.38%	
5-Year Return		
10-Year Return		

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24	CY23
Mustehkam Munafa	8.50%	8.76%	8.81%	8.44%	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.

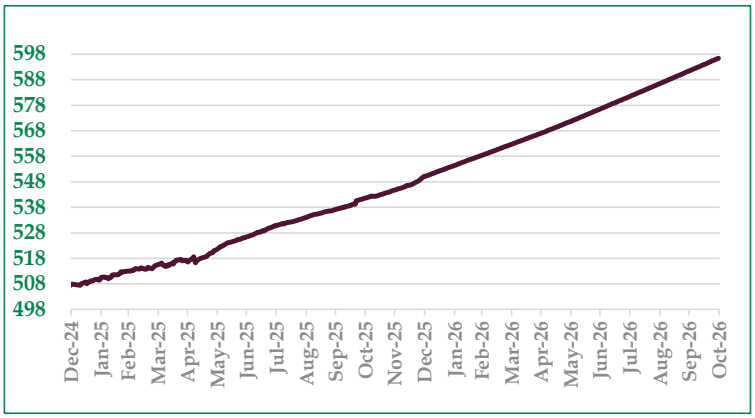
Managers' Comment

During the month of Oct-26 NAV per unit has increased by PKR 4.9420 (0.84%) from the previous month.

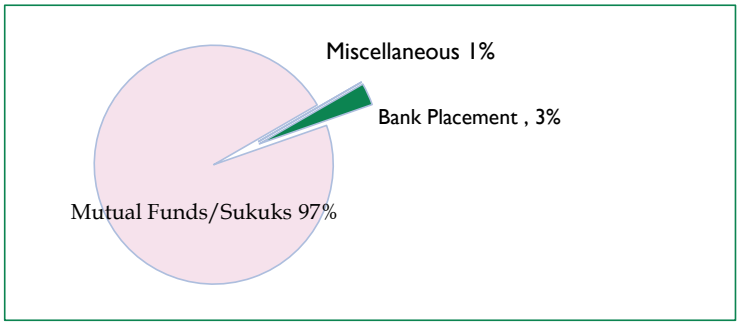
Fund Information

Fund Name	Prosperity Fund
Launch Date	15-Nov-24
Launch Price (PKR)	500
Fund Size (PKR)	3,563,818,557
Unit Price (PKR)	596.4351
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.00%
Total Expense Ratio CYTD	0.83%
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

	Oct-26	Sep-26
Bank Placement	3%	2%
Mutual Funds/Sukuks	97%	97%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	1%

Credit Quality



Key Ratios

		Oct-26	Sep-26
Fund Return (Monthly)		10.17%	10.17%
Standard Deviation		0.77%	
Since Inception Return (Annualized)		9.43%	
365-Day Return		10.12%	
5-Year Return (Annualized)			
10-Year Return (Annualized)			

Returns (Annualized)

	1M	3M	6M	CYTD	CY25	CY24
Prosperity Fund (Annualized)*	10.17%	10.27%	10.30%	10.13%	8.31%	12.60%
Prosperity Fund (Absolute)	0.84%	2.59%	3.44%	8.41%	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 Oct-26 NAV per unit has increased by PKR 3.9188 (0.69%) from the previous month.

Fund Information

Fund Name	Kafalat Pension Fund
Launch Date	21-Feb-25
Launch Price (PKR)	500
Fund Size (PKR)	154,231,627
Unit Price (PKR)	570.1786
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	1.50%
Total Expense Ratio CYTD	2.08%
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

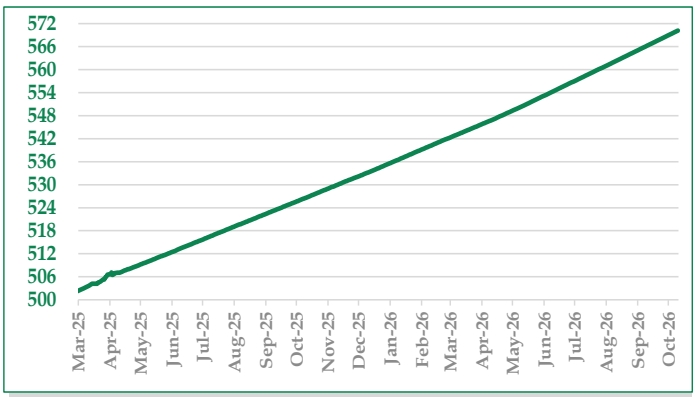
Asset Allocation

	Oct-26	Sep-26
Bank Placement	1%	1%
Equity Mutual Fund	0%	0%
Mutual Funds/Sukuks	99%	99%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	0%	0%

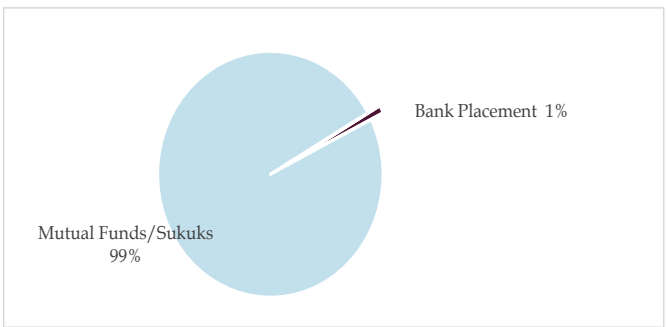
Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	8.42%	8.42%
Standard Deviation	0.39%	
Since Inception Return	8.09%	
365-Day Return	8.27%	
5-Year Return		
10-Year Return		

Graphical Performance of Kafalat Pension



Asset Allocation



Credit Quality



Returns (Annualized)

	1M	3M	6M	CYTD	CY25
Kafalat Pension Fund	8.42%	8.49%	8.51%	8.33%	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.

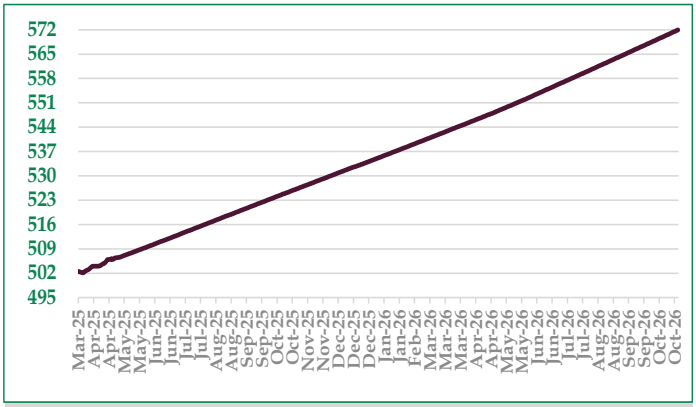
Managers' Comment

During the month of Oct-26 NAV per unit has increased by PKR 4.0389 (0.71%) from the previous month.

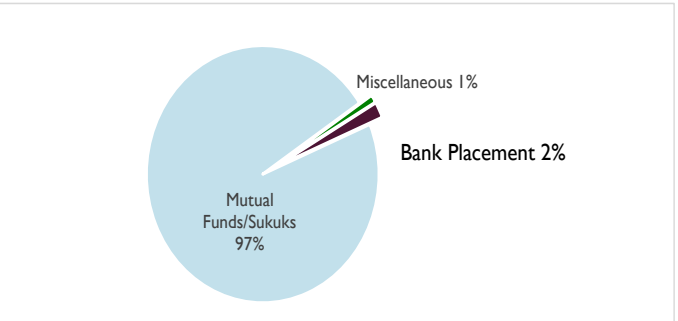
Fund Information

Fund Name	Pure Protection Fund
Launch Date	21-Feb-25
Launch Price (PKR)	500
Fund Size (PKR)	4,096,894,050
Unit Price (PKR)	571.4703
Category	Balanced Fund of Funds
Risk Profile	Medium
Pricing Mechanism	Forward
Pricing Days	Business Days
Management Fee	2.50%
Total Expense Ratio CYTD	2.08%
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

	Oct-26	Sep-26
Bank Placement	2%	3%
Mutual Funds/Sukuks	97%	96%
Gov. Ijara Sukuk	0%	0%
Real Estate	0%	0%
Miscellaneous	1%	1%

Credit Quality



Key Ratios

	Oct-26	Sep-26
Fund Return (Monthly)	8.66%	8.66%
Standard Deviation	0.39%	
Since Inception Return	8.24%	
365-Day Return	8.49%	
5-Year Return		
10-Year Return		

Returns (Annualized)

	1M	3M	6M	CYTD	CY25
Pure Protection Fund	8.66%	8.74%	8.76%	8.54%	7.85%

PAK-QATAR
FAMILY TAKAFUL

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