



Atlas Fund of Funds

HALF YEARLY REPORT

31 DECEMBER 2025

(UN-AUDITED)

Atlas
funds
Nurturing your investments



Managed By

Atlas Asset Management

Rated AM1 by PACRA
(as of November 07, 2025)



Vision

To be a market leader in providing quality fund management services with customer satisfaction as our premier goal.

Mission

We are committed to offering our investors the best possible risk adjusted returns on a diverse range of products, providing a stimulating and challenging environment for our employees, and committing to the highest ethical and fiduciary standards. We firmly believe that by placing the best interests of our clients first, we will also serve the best interest of our employees, our shareholders and the communities in which we operate.

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Atlas Fund of Funds

Organisation

Management Company

Atlas Asset Management Limited

Board of Directors of the Management Company

Chairman Mr. Iftikhar H. Shirazi
(*Non-Executive Director*)

Directors Mr. Shamshad Nabi
(*Independent Director*)
Ms Zehra Naqvi
(*Independent Director*)
Mr. Frahim Ali Khan
(*Non-Executive Director*)
Mr. Ali H. Shirazi
(*Non-Executive Director*)
Mr. M. Habib-ur-Rahman
(*Non-Executive Director*)

Chief Executive Officer Mr. Muhammad Abdul Samad
(*Executive Director*)

Company Secretary Ms Zainab Kazim

Board Committees

Audit Committee

Chairman Mr. Shamshad Nabi
Members Mr. Frahim Ali Khan
Mr. M. Habib-ur-Rahman

Secretary Mr. M. Uzair Uddin Siddiqui

Human Resource & Remuneration Committee

Chairperson Ms Zehra Naqvi
Members Mr. Frahim Ali Khan
Mr. Ali H. Shirazi
Mr. Muhammad Abdul Samad

Secretary Ms Zainab Kazim

Investment Committee

Chairman Mr. Muhammad Abdul Samad
Members Mr. Ali H. Shirazi
Mr. Khalid Mahmood
Mr. Muhammad Umar Khan
Mr. Hassaan Ahmed
Secretary Mr. Faizan Ur Rehman Sharif

Management Committee

Chairman Mr. Muhammad Abdul Samad
Members Mr. Khalid Mahmood
Ms Qurrat-ul-Ain Jafari
Mr. M. Kamran Ahmed
Mr. Tariq Ahmed Siddiqui
Ms Zainab Kazim
Mr. Najam Shehzad
Ms. Misbah Pervaiz*
Secretary Mr. Muhammad Umar Khan

* with effective from 13 January 2026

Risk Management Committee

Chairman Mr. Muhammad Abdul Samad
Members Mr. Khalid Mahmood
Secretary Mr. Shaikh Owais Ahmed

Chief Financial Officer

Ms Qurrat-ul-Ain Jafari

Chief Internal Auditor

Mr. M. Uzair Uddin Siddiqui

Registered Office

Ground Floor, Federation House Sharae Firdousi,
Clifton, Karachi - 75600

Tel: (92-21) 111-MUTUAL (6-888-25)
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CHAIRMAN'S REVIEW

It is my pleasure to present you the Half Yearly Financial Reports of Atlas Fund of Funds (ATFF) for half year ended December 31, 2025 of FY26.

FINANCIAL REVIEW:

ASSETS OF THE FUND:

As of December 31, 2025, the total assets of the fund stood at Rs. 12,177,759. These are majorly invested in Atlas Money Market Fund whose value stood at Rs. 4,359,006. An amount of Rs. 5,758,831 is invested in units of investee funds pending transfer to certificate holders.

LIABILITIES:

The aggregate liabilities stood at Rs. 7,991,159 as on December 31, 2025, detailed as under:

AMOUNT UNCLAIMED BY CERTIFICATE HOLDERS: The liabilities represents unclaimed amount by certificate holders on account of (i) dividends amounting to Rs. 988,306, (ii) cash proceeds on revocation unclaimed amounting to Rs. 964,413 and (iii) units of investee funds pending transfer to certificate holders, amounting to Rs. 5,758,831. The total unclaimed amount is Rs. 7,711,550.

ACCRUED AND OTHER LIABILITIES: These amount to Rs. 88,351.

INCOME: Net income for period ended December 31, 2025 stood at Rs. 358,825. The aggregate post revocation income stood at Rs. 4,186,600 on December 31, 2025.

COURT JUDGEMENTS IN THE WORKERS WELFARE FUND (WWF) & FEDERAL EXCISE DUTY (FED) CASES:

- In the case of FED, the bench of Honorable Sindh High Court had declared the levy of FED by Federal Government as unconstitutional, where provincial Governments have levied sales tax on the service. The Federal Government filed an appeal at Honorable Supreme Court of Pakistan which is pending adjudication.
- The Fund will wait for decisions by SCP on appeal made in case of FED by Federal Government for final distribution to certificate holders of Atlas Fund of Funds. In case of favorable decision the amount provided by the Fund on account of FED amounting to Rs. 191,258 together with post revocation income will be distributable among certificate holders.

RATING:

The Pakistan Credit Rating Agency Limited (PACRA) has upgraded asset manager rating for Atlas Asset Management Limited (AAML) to "AM1" (AM One). The rating denotes high quality as the asset manager meets or exceeds the overall investment management industry best practices and highest benchmarks.

ط کیا چھینے کا غنچہ سے کوئی شوق شکر قند

(Entrepreneurial ability and management always leads to the desired results)

ACKNOWLEDGEMENT

I would like to thank the Securities and Exchange Commission of Pakistan, the Board of Directors, and the Group Executive Committee for their help, support and guidance. I also thank the financial institutions and the unit holders for their help, support and the confidence reposed in the Fund and the Chief Executive Officer, Mr. Muhammad Abdul Samad and his management team for their hard work, dedication and sincerity of purpose.

Karachi: 26 February 2026

Iftikhar H. Shirazi
Chairman

Corporate Information

Trustee

Digital Custodian Company Limited
3rd Floor, Adamjee House, I.I. Chundrigar Road, Karachi.

Auditors

A.F. Ferguson & Co.
Chartered Accountants

Legal Advisers

Mohsin Tayebaly & Co.

Bankers

Bank Alfalah Limited

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SPECIAL PURPOSE STATEMENT OF ASSETS AND LIABILITIES AS AT DECEMBER 31, 2025

| | Note | 31 December 2025 (Un-audited) ----- Rupees ----- | 30 June 2025 (Audited) |
|--|------|---|------------------------------|
| Assets | | | |
| Bank balances | 5 | 2,051,258 | 6,071,972 |
| Investments | 6 | 4,359,006 | - |
| Profit receivable on bank balances | | 8,664 | 7,381 |
| Units of investee funds awaiting transfer to the certificate holders | 7 | 5,758,831 | 4,232,023 |
| Total assets | | 12,177,759 | 10,311,376 |
| Liabilities | | | |
| Unclaimed dividends | | 988,306 | 988,306 |
| Payable to certificate holders : | | | |
| Settlement of proceeds on revocation | | | |
| Cash settlement | | 964,413 | 964,413 |
| Transfer of units of investee funds (contra) | | 5,758,831 | 4,232,023 |
| | | 6,723,244 | 5,196,436 |
| Post revocation profits | 8 | 4,186,600 | 3,827,775 |
| | | 10,909,844 | 9,024,211 |
| Liabilities against pending petitions in the Courts | 9 | 191,258 | 191,258 |
| Accrued expenses and other liabilities | 10 | 88,351 | 107,601 |
| Total liabilities | | 12,177,759 | 10,311,376 |

The annexed notes from 1 to 12 form an integral part of these special purpose financial statements.

For Atlas Asset Management Limited
(Management Company)

Qurrat-ul-Ain Jafari
Chief Financial Officer

Muhammad Abdul Samad
Chief Executive Officer

Iftikhar H. Shirazi
Chairman

Shamshad Nabi
Director

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SPECIAL PURPOSE INTERIM INCOME STATEMENT FOR THE HALF YEAR ENDED DECEMBER 31, 2025

| | | 31 December 2025 (Un-audited) | 31 December 2024 (Un-audited) |
|---|------|-------------------------------------|-------------------------------------|
| | Note | ----- Rupees ----- | |
| Income | | | |
| Profit on bank deposits | | 54,595 | 85,124 |
| Unrealised appreciation / (diminution) on re-measurement of investments - net | 6.1 | 359,006 | 414,634 |
| | | 413,601 | 499,758 |
| Expenses | | | |
| Auditors' remuneration | | 54,776 | 69,442 |
| | | 54,776 | 69,442 |
| Net income from operating activities | | | |
| | | 358,825 | 430,316 |
| Net income for the period before taxation | | | |
| | | 358,825 | 430,316 |
| Taxation | | - | - |
| Payable to certificate holders in respect of post revocation profits | | (358,825) | (430,316) |
| Net income for the period after taxation | | | |
| | | - | - |
| Other comprehensive Income | | - | - |
| Total comprehensive income for the period | | | |
| | | - | - |

The annexed notes from 1 to 12 form an integral part of these special purpose financial statements.

**For Atlas Asset Management Limited
(Management Company)**

Qurrat-ul-Ain Jafari
Chief Financial Officer

Muhammad Abdul Samad
Chief Executive Officer

Iftikhar H. Shirazi
Chairman

Shamshad Nabi
Director

NOTES TO AND FORMING PART OF THE SPECIAL PURPOSE FINANCIAL STATEMENTS FOR THE HALF YEAR ENDED DECEMBER 31, 2025

1 LEGAL STATUS AND NATURE OF BUSINESS

- 1.1 Atlas Fund of Funds (the Fund), is a closed end mutual fund managed by Atlas Asset Management Limited (AAML) as the Management Company, with Digital Custodian Company Limited as the Trustee. As per the decision of the certificate holders of the Fund in the general meeting held on January 30, 2013 to revoke the Fund, and the approval of the Securities and Exchange Commission of Pakistan (the Commission) through their letter no. SCD/AMCW/ATFF/519/2013 dated May 3, 2013 read with letter no. NBFC/AMCW/ATFF/662/2013 dated July 26, 2013, the process of revocation of the Fund was completed and the final report on the revocation of the Fund was submitted jointly by the Management Company and the Trustee to the Commission on August 30, 2013.
- 1.2 Following the approval for revocation of the Fund, the Management Company of the Fund carried out the process of disposal of assets and liabilities and based on net assets of Rs. 495.66 million appearing in the books of the Fund as at July 26, 2013, issued the settlement proceeds to the certificate holders, as reported in note 25.2 of the audited financial statements of the Fund for the FY 2012-13, excluding the amount retained in respect of the provisions for Sindh Workers' Welfare Fund (SWWF) and Federal Excise Duty, against which the petitions filed in the Honourable Sindh High Court were pending at the date of revocation of the Fund. The Fund shall continue to exist as a legal entity until the decision / conclusion of these petitions. In view of the above, the Fund is not a going concern and these special purpose financial statements have been prepared using the liquidation basis of accounting. The use of liquidation basis of accounting did not have any impact on the values of the assets and liabilities of the Fund determined in accordance with the basis of preparation of the special purpose financial statements as disclosed in notes 2 and 3 below.
- 1.3 The post revocation activities and administration of the Fund are being managed by Atlas Asset Management Limited situated at Ground Floor, Federation House, Sharae Firdousi, Clifton, Karachi.
- 1.4 The Commission, through their letter no. NBFC - II/DD/AAML/724/2013 dated September 24, 2013 in response to the final report on the revocation of the Fund, required the Management Company to report to the Commission on quarterly basis, the status of the pending petitions in the Honourable Sindh High Court in respect of Federal Excise Duty on quarterly basis, which are being complied with by the Management Company. The details of the petitions are disclosed in note 9 to these special purpose financial statements.
- 1.5 The Management Company of the Fund, in their final joint report on revocation with the Trustee of the Fund, had sought the approval of the Commission to invest the amount representing liability against Federal Excise Duty, pending the decision of the Honourable Sindh High Court and other liabilities, in Atlas Money Market Fund (AMF), an open ended fund managed by the Management Company. The Commission, in their letter no. NBFC - II/DD/AAML/724/2013 dated September 24, 2013, on the basis of endorsement of the proposal by the Trustee, has allowed the Management Company to retain such amount with banks, or invest in the AMF, after ensuring the best interests of the certificate holders and compliance to regulatory framework. The Management Company of the Fund has utilized such option after analysing the beneficial impact of the same for the certificate holders.
- 1.6 Following the completion of revocation formalities, the certificates of the Fund were de-listed from the Pakistan Stock Exchange with effect from September 16, 2013.

2 BASIS OF PRESENTATION

These special purpose financial statements have been prepared solely for the purpose of submission to the taxation authorities and accordingly do not contain all the disclosures required under the accounting and reporting standards as applicable in Pakistan (note 3). These special purpose financial statements comprise of the Statement of Assets and Liabilities and the Income Statement along with the notes forming part thereof for the year ended June 30, 2025.

3 BASIS OF PREPARATION

- 3.1 These special purpose financial statements have been prepared in accordance with the accounting policies as mentioned in note 4 below. These policies are consistent with the recognition principle specified under the accounting and reporting standards as applicable in Pakistan.

The accounting and reporting standards as applicable in Pakistan comprise of:

- International Financial Reporting Standards (IFRS Accounting Standards) issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017;

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- Provisions of and directives issued under the Companies Act, 2017 along with part VIIIA of the repealed Companies Ordinance, 1984; and
- Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003 (the NBFC Rules), Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the NBFC Regulations) and requirements of the Trust Deed.

Where provisions of and directives issued under the Companies Act, 2017, part VIIIA of the repealed Companies Ordinance, 1984, the NBFC Rules, the NBFC Regulations and requirements of the Trust Deed differ from the IFRS, the provisions of and directives issued under the Companies Act, 2017, part VIIIA of the repealed Companies Ordinance, 1984, the NBFC Rules, the NBFC Regulations and requirements of the Trust Deed have been followed.

The disclosures made in these financial statements have been limited as these are special purpose financial statements as stated in note 2 above.

- 3.2** In response to the request of the Management Company regarding relaxation of the requirements of Regulation 38(2)(f) and 38(2)(g) of the NBFC Regulations, the Commission, through their letter no.SCD/AMCW/AAML/ATFF/849/2014 dated January 16, 2014, granted approval to the Management Company to publish electronically, by uploading on the Management Company's website, an un-audited Statement of Net Assets in an abridged form to the certificate holders on quarterly basis, together with the status of pending petitions, subject to intimation thereof to the certificate holders through press notice on half yearly and annual basis, and transmission via email to those certificate holders whose email addresses are available with the Management Company.

The Management Company has prepared these special purpose financial statements for the purposes of meeting these regulatory requirements.

4 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies applied for the preparation of these condensed interim special purpose financial statements are the same as those applied in the preparation of the annual financial statements of the Fund for the year ended 30 June 2025.

| 5 BANK BALANCES | Note | 31 December 2025 (Un-audited) | 30 June 2025 (Audited) |
|-------------------------|------|-------------------------------------|------------------------------|
| | | ----- Rupees ----- | |
| Balances with banks in: | | | |
| Savings account | 5.1 | 2,051,258 | 6,071,972 |

- 5.1 The mark-up rate effective at the year end on this account was 9.75% (June 30, 2025: 8.25%) per annum.

| 6 INVESTMENTS | Note | 31 December 2025 (Un-audited) | 30 June 2025 (Audited) |
|-------------------------------------|------|-------------------------------------|------------------------------|
| | | ----- Rupees ----- | |
| Investment in units of mutual funds | 6.1 | 4,359,006 | - |

6.1 Investment in units of mutual funds

| Name of investee fund | As at July 1, 2025 | Purchased during the year | Sold / matured during the year | As at December 31, 2025 | Carrying value | Market value | Unrealised appreciation / (diminution) |
|--------------------------------------|-----------------------------|---------------------------------|--------------------------------------|-------------------------------|--------------------|------------------|--|
| | ----- Number of units ----- | | | | ----- Rupees ----- | | |
| Atlas Money Market Fund | - | 8,073 | - | 8,073 | 4,000,000 | 4,359,006 | 359,006 |
| Total as at December 31, 2025 | | | | | 4,000,000 | 4,359,006 | 359,006 |

This investment had been made in line with the approval granted by the Commission vide their letter no. NBFC - II/DD/AAML/724/2013 dated September 24, 2013, as disclosed in note 1.5.

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| 7 UNITS OF INVESTEE FUNDS AWAITING TRANSFER TO THE CERTIFICATE HOLDERS | Note | 31 December 2025 | 30 June 2025 |
|--|------|--------------------|------------------|
| | | (Un-audited) | (Audited) |
| | | ----- Rupees ----- | |
| | 7.1 | 5,758,831 | 4,232,023 |

7.1 This represents the portion awaiting transfer of units of the investee funds to the certificate holders, against which executed transfer deeds have been issued to them at the time of final settlement upon revocation. The total settlement in this form aggregated to Rs. 223.16 million of which transfers aggregating Rs. 222.98 million (June 30, 2025: Rs. 222.98 million) have already been executed. The remaining transfers are awaiting submission of the executed transfer deeds by the certificate holders to the relevant asset management companies managing the investee funds.

As at December 31, 2025, the market value of these units aggregates to Rs. 5.759 million (June 30, 2025: Rs. 4.232 million), based on the net asset value of the investee funds, as per the breakup below. The valuation gain of Rs. 5.125 million (June 30, 2025: Rs. 3.598 million) relates to the respective certificate holders whose units are still pending for transfer in their favour.

| Name of investee fund | Total units outstanding | Market value at the time of transfer | Market value as at December 31, 2025 | Unrealised appreciation / (diminution) on re-measurement of investments - net |
|-----------------------|-------------------------|--------------------------------------|--------------------------------------|---|
| ----- Rupees ----- | | | | |
| JS Growth Fund | 6,253 | 319,386 | 3,549,507 | 3,230,121 |
| Meezan Balanced Fund | 33,967 | 151,584 | 953,109 | 801,525 |
| HBL Energy Fund | 36,215 | 163,065 | 1,256,215 | 1,093,150 |
| | 76,435 | 634,035 | 5,758,831 | 5,124,796 |

| 8 POST REVOCATION PROFITS | Note | 31 December 2025 | 30 June 2025 |
|---------------------------|------|--------------------|------------------|
| | | (Un-audited) | (Audited) |
| | | ----- Rupees ----- | |
| | 8.1 | 4,186,600 | 3,827,775 |

8.1 In terms of the settlement process communicated to the certificate holders, profit on bank balances and investments retained pending settlement of pending petitions (as discussed in note 9.1 to these special purpose financial statements) is payable to the certificate holders after the decision of the Courts and it is established that the cases in respect of which petitions are pending will not be pursued further.

The balance for post revocation profits as at December 31, 2025 includes unrepresented cheques amounting to Rs. 0.821 million (June 30, 2025: Rs. 0.821 million) issued to the certificate holders in respect of reversal of provision for SWWF.

| 9 LIABILITIES AGAINST PENDING PETITIONS IN THE COURTS | Note | 31 December 2025 | 30 June 2025 |
|---|------|--------------------|----------------|
| | | (Un-audited) | (Audited) |
| | | ----- Rupees ----- | |
| Provision for Federal Excise Duty | 9.1 | 191,258 | 191,258 |

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- 9.1 The Finance Act, 2013 enlarged the scope of Federal Excise Duty (FED) on financial services to include Asset Management Companies (AMCs) as a result of which FED at the rate of 16% on the remuneration of the Management Company and sales load was applicable with effect from June 13, 2013. The Management Company was of the view that since the remuneration was already subject to provincial sales tax, further levy of FED would result in double taxation which did not appear to be the spirit of the law. Hence, on September 4, 2013 a constitutional petition was filed with the Sindh High Court (SHC) by the Management Company together with various other asset management companies challenging the levy of FED.

With effect from July 1, 2016, FED on services provided or rendered by non-banking financial institutions dealing in services which are subject to provincial sales tax has been withdrawn by the Finance Act, 2016.

During the year ended June 30, 2017, the SHC passed an order whereby all notices, proceedings taken or pending, orders made, duty recovered or actions taken under the Federal Excise Act, 2005 in respect of the rendering or providing of services (to the extent as challenged in any relevant petition) were set aside. In response to this, the Deputy Commissioner Inland Revenue has filed a Civil Petition for leave to appeal in the Honourable Supreme Court of Pakistan which is pending adjudication.

However, as a matter of abundant caution provision for FED on remuneration of the Management Company amounting to Rs. 191,258 (representing provision upto August 30, 2013 the date of revocation of the Fund) is currently being retained in these special purpose financial statements as the matter is pending before the Honourable Supreme Court of Pakistan.

- 9.2 The amount representing the liability in respect of provision for FED which has been set aside and is placed in avenues permitted by the SECP as explained in note 1.5 to these special purpose financial statements.

| 10 ACCRUED AND OTHER LIABILITIES | Note | 31 December 2025 (Un-audited) | 30 June 2025 (Audited) |
|--|------|-------------------------------------|------------------------------|
| | | ----- Rupees ----- | |
| Audit fee payable | | 57,750 | 77,000 |
| Sindh Sales Tax payable on remuneration of Atlas Asset Management Limited - Management Company | | 30,601 | 30,601 |
| | | 88,351 | 107,601 |

11 GENERAL

Figures have been rounded off to the nearest Rupee unless otherwise stated.

12 AUTHORISATION OF ISSUE

These special purpose financial statements were authorised for issue by the Board of Directors of the Management Company on February 26, 2026.

**For Atlas Asset Management Limited
(Management Company)**

Qurrat-ul-Ain Jafari
Chief Financial Officer

Muhammad Abdul Samad
Chief Executive Officer

Iftikhar H. Shirazi
Chairman

Shamshad Nabi
Director

Head Office- Karachi

Ground Floor,
Federation House,
Shahra-e-Firdousi, Clifton,
Karachi-75600.
Ph: (92-21) 35379501- 04
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Savings Center- Karachi

Ground Floor, Faiyaz Center,
Shahra-e-Faisal
(opp. FTC building),
Karachi-74400.
Ph: (92-21) 34522601-02
Fax: (92-21) 34522603

SITE Office- Karachi

C/o. Atlas Honda Limited,
F/36, Estate Avenue,
S.I.T.E.,
Karachi.

Landhi Office- Karachi

C/o. Atlas Engineering Limited,
15th Mile,
National Highway,
Landhi, Karachi.
Ph: (92-21) 111-111-235 Ext. 361

Savings Center

North Nazimabad Karachi:
Ground Floor, Symbol Building,
Block-L, North Nazimabad,
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KDA Scheme No.24,
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Karachi-75300.
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Savings Center - Lahore

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Rawalpindi Office

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Fax: (92-51) 5495928

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Ground Floor, East End Plaza,
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Peshawar Office:

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