

# SPOTLIGHT

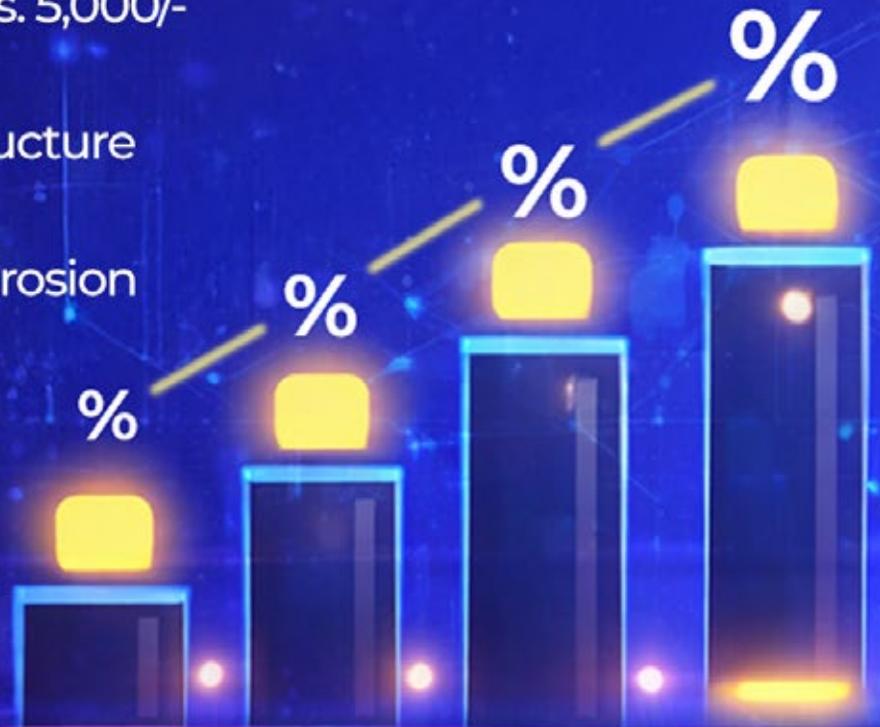
## FUND MANAGER REPORT FEBRUARY 2026

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## ATLAS ASSET MANAGEMENT LIMITED

Atlas Asset Management Limited (AAML), an Atlas Group Company, was incorporated on 20<sup>th</sup> August, 2002 as an unlisted public limited company. AAML as a Non-Banking Finance Company (NBFC) is licensed & regulated by Securities & Exchange Commission of Pakistan to perform Asset Management, Investment Advisory Services, Private Equity and Venture Capital Fund Management Services and REIT Management Services, as per the NBFC (Establishment and Regulations) Rules, 2003 & NBFC and Notified Entities Regulations, 2008, Private Funds Regulation, 2015, and the Real Estate Investment Trust Regulations, 2022, as a Pension Fund Manager to manage voluntary pension funds (under Voluntary Pension System Rules, 2005). AAML is a wholly owned subsidiary of Shirazi Investments (Pvt.) Limited. AAML manages assets on behalf of retirement funds, welfare organizations, insurance companies, multinationals, NBFCs and individuals.

AAML strives to be a market leader in providing quality fund management services with customer satisfaction as its aim, and is consistently committed to offering its investors the best possible returns on a diverse range of products, meeting not only the customers current requirements but also exceeding their future expectations. Moreover, with its strong emphasis on systems and controls, quality human resource and backing of Atlas Group, AAML enjoys a distinct advantage.

Rating: The Pakistan Credit Rating Agency has assigned an asset manager rating of “AM1” as of 07<sup>th</sup> November, 2025 to the Company. The rating reflects that the Company meets high investment management industry standards and benchmarks with noted strengths in several of the rating factors.



## 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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February 2026

## On The Stock Market Front

The benchmark KSE-100 Index declined by 8.75% (16,112.3 points) to close at 168,062.17 points in February 2026. Average daily trading volumes decreased by 29.17% MoM to 770mn shares in February 2026, compared to 1,087mn shares in January 2026.

Companies, Banks/DFIs, Mutual Funds, NBFCs, and Individuals were net buyers of USD 221mn, USD 64mn, USD 14mn, USD 0.38mn, and USD 0.27mn, respectively. Meanwhile, Foreign Investors, Brokers, and Insurance companies were net sellers of USD 279mn, USD 13mn, and USD 12mn, respectively.

Power Generation & Distribution, Food & Personal Products, Auto Assemblers, Commercial Banks, Fertilizer, Insurance, Textile Composite, and Pharmaceuticals outperformed the benchmark index, posting returns of -3.3%, -4.5%, -5.4%, -6.2%, -7.2%, -8.1%, -8.1%, and -8.7%, respectively. In contrast, Tobacco, Refinery, Oil & Gas Marketing Companies, Oil & Gas Exploration Companies, Engineering, Technology & Communications, Chemicals, and Cement underperformed the benchmark, declining by -15.8%, -15.4%, -15.1%, -14.5%, -14.2%, -11.1%, -11.0%, and -10.9% respectively.

The banking sector outperformed the KSE-100 in February 2026, supported by the SBP's decision to maintain the policy rate, which reinforced earnings visibility and margin stability. Additionally, relatively attractive dividend yields across major banking stocks continued to draw investor interest. The textile sector also outperformed the index, supported by the SBP's decision to reduce the Export Refinance Facility (ERF) rate for end-users by 300bps to 4.5% per annum for new loans and rollovers, aimed at supporting exporters.

In contrast, the cement sector underperformed the benchmark, weighed down by border tensions with Afghanistan and recent quarterly results inking potential pressure on cement bag prices, raising concerns over near-term margin sustainability. The E&P sector underperformed the index amid elevated security concerns stemming from regional tensions with Afghanistan, which have raised uncertainty regarding the progress and timelines of the Reko Diq project.

Currently, the KSE-100 Index is trading at a Price-to-Earnings (P/E) multiple of 7.9x and offers a dividend yield of approximately 6.2%.

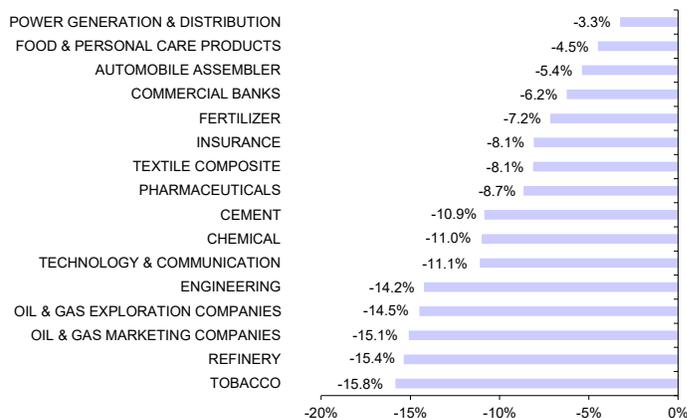
## On The Money Market Front

The CPI inflation increased to 7.00% YoY for the month of February'26. While monthly, CPI observed an increase of 0.30%. The increase in CPI was mainly attributable to increase in Food & Non-Alcoholic Beverages, Housing, Water, Electricity, Gas & Fuels, Health and miscellaneous.

Additionally, M2 experienced an increase of 1.21% during July 01, 2025 to February 20, 2026 as compared to a decrease of 1.54% during the previous corresponding period. The latest report shows that government has borrowed Rs. 2,168 billion from scheduled banks as compared to borrowing of Rs. 553 billion in corresponding period last year.

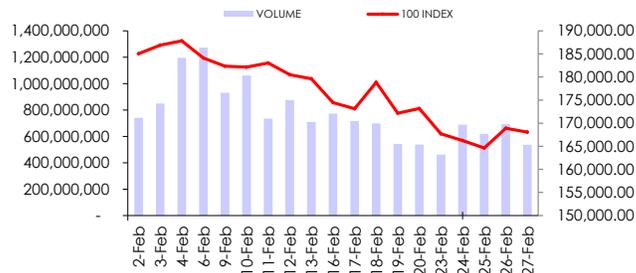
The Central Bank raised an amount of Rs. 1,434 billion under two T-bill auctions. The weighted average yields under the latest accepted auction were 10.1401% for 1 month, 10.2255% for 3 months, 10.4201% for 6 months and 10.5257% for 12 months. During February' 26, the 6 months KIBOR (offer) observed an increase of 37 BPS to 10.61% compared to previous month and averaged 10.55% during the month.

## Sector Performance - Feb, 2026



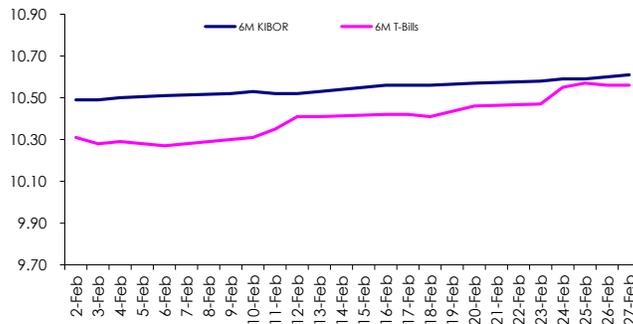
Source: Pakistan Stock Exchange

## KSE 100 Index & Shares Turnover



Source: Pakistan Stock Exchange

## 6 Months KIBOR vs 6 Months T-Bills



Source: State Bank of Pakistan

# Atlas Money Market Fund (AMF)

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February 2026

## Investment Objective

To provide its unit holders competitive returns from a portfolio of low risk, short duration assets while maintaining high liquidity.

## Asset Mix\*

	Feb-26	Jan-26
T-Bills	77.32%	73.74%
Cash	22.39%	25.48%
Others incl. receivables	0.30%	0.78%

\* % of Gross Asset

## Leverage & Maturity Profile

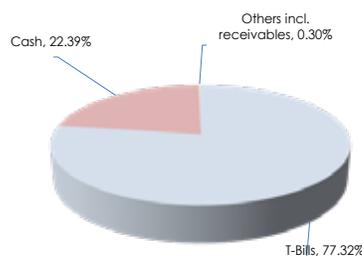
	AMF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	38.30

## Fund Facts

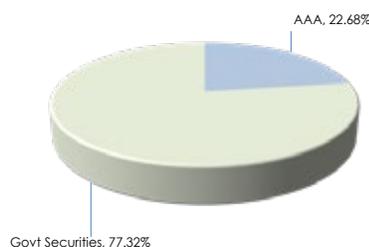
Fund Type	Open-ended
Category	Money Market Scheme
Launch Date	21-Jan-10
Net Assets (mn)	PKR 51,013 (at month end)
NAV	PKR 548.28 (at month end)
Benchmark(BM)	90% three months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Front End Load	Nil

Management Fee	Upto 1.25%
Actual Rate of Management Fee	0.35% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	A. F. Ferguson & Co.
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	Low
Fund Stability Rating	AA+(f) (PACRA) (As on 27-Oct-25)

## Asset Allocation (% of Total Assets)



## Credit Quality of the Portfolio (% of Total Assets)



## Portfolio Performance

Disclosure requirements in accordance with SECP Circular No. 9 of 2025.

Portfolio Turnover Ratio	4.55%
Information Ratio	(0.47)
Yield to Maturity*	10.52%
Modified Duration	0.10 Years
Macaulay Duration	0.11 Years

\* YTM is gross of M Fee and other exp

## Federal Excise Duty (FED)

The Finance Act, 2013 imposed Federal Excise Duty (FED) on financial services to include Asset Management Companies (AMC's) with effect from 13th June, 2013. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and cannot be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan Further, via Finance Act 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, the Scheme has held provision for FED liability which amounted to Rs.20,428,502 up till June 30, 2016. (Rs.0.22 per unit as on February 28, 2026)

\*Fund returns are computed on NAV to NAV with the dividend reinvested, if any.

## Trailing Performance

	30 Days (1 Month)*	90 Days*	180 Days*	365 Days (1 Year)	YTD*	3 Years	5 Years	Since Inception	CAGR **
Returns	9.40%	10.00%	10.30%	10.80%	10.46%	60.63%	100.77%	408.90%	10.62%
Benchmark	10.09%	10.17%	10.45%	10.79%	10.50%	56.50%	92.32%	351.92%	9.81%
Return (5 Years CAGR)							14.95%		
Peer Group Average	9.31%						13.92%		

\*Annualized Return \*\* Since Inception CAGR

\*Annualized return: (Absolute return) \* (365/No. of days)

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
	0.350%	0.075%	0.055%	0.061%	0.000%	0.114%	0.000%	0.655%	0.594%

## Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	10.52%	10.22%	9.96%	10.36%	10.42%	10.65%	9.66%	9.40%					10.46%
2024-2025	20.12%	19.10%	21.57%	17.30%	14.81%	12.55%	10.63%	10.31%	10.13%	11.05%	11.56%	9.56%	15.02%

## Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	6.86%	10.64%	17.67%	22.43%	15.02%
Benchmark	6.71%	9.30%	17.02%	20.90%	13.86%

## Investment Committee

**M. Abdul Samad**  
Chief Executive Officer

**Ali H. Shirazi**  
Director

**Khalid Mahmood**  
Chief Investment Officer

**Muhammad Umar Khan**  
Head of Portfolio Management

**Faizan Ur Rehman Sharif**  
Fund Manager

**Hassaan Ahmed**  
Fund Manager

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# Atlas Liquid Fund (ALF)

February 2026

## Investment Objective

The objective of Atlas Liquid Fund (ALF) is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consist of money market instruments.

Asset Mix*	Feb-26	Jan-26
T-Bills	84.95%	88.29%
Cash	14.85%	11.53%
Others incl. receivables	0.20%	0.18%

\* % of Gross Asset

Leverage & Maturity Profile	ALF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	36.73

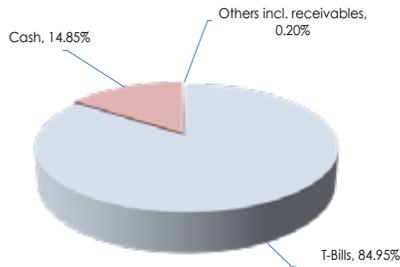
## Fund Facts

Fund Type	Open-ended
Category	Money Market Scheme
Launch Date	23-Nov-21
Net Assets (mn)	PKR 12,256 (at month end)
NAV	PKR 536.16 (at month end)
Benchmark(BM)	90% three months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Backward Pricing
Front End Load	Nil

Management Fee	Upto 1.25%
Actual Rate of Management Fee	0.35% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	A. F. Ferguson & Co.
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	Low
Fund Stability Rating	AA+ (f) (PACRA) (As on 27-Oct-25)

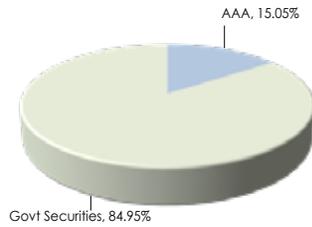
## Asset Allocation

(% of Total Assets)



## Credit Quality of the Portfolio

(% of Total Assets)



## Portfolio Performance

Disclosure requirements in accordance with SECP Circular No. 9 of 2025.

Portfolio Turnover Ratio	3.90%
Information Ratio	(0.51)
Yield to Maturity *	10.47%
Modified Duration	0.10 Years
Macaulay Duration	0.11 Years

\* YTM is gross of M Fee and other exp

\*Fund returns are computed on NAV to NAV with the dividend reinvested, if any.

## Trailing Performance

	30 Days (1 Month)*	90 Days*	180 Days*	365 Days (1 Year)	YTD*	3 Years	5 Years	Since Inception	CAGR **
Returns	9.44%	10.00%	10.27%	10.72%	10.37%	60.05%	N/A	88.21%	15.97%
Benchmark	10.09%	10.17%	10.45%	10.79%	10.50%	56.50%	N/A	82.33%	15.18%

Peer Group Average 9.31%

\*Annualized Return \*\* Since Inception CAGR

\*Annualized return: (Absolute return) \*(365/No. of days)

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
	0.350%	0.075%	0.055%	0.061%	0.000%	0.124%	0.000%	0.666%	0.605%

## Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	10.05%	10.16%	9.78%	10.35%	10.44%	10.71%	9.56%	9.44%					10.37%
2024-2025	19.83%	19.59%	20.83%	17.50%	15.20%	12.79%	10.84%	10.23%	10.21%	10.92%	11.56%	9.43%	15.05%

## Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	11.36%	17.29%	17.29%	22.14%	15.05%
Benchmark		10.52%	17.02%	20.90%	13.86%

## Investment Committee

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**Ali H. Shirazi**  
Director

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Chief Investment Officer

**Muhammad Umar Khan**  
Head of Portfolio Management

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# Atlas Sovereign Fund (ASF)

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February 2026

## Investment Objective

The objective of Atlas Sovereign Fund is to generate competitive returns by investing in Government Securities and Debt Instruments.

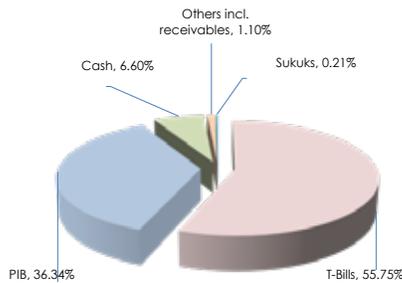
Asset Mix*	Feb-26	Jan-26
T-Bills	55.75%	61.44%
PIB	36.34%	32.80%
Cash	6.60%	4.69%
Others incl. receivables	1.10%	0.88%
Sukus	0.21%	0.19%

\* % of Gross Asset

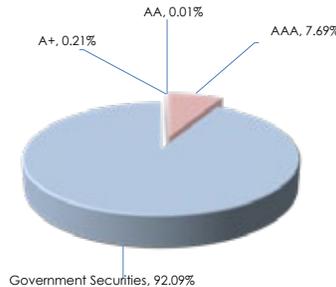
## Leverage & Maturity Profile

	ASF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	306.51

## Asset Allocation (% of Total Assets)



## Credit Quality of the Portfolio (% of Total Assets)



## Fund Facts

Fund Type	Open-ended
Category	Income Scheme
Launch Date	1-Dec-14
Net Assets (mn)	PKR 2,422 (at month end)
NAV	PKR 109.83 (at month end)
Benchmark(BM)	90% six months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Front End Load	Nil

Management Fee	Upto 1.50%
Actual Rate of	0.40% of Average Annual Net
Management Fee	Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	Yusuf Adil Chartered Accountant

Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	Medium
Fund Stability Rating	AA-(f) (PACRA) (As on 27-Oct-25)

## Portfolio Performance

Disclosure requirements in accordance with SECP Circular No. 9 of 2025.

Portfolio Turnover Ratio	0.00%
Information Ratio	(0.30)
Yield to Maturity *	10.92%
Modified Duration	0.64 Years
Macaulay Duration	0.69 Years
* YTM is gross of M Fee and other exp	

## Federal Excise Duty (FED)

The Finance Act, 2013 imposed Federal Excise Duty (FED) on financial services to include Asset Management Companies (AMC's) with effect from 13th June, 2013. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and cannot be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan Further, via Finance Act 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, the Scheme has held provision for FED liability which amounted to Rs.905,341 up till June 30, 2016. (Rs.0.04 per unit as on February 28, 2026)

\*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

## Trailing Performance

	30 Days (1 Month)*	90 Days*	180 Days*	365 Days (1 Year)	YTD*	3 Years	5 Years	Since Inception	CAGR **
Returns	7.43%	10.72%	10.36%	10.61%	10.43%	63.14%	93.99%	224.96%	11.04%
Benchmark	10.21%	10.24%	10.50%	10.83%	10.53%	57.73%	97.96%	214.06%	10.71%
Return (5 Years CAGR)							14.16%		
Peer Group Average	4.26%						14.54%		

\*Annualized Return \*\* Since inception CAGR

\*Annualized return: (Absolute return) \*(365/No. of days)

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
	0.400%	0.075%	0.055%	0.069%	0.000%	0.160%	0.000%	0.761%	0.692%

## Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	10.02%	10.17%	8.83%	9.14%	11.00%	14.91%	9.25%	7.43%					10.43%
2024-2025	20.45%	15.81%	69.61%	17.77%	13.88%	4.60%	15.29%	7.91%	5.6%	11.23%	13.14%	10.63%	18.42%

## Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	6.16%	7.30%	13.93%	22.01%	18.42%
Benchmark	7.29%	10.69%	18.16%	21.68%	13.57%

## Investment Committee

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**Ali H. Shirazi**  
Director

**Khalid Mahmood**  
Chief Investment Officer

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# Atlas Stock Market Fund (ASMF)

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## February 2026

### Investment Objective

To provide its unit holders a good rate of current income consistent with the prospect of appreciation in the value of amount invested, liquidity and the facility to join or leave the fund at their convenience

Asset Mix*	Feb-26	Jan-26
Equities	99.25%	97.59%
Cash	0.58%	0.50%
Others incl. receivables	0.17%	1.90%

\* % of Gross Asset

### Leverage Profile

Leverage: Nil

### ASMF

### Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	23-Nov-04
Net Assets (mn)	PKR 37,258 (at month end)
NAV	PKR 2,095.23 (at month end)
Benchmark	KSE-100 Index
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Front End Load	Nil

Management Fee	Upto 3.00%
Actual Rate of Management Fee	3.00% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	A. F. Ferguson & Co.
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	High

### Portfolio Performance

Disclosure requirements in accordance with SECP Circular No. 9 of 2025.

Portfolio Turnover Ratio	9.92%
Information Ratio	(0.76)
Beta	1.07
Standard Deviation	6.08%

### Sector Allocation (% of Total Assets)

Sector	Feb-26	Jan-26
Commercial Banks	30.22	28.33
Oil & Gas Exploration	12.60	13.86
Cement	11.47	11.09
Fertilizer	9.97	10.25
Inv. Bank/Inv. Companies/Securities (	4.50	3.64
Others	30.48	30.43

### Top 10 Holding (% of Total Assets)

Scrip	%	Sectors
Fauji Fertilizer Co. Ltd	8.44	Fertilizer
United Bank Limited	7.33	Commercial Banks
Lucky Cement Ltd	5.22	Cement
Oil & Gas Dev Co. Ltd	5.00	Oil & Gas Exp
Habib Bank Limited	4.82	Commercial Banks
Engro Holdings Ltd	4.50	Inv. Bank/Inv. Co/Sec
Meezan Bank Limited	4.20	Commercial Banks
MCB Bank Limited	4.07	Commercial Banks
Pakistan Petroleum Ltd	3.98	Oil & Gas Exp
Systems Limited	3.38	Tech & Comm

### Federal Excise Duty (FED)

The Finance Act, 2013 imposed Federal Excise Duty (FED) on financial services to include Asset Management Companies (AMC's) with effect from 13th June, 2013. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and cannot be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan Further, via Finance Act 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, the Scheme has held provision for FED liability which amounted to Rs.20,301,988 up till June 30, 2016. (Rs.1.14 per unit as on February 28, 2026)

For Investment Plans please refer to AIF on pre-page.

\*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

### Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR **
Returns*	-9.63%	0.39%	10.09%	43.26%	31.00%	325.50%	252.08%	3326.53%	18.07%
Benchmark	-8.75%	0.83%	12.06%	48.40%	33.78%	314.86%	266.43%	2947.65%	17.42%
Returns***								2.12%	
Peer Group Average	-8.75%							2.49%	

\*Actual Returns - Not Annualized \*\* Since Inception CAGR

\*\*\*Compound monthly growth rate

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
	3.000%	0.095%	0.102%	0.467%	0.495%	0.560%	0.000%	4.722%	4.255%

### Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	9.13%	7.97%	10.63%	-2.52%	2.71%	4.35%	6.45%	-9.63%					31.00%
2024-2025	-1.94%	1.42%	5.23%	12.29%	15.27%	13.19%	-3.24%	0.03%	4.27%	-6.80%	7.19%	4.99%	62.31%

### Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	41.87%	-13.73%	-3.52%	94.52%	62.31%
Benchmark	37.58%	-12.28%	-0.21%	89.24%	60.15%

### Investment Committee

**M. Abdul Samad**  
Chief Executive Officer

**Ali H. Shirazi**  
Director

**Khalid Mahmood**  
Chief Investment Officer

**Muhammad Umar Khan**  
Head of Portfolio Management

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**Hassaan Ahmed**  
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# Atlas Financial Sector Fund (AFSF)

Atlas  
funds  
Nurturing your investments

February 2026

## Investment Objective

The objective of Atlas Financial Sector Fund (AFSF) is to provide investors with long term capital growth from an actively managed portfolio of listed equity securities belonging to the Financial Sector.

Asset Mix*	Feb-26	Jan-26
Equities	70.43%	N/A
Cash	29.17%	N/A
Others incl. receivables	0.40%	N/A

\* % of Gross Asset

Leverage Profile	ASMF
Leverage:	Nil

## Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	10-Feb-26
Net Assets (mn)	PKR 584 (at month end)
NAV	PKR 95.74 (at month end)
Benchmark	KSE-30 Index
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Front End Load	Nil

Management Fee	Upto 3.00%
Actual Rate of Management Fee	3.00% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	Shinewing Hameed Chaudhari & Co.
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	High

## Sector Allocation (% of Total Assets)

Sector	Feb-26	Jan-26
Banks	65.52	N/A
Insurance	4.92	N/A

## Top 10 Holding (% of Total Assets)

Scrip	%	Sectors
Meezan Bank Limited	9.43	Commercial Banks
Habib Bank Limited	7.72	Commercial Banks
MCB Bank Limited	7.36	Commercial Banks
United Bank Limited	6.56	Commercial Banks
Bank Alfalah Limited	5.32	Commercial Banks
Askari Bank Limited	5.29	Commercial Banks
Faysal Bank Limited	5.19	Commercial Banks
Bank Al Habib Limited	5.08	Commercial Banks
Habib Metropolitan Bank	4.70	Commercial Banks
The Bank Of Punjab	3.87	Commercial Banks

\*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

## Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR **
Returns*	-4.26%	N/A	N/A	N/A	-4.26%	N/A	N/A	N/A	N/A
Benchmark	-7.98%	N/A	N/A	N/A	-7.98%	N/A	N/A	N/A	N/A

\*Actual Returns - Not Annualized \*\* Since Inception CAGR

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
	3.000%	0.095%	0.190%	0.298%	2.347%	0.226%	0.000%	6.154%	5.857%

## Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	N/A	-4.26%					-4.26%						

## Investment Committee

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Head of Portfolio Management

**Faizan Ur Rehman Sharif**  
Fund Manager

**Hassaan Ahmed**  
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# Atlas Dividend Yield Fund (ADYF)

**Atlas funds**  
Nurturing your investments

## February 2026

### Investment Objective

The objective of Atlas Dividend Yield Fund (ADYF) is to offer investors growth and income stream by focusing in dividend yield stocks.

Asset Mix*	Feb-26	Jan-26
Equities	77.33%	N/A
Cash	22.32%	N/A
Others incl. receivables	0.35%	N/A

\* % of Gross Asset

Leverage Profile	ASMF
Leverage:	Nil

### Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	10-Feb-26
Net Assets (mn)	PKR 883 (at month end)
NAV	PKR 94.80 (at month end)
Benchmark	KSE-30 Index
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Front End Load	Nil

Management Fee	Upto 3.00%
Actual Rate of Management Fee	3.00% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	Shinewing Hameed Chaudhari & Co.
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	High

### Sector Allocation (% of Total Assets)

Sector	Feb-26	Jan-26
Banks	25.93	N/A
Fertilizer	18.05	N/A
Oil & Gas Exploration Companies	12.00	N/A
Power Generation & Distribution	5.57	N/A
Tobacco	5.35	N/A
Others	10.44	N/A

### Top 10 Holding (% of Total Assets)

Scrip	%	Sectors
Fauji Fertilizer Co. Ltd	7.39	Fertilizer
Engro Fertilizers Ltd	6.28	Fertilizer
Hub Power Co. Ltd	5.57	Power Gen & Dist
Pakistan Tobacco Co. Ltd	5.35	Tobacco
Pakistan Oilfields Ltd	5.25	Oil & Gas Exp
MCB Bank Limited	4.62	Commercial Banks
Fatima Fertilizer Co. Ltd	4.38	Fertilizer
Habib Metropolitan Bank	4.19	Commercial Banks
Indus Motor Co. Ltd	4.08	Automobile Assembler
Bank Al Habib Limited	4.05	Commercial Banks

\*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

### Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR **
Returns*	-5.20%	N/A	N/A	N/A	-5.20%	N/A	N/A	N/A	N/A
Benchmark	-7.98%	N/A	N/A	N/A	-7.98%	N/A	N/A	N/A	N/A

Peer Group Average -8.75%

\*Actual Returns - Not Annualized \*\* Since Inception CAGR

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
	3.000%	0.095%	0.190%	0.302%	1.807%	0.124%	0.000%	5.519%	5.217%

### Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	N/A	-5.20%					-5.20%						

### Investment Committee

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Director

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# Atlas Pension Fund (APF)

## February 2026

### Investment Objective

The objective of introducing Atlas Pension Fund is to provide the individuals with a portable, individualized, funded (based on defined contribution), flexible pension scheme assisting and facilitating them to plan and provide for their retirement. Atlas Pension Fund is a one-window facility investment in diversified portfolio of equity securities offering consistent returns and capital growth and fixed income instruments offering consistent returns and lower risk. Consistent with this policy, the Contributions received from the Participants shall be allocated Units in APF – Equity Sub-Fund, APF – Debt Sub-Fund and APF – Money Market Sub-Fund in accordance with the Allocation Scheme selected by the Participant giving them not only the power over how much to invest in their pensions, and how to invest it, but also to continue investing in their pension accounts even if they change jobs.

### Trailing Performance

#### APF-Equity Sub Fund

	Return	Benchmark
30 Days (1 Month)	-9.46%	-8.75%
YTD	34.29%	33.78%
1 Year	48.18%	N/A
3 Years	349.28%	N/A
5 Years	293.10%	N/A
7 Years	401.21%	N/A
10 Years	599.33%	N/A
Since Inception	2280.44%	N/A

Peer Group Average -8.13%

Actual Returns - Not Annualized

#### APF-Debt Sub Fund

	Return	Benchmark
30 Days (1 Month) *	7.71%	9.99%
YTD *	10.34%	10.33%
1 Year	11.13%	N/A
3 Years	64.60%	N/A
5 Years	99.99%	N/A
7 Years	151.53%	N/A
10 Years	199.76%	N/A
Since Inception	543.22%	N/A

Peer Group Average 5.43%

\*Annualized return: (Absolute return) \*(365/No. of days)

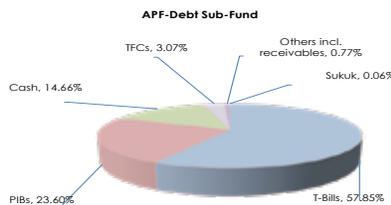
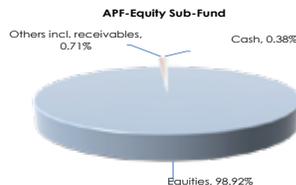
#### APF-Money Market Sub Fund

	Return	Benchmark
30 Days (1 Month) *	9.42%	10.09%
YTD *	10.48%	10.50%
1 Year	11.05%	N/A
3 Years	62.66%	N/A
5 Years	101.43%	N/A
7 Years	143.09%	N/A
10 Years	189.49%	N/A
Since Inception	496.44%	N/A

Peer Group Average 8.73%

\*Annualized return: (Absolute return) \*(365/No. of days)

### Portfolio Composition



### Fund Facts

Launch Date	28-Jun-07	(Equity)
Management Fee	Upto 2.5%	(Debt)
	Upto 1.25%	(M.Market)
	Upto 1.00%	(Equity)
Actual Rate of Management Fee	1.00% of Avg. Annual N.A.	(Debt)
	0.20% of Avg. Annual N.A.	(M.Market)
	0.20% of Avg. Annual N.A.	

Front End Load	Nil
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditors	A. F. Ferguson & Co.
Minimum Investment	Rs.5,000/- or 10% of monthly income (which ever is lower)
Eligibility	Any Pakistani (resident or non-resident), who holds a valid NTN or CNIC/NICOP
Asset Manager Rating	AM1 (FACRA) (As on 07-Nov-2025)

(at month end)	Net Assets (mn)	NAV
APF-Equity (ESF)	PKR 2,191	PKR 2,380.44
APF-Debt (DSF)	PKR 968	PKR 643.22
APF-M.M (MMSF)	PKR 1,421	PKR 596.44

Benchmark	APF-Equity (ESF)
APF-Equity (ESF)	KSE 100 Index
APF-Debt (DSF)	75% Twelve (12) months PKRV + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
APF-M.M (MMSF)	90% three months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP

The participant has the option to select from among six allocation schemes, allowing the participants to adopt a focused investment strategy, according to their risk/return. The weighted average return below is worked on asset allocation as indicated.

Allocation Scheme	APF-ESF	APF-DSF	APF-MMSF
<b>(i) High Volatility</b>	<b>65-80%</b>	<b>20-35%</b>	<b>Nil</b>
Return based on	80%	20%	Nil
Weighted Av. Return (2025-26)			29.5%
Weighted Av. Return (2024-25)			54.34%
Weighted Av. Return (2023-24)			82.61%
<b>(ii) Medium Volatility</b>	<b>35-50%</b>	<b>40-55%</b>	<b>10-25%</b>
Return based on	50%	40%	10%
Weighted Av. Return (2025-26)			22.33%
Weighted Av. Return (2024-25)			40.43%
Weighted Av. Return (2023-24)			60.26%
<b>(iii) Low Volatility</b>	<b>10-25%</b>	<b>60-75%</b>	<b>15-30%</b>
Return based on	25%	60%	15%
Weighted Av. Return (2025-26)			14.35%
Weighted Av. Return (2024-25)			28.91%
Weighted Av. Return (2023-24)			41.64%
<b>(iv) Lower Volatility</b>	<b>Nil</b>	<b>40-60%</b>	<b>40-60%</b>
Return based on	Nil	60%	40%
Weighted Av. Return (2025-26)			10.39%
Weighted Av. Return (2024-25)			16.98%
Weighted Av. Return (2023-24)			23.01%
<b>(v) Lifecycle</b>			
Lifecycle scheme allocates investments among the sub-funds and the varying allocations with the age of the participants, moving from higher percentage in equities in younger years to lower percentage in equities in older years to reduce the risk near retirement age, seeking capital growth and preservation towards the later years in participants lifecycle.			
<b>(vi) Customized</b>	<b>0-100%</b>	<b>0-100%</b>	<b>0-100%</b>

### Federal Excise Duty (FED)

The Finance Act, 2013 imposed FED on AMC. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and should be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan. Meanwhile in Federal Budget 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, the Scheme has held provision for FED liability which amounted to (ESF) Rs.1,523,347, (DSF) Rs.1,124,175, (MSF) Rs.706,273 up till June 30, 2016 which is Rs.1.65, Rs.0.75, Rs.0.30 per unit respectively as on February 28, 2026

### Sector Allocation APF-ESF (% of Total Assets)

Sector	Feb-26	Jan-26
Commercial Banks	29.93	28.06
Oil & Gas Exploration	13.18	13.95
Cement	10.90	10.82
Fertilizer	10.53	10.47
Inv. Bank/Inv. Companies/Securities Co	4.41	3.70
Others	29.97	28.79

### Top 10 Holding APF-ESF (% of Total Assets)

Scrip	%	Sectors
Fauji Fertilizer Co. Ltd	8.58	Fertilizer
United Bank Limited	7.22	Commercial Banks
Oil & Gas Dev Co. Ltd	5.37	Oil & Gas Exp
Lucky Cement Ltd	5.13	Cement
Habib Bank Limited	4.64	Commercial Banks
Engro Holdings Ltd	4.41	Inv. Bank/Inv. Co/St
Meezan Bank Limited	4.23	Commercial Banks
Pakistan Petroleum Ltd	4.03	Oil & Gas Exp
MCB Bank Limited	3.99	Commercial Banks
Hub Power Co. Ltd	3.53	Power Gen & Dist

Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense	Third Party Expenses	Other Expenses	Total TER With Levies	Total TER without Levies
APF-Equity Sub Fund	1.000%	0.040%	0.111%	0.167%	0.448%	0.256%	0.000%	2.018%	1.851%
APF-Debt Sub Fund	0.200%	0.040%	0.111%	0.047%	0.000%	0.112%	0.000%	0.513%	0.467%
APF-Money Market Sub F.	0.200%	0.040%	0.111%	0.047%	0.000%	0.099%	0.000%	0.497%	0.451%

### Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
APF-Equity Sub Fund	41.08%	-11.12%	-0.15%	97.51%	63.47%
APF-Debt Sub Fund	6.23%	8.59%	15.92%	23.01%	17.79%
APF-Money Market Sub Fund	6.20%	10.00%	17.65%	23.01%	15.77%

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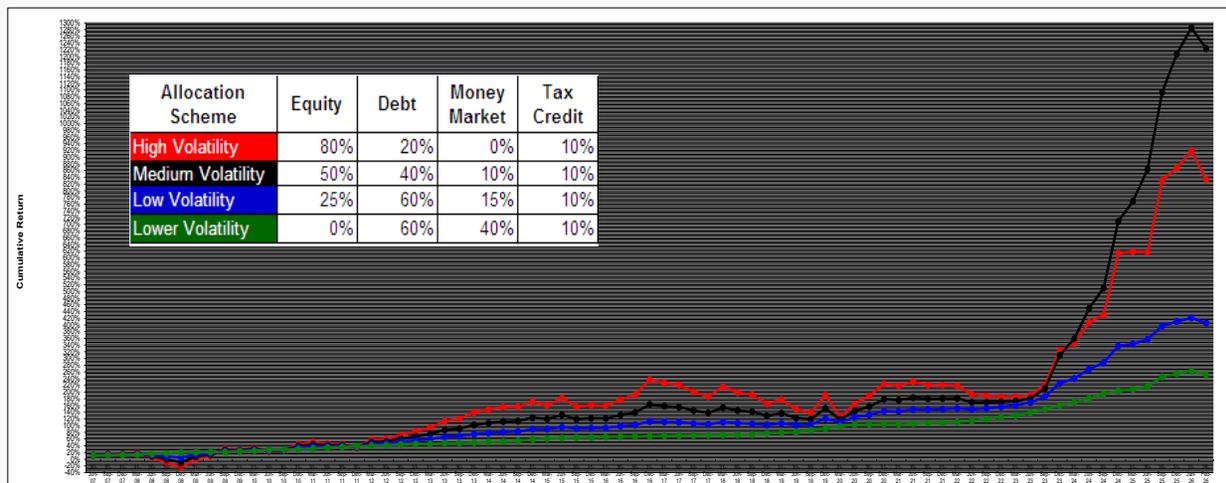
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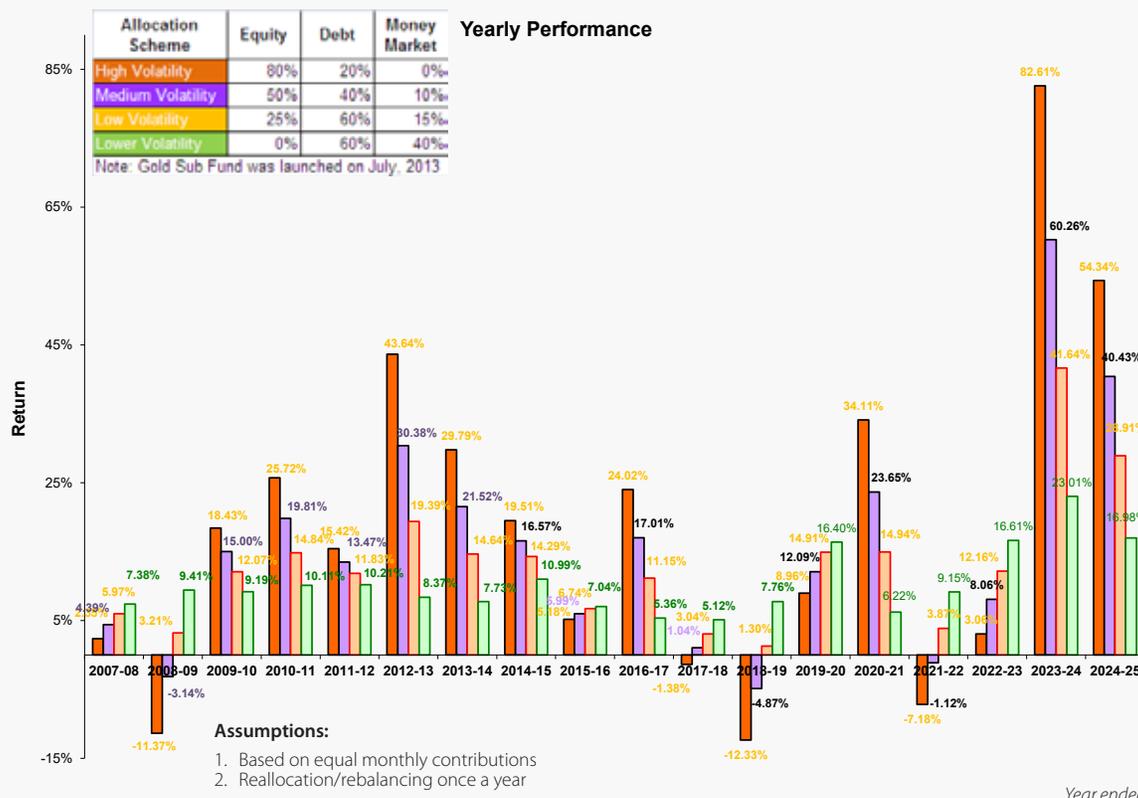
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**Atlas Pension Fund**  
(On allocation as stated in the box)  
**Appreciation in value of investment over cost net of tax credit**



Equal contribution made to the allocation schemes in APF each month.



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Follow these steps to prevent your data and personal information from online scams.



Use strong password & change it frequently



Never share your password & OTP Codes



Do not share your personal information



Keep antivirus, firewall & security features updated



Never use public WIFI & Hotspot to access Atlas Invest Mobile App



Always look out for minor change such as change in logos, design of login screen & email addresses



Never open any URL/links from unknown sources via email, SMS, instant or social media messaging



In case of any malicious activity, please report at [cs@atlasfunds.com.pk](mailto:cs@atlasfunds.com.pk)



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[cs@atlasfunds.com.pk](mailto:cs@atlasfunds.com.pk)



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**Savings Center - Shahrah-e-Faisal Karachi**

Ground Floor, Faiyaz Center,  
Shahrah-e-Faisal  
(opp. FTC Building),  
Karachi-74400.  
Ph: (92-21) 34522601-02,  
(92-21) 34522604, 34522608

**Savings Center - North Nazimabad Karachi**

Ground Floor, Symbol Building,  
Block - L, North Nazimabad,  
Karachi-74600.  
Ph: (92-21) 36670214-16,  
(92-21) 36721661-62

**Savings Center - Gulshan-e-Iqbal Karachi**

Ground Floor, Gul Center,  
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