







SPOTLIGHT

FUND MANAGER REPORT MARCH 2026

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ATLAS ASSET MANAGEMENT LIMITED

Atlas Asset Management Limited (AAML), an Atlas Group Company, was incorporated on 20th 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 07th 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.

MARKET REVIEW

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March 2026

On The Stock Market Front

The benchmark KSE-100 Index declined by 11.50% (19,318.9 points) to close at 148,743.32 points in March 2026. Average daily trading volumes decreased by 36.77% MoM to 487mn shares in March 2026, compared to 770mn shares in February 2026.

Banks/DFIs, Individuals and Insurance companies were net buyers of USD 58mn, USD 49mn, and USD 6mn, respectively. Meanwhile, Mutual Funds, Foreign Investors, Companies, Brokers, and NBFC's were net sellers of USD 75mn, USD 53mn, USD 3mn, USD 2mn and USD 0.7mn, respectively.

Refinery, Oil & Gas Exploration Companies, Food & Personal Products, Chemical, and Power Generation & Distribution outperformed the benchmark index, posting -3.1%, -3.3%, -6.5%, -9.6%, and -11.2%, respectively. In contrast, Engineering, Cement, Commercial Banks, Textile composite, Tobacco, Oil & Gas Marketing Companies, Pharmaceuticals, Fertilizer, Auto Assemblers, Insurance, and Technology & Communications were sectors that underperformed the index yielding -18.1%, -17.8%, -16.9%, -15.9%, -15.9%, -15.4%, -15.4%, -15.2%, -15.2%, -12.2% and -11.9% respectively.

Refinery sector outperformed the benchmark, supported by an increase in petroleum product prices, which expanded Gross Refining Margins (GRMs), along with inventory gains arising from the uptrend in global oil prices. Oil & Gas Exploration sector also outperformed, primarily driven by the sharp increase in international oil prices, which directly supported realized prices and strengthened upstream profitability.

In contrast, Cement sector underperformed, primarily due to seasonal slowdown in construction activity, with demand remaining subdued during Ramadan, impacting dispatches. Pharmaceuticals sector also underperformed, with border tensions disrupting trade flows, leading to volumetric pressure.

Currently, the KSE-100 Index is trading at a Price-to-Earnings (P/E) multiple of 7.0x and offers a dividend yield of approximately 6.7%.

On The Money Market Front

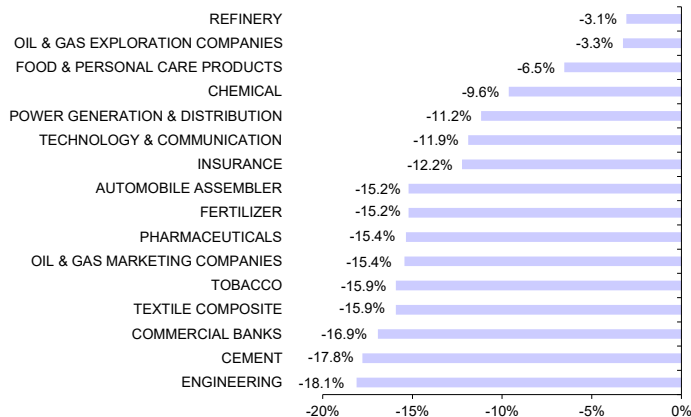
The State Bank of Pakistan (SBP), in its latest monetary policy statement maintained the discount rate at 11.50% (SBP Policy Rate at 10.50%) dated March 09, 2026. The Committee observed that the macroeconomic outlook has become quite uncertain following outbreak of the war in the Middle East. With the high degree of uncertainty in the outlook for international commodity prices and supply-chain disruptions in the backdrop of the war in the Middle East. The decision is appropriate, with the reaffirmation of MPC to its commitment to ensure the hard-earned price stability while stressing on the need for expediting structural reforms to ensure sustainable economic growth.

The CPI inflation increased to 7.30% YoY for the month of March'26. While monthly, CPI observed an increase of 1.20%. The increase in CPI was mainly attributable to increase in Transport, Housing, Water, Electricity, Gas & Fuels, Education and Clothing & Footwear.

Additionally, M2 experienced an increase of 5.45% during July 01,2025 to March 20,2026 as compared to an increase of 1.16% during the previous corresponding period. The latest report shows that government has borrowed Rs. 2,627 billion from scheduled banks as compared to borrowing of Rs. 1,309 billion in corresponding period last year.

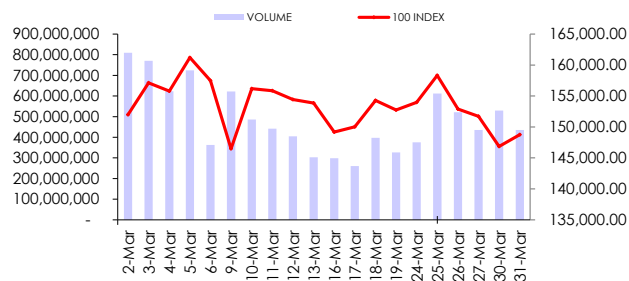
The Central Bank raised an amount of Rs. 1,579 billion under two T-bill auctions. The weighted average yields under the latest accepted auction were 11.0054% for 1 month, 11.0232% for 3 months, 11.1885% for 6 months and 11.3147% for 12 months. During March' 26, the 6 months KIBOR (offer) observed an increase of 98 BPS to 11.59% compared to previous month and averaged 11.12% during the month.

Sector Performance - Mar, 2026



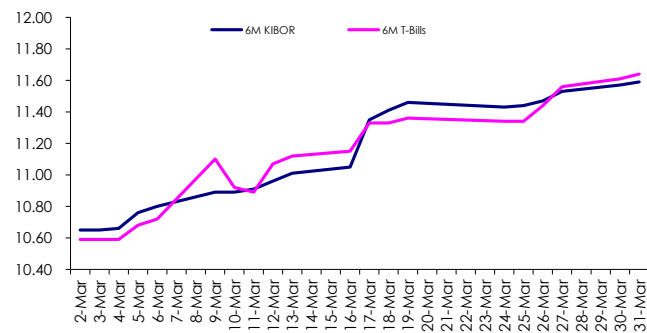
Source: Pakistan Stock Exchange

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)

Atlas funds
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March 2026

Investment Objective

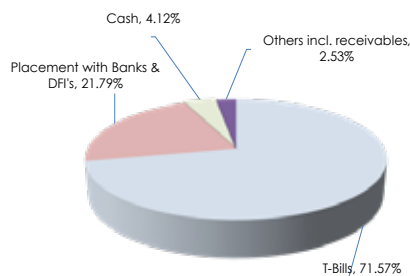
To provide its unit holders competitive returns from a portfolio of low risk, short duration assets while maintaining high liquidity.

Asset Mix*	Mar-26	Feb-26
T-Bills	71.57%	77.32%
Placement with Banks & DFI's	21.79%	0.00%
Cash	4.12%	22.39%
Others incl. receivables	2.53%	0.30%

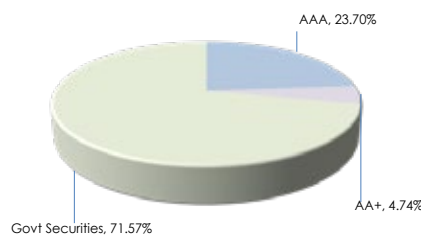
* % of Gross Asset

Leverage & Maturity Profile	AMF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	25.25

Asset Allocation (% of Total Assets)



Credit Quality of the Portfolio (% of Total Assets)



*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	9.18%	9.49%	10.14%	10.71%	10.39%	59.48%	101.15%	412.86%	10.62%
Benchmark	10.61%	10.22%	10.44%	10.70%	10.51%	55.53%	92.89%	355.81%	9.81%
Return (5 Years CAGR)									14.99%
Peer Group Average									9.05%

*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%	0.067%	0.000%	0.051%	0.000%	0.597%	0.530%

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%	9.18%				10.39%
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%

Fund Facts

Fund Type	Open-ended
Category	Money Market Scheme
Launch Date	21-Jan-10
Net Assets (mn)	PKR 52,679 (at month end)
NAV	PKR 552.56 (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)

Portfolio Performance

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

Portfolio Turnover Ratio	26.93%
Information Ratio	(1.06)
Yield to Maturity*	11.37%
Modified Duration	0.06 Years
Macaulay Duration	0.07 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.0.21 per unit as on March 31, 2026)

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

Dispute Resolution/ Complaints Handling: Investors may lodge their complaints to our Investor Services Department through any of the following options where our dedicated staff is available to provide assistance: Ph: (021)111-688-825 Ext: 233, Email: cs@atlasfunds.com.pk or submit through our Website <https://www.atlasfunds.com.pk/investor-help-desk/>. In case your complaint has not been properly redressed by us, you may lodge your complaint with SECP at the link <https://sdms.secp.gov.pk/>. However, please note that SECP will entertain only those complaints which were at first directly requested to be redressed by the Company and the Company has failed to redress the same. Further, the complaints that are not relevant to SECP's regulatory domain/competence shall not be entertained by the SECP.

March 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*	Mar-26	Feb-26
T-Bills	71.15%	84.95%
Placement with Banks & DFI's	21.59%	0.00%
Cash	7.00%	14.85%
Others incl. receivables	0.26%	0.20%

* % of Gross Asset

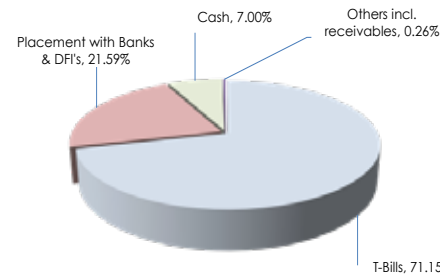
Leverage & Maturity Profile	ALF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	26.23

Fund Facts

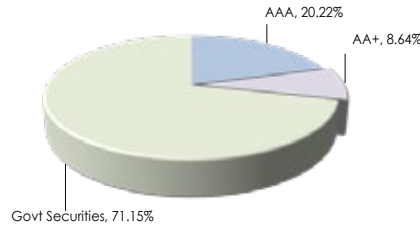
Fund Type	Open-ended
Category	Money Market Scheme
Launch Date	23-Nov-21
Net Assets (mn)	PKR 11,560 (at month end)
NAV	PKR 540.31 (at month end)
Benchmark(BM)	90% three months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected 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	21.44%
Information Ratio	(1.27)
Yield to Maturity *	11.32%
Modified Duration	0.07 Years
Macaulay Duration	0.07 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	9.12%	9.44%	10.14%	10.62%	10.30%	58.93%	N/A	89.67%	15.84%
Benchmark	10.61%	10.22%	10.44%	10.70%	10.51%	55.53%	N/A	83.93%	15.10%

Peer Group Average 9.05%

*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%	0.076%	0.000%	0.122%	0.000%	0.679%	0.604%

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%	9.12%				10.30%
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%	22.14%	15.05%	
Benchmark	10.52%	17.02%	20.90%	13.86%	

Investment Committee

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Chief Executive Officer

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Director

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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 Sovereign Fund (ASF)

Atlas funds
Nurturing your investments

March 2026

Investment Objective

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

Asset Mix*	Mar-26	Feb-26
T-Bills	52.63%	55.75%
PIB	41.93%	36.34%
Cash	3.58%	6.60%
Others incl. receivables	1.61%	1.10%
Sukus	0.24%	0.21%

* % of Gross Asset

Leverage & Maturity Profile

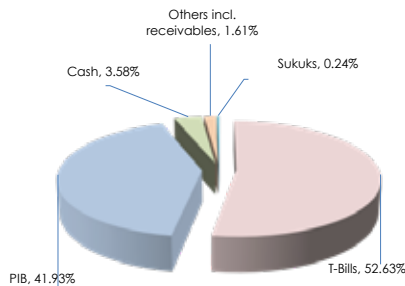
	ASF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	326.02

Fund Facts

Fund Type	Open-ended
Category	Income Scheme
Launch Date	1-Dec-14
Net Assets (mn)	PKR 2,068 (at month end)
NAV	PKR 109.78 (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

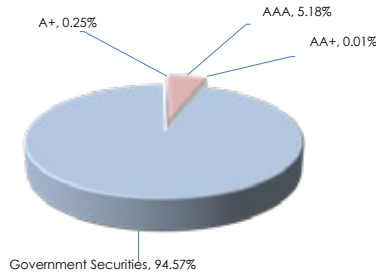
Asset Allocation

(% of Total Assets)



Credit Quality of the Portfolio

(% of Total Assets)



Management Fee	Upto 1.50%
Actual Rate of Management Fee	0.40% of Average Annual Net 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	(1.35)
Yield to Maturity *	12.25%
Modified Duration	0.66 Years
Macaulay Duration	0.72 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.0.05 per unit as on March 31, 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	-0.53%	5.33%	8.71%	10.04%	9.18%	61.81%	92.73%	224.81%	10.95%
Benchmark	10.83%	10.34%	10.52%	10.75%	10.57%	56.58%	98.45%	216.81%	10.71%
Return (5 Years CAGR)							14.01%		
Peer Group Average	-1.98%						14.18%		

*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%	0.084%	0.000%	0.192%	0.000%	0.809%	0.726%

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%	-0.53%				9.18%
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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Atlas Stock Market Fund (ASMF)

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March 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*	Mar-26	Feb-26
Equities	97.97%	99.25%
Others incl. receivables	1.21%	0.17%
Cash	0.82%	0.58%

* % of Gross Asset

Leverage Profile	ASMF
Leverage:	Nil

Sector Allocation	(% of Total Assets)	
Sector	Mar-26	Feb-26
Commercial Banks	29.48	30.22
Oil & Gas Exploration	12.73	12.60
Cement	10.66	11.47
Fertilizer	9.62	9.97
Inv. Bank/Inv. Companies/Securities (4.99	4.50
Others	30.49	30.48

Top 10 Holding		(% of Total Assets)	
Scrip	%	Sectors	%
Fauji Fertilizer Co. Ltd	8.52	Fertilizer	8.52
United Bank Limited	6.71	Commercial Banks	6.71
Engro Holdings Ltd	4.99	Inv. Bank/Inv. Co/Sec	4.99
Habib Bank Limited	4.93	Commercial Banks	4.93
Lucky Cement Ltd	4.93	Cement	4.93
Oil & Gas Dev Co. Ltd	4.58	Oil & Gas Exp	4.58
Meezan Bank Limited	4.40	Commercial Banks	4.40
Systems Limited	3.80	Tech & Comm	3.80
Pakistan Petroleum Ltd	3.76	Oil & Gas Exp	3.76
Hub Power Co. Ltd	3.54	Power Gen & Dist	3.54

Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	23-Nov-04
Net Assets (mn)	PKR 35,208 (at month end)
NAV	PKR 1,835.27 (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	4.15%
Information Ratio	(0.79)
Beta	1.07
Standard Deviation	6.34%

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.1.06 per unit as on March 31, 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*	-12.41%	-15.74%	-13.34%	20.35%	14.75%	269.60%	217.54%	2901.38%	17.26%
Benchmark	-11.50%	-14.54%	-11.72%	26.26%	18.40%	271.85%	233.60%	2597.32%	16.67%
Returns***							1.94%		
Peer Group Average	-9.87%						2.19%		

*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%	0.466%	0.352%	0.016%	0.000%	4.028%	3.562%

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%	-12.41%				14.75%
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

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Faizan Ur Rehman Sharif
Fund Manager

Hassaan Ahmed
Fund Manager

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Atlas Financial Sector Fund (AFSF)

Atlas
funds
Nurturing your investments

March 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*	Mar-26	Feb-26
Equities	91.43%	70.43%
Cash	5.07%	29.17%
Others incl. receivables	3.50%	0.40%

* % of Gross Asset

Leverage Profile	AFSF
Leverage:	Nil

Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	10-Feb-26
Net Assets (mn)	PKR 620 (at month end)
NAV	PKR 83.60 (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

Portfolio Performance

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

Portfolio Turnover Ratio	0.00%
Information Ratio	(0.14)
Beta	1.96
Standard Deviation	5.94%

Sector Allocation (% of Total Assets)

Sector	Mar-26	Feb-26
Commercial Banks	84.78	65.52
Insurance	6.65	4.92

Top 10 Holding (% of Total Assets)

Scrip	%	Sectors
Meezan Bank Limited	13.03	Commercial Banks
United Bank Limited	11.34	Commercial Banks
MCB Bank Limited	11.09	Commercial Banks
Habib Bank Limited	8.89	Commercial Banks
Bank Al Habib Limited	6.62	Commercial Banks
Askari Bank Limited	6.37	Commercial Banks
Faysal Bank Limited	6.06	Commercial Banks
Habib Metropolitan Bank	6.01	Commercial Banks
Bank Alfalah Limited	5.93	Commercial Banks
The Bank Of Punjab	4.92	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*	-12.67%	N/A	N/A	N/A	-16.40%	N/A	N/A	-16.40%	N/A
Benchmark	-12.26%	N/A	N/A	N/A	-19.26%	N/A	N/A	-19.26%	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%	0.200%	0.479%	0.608%	0.174%	0.000%	4.550%	4.071%

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-4.26%	-12.67%				-16.40%

Investment Committee

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Hassaan Ahmed
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Atlas Dividend Yield Fund (ADYF)

Atlas funds
Nurturing your investments

March 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*	Mar-26	Feb-26
Equities	94.36%	77.33%
Cash	3.21%	22.32%
Others incl. receivables	2.43%	0.35%

*% of Gross Asset

Leverage Profile

Leverage: Nil

Sector Allocation

(% of Total Assets)

Sector	Mar-26	Feb-26
Commercial Banks	29.28	25.93
Fertilizer	21.54	18.05
Oil & Gas Exploration	16.51	12.00
Power Generation & Distribution	7.11	5.57
Tobacco	6.34	5.35
Others	13.56	10.44

Top 10 Holding

(% of Total Assets)

Scrip	%	Sectors
Fauji Fertilizer Co. Ltd	9.67	Fertilizer
Pakistan Oilfields Ltd	7.51	Oil & Gas Exp
Engro Fertilizers Ltd	7.51	Fertilizer
Hub Power Co. Ltd	7.11	Power Gen & Dist
Pakistan Tobacco Co. Ltd	6.34	Tobacco
MCB Bank Limited	5.10	Commercial Banks
Indus Motor Co. Ltd	5.06	Automobile Assembler
United Bank Limited	4.86	Commercial Banks
Bestway Cement Ltd	4.74	Cement
Oil & Gas Dev Co. Ltd	4.68	Oil & Gas Exp

Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	10-Feb-26
Net Assets (mn)	PKR 923 (at month end)
NAV	PKR 84.52 (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

Portfolio Performance

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

Portfolio Turnover Ratio	3.17%
Information Ratio	1.46
Beta	1.32
Standard Deviation	3.99%

*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*	-10.84%	N/A	N/A	N/A	-15.48%	N/A	N/A	-15.48%	N/A
Benchmark	-12.26%	N/A	N/A	N/A	-19.26%	N/A	N/A	-19.26%	N/A

Peer Group Average -9.87%

*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%	0.200%	0.479%	0.674%	0.188%	0.000%	4.622%	4.142%

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-5.20%	-10.84%				-15.48%

Investment Committee

M. Abdul Samad
Chief Executive Officer

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Director

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Atlas Pension Fund (APF)

March 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)	-11.95%	-11.50%
YTD	18.24%	18.40%
1 Year	25.09%	N/A
3 Years	290.98%	N/A
5 Years	257.20%	N/A
7 Years	345.75%	N/A
10 Years	481.49%	N/A
Since Inception	1995.95%	N/A

Peer Group Average -10.85%

Actual Returns - Not Annualized

APF-Debt Sub Fund

	Return	Benchmark
30 Days (1 Month) *	3.61%	10.66%
YTD *	9.60%	10.37%
1 Year	10.62%	N/A
3 Years	62.97%	N/A
5 Years	99.37%	N/A
7 Years	150.61%	N/A
10 Years	199.09%	N/A
Since Inception	545.19%	N/A

Peer Group Average -1.13%

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

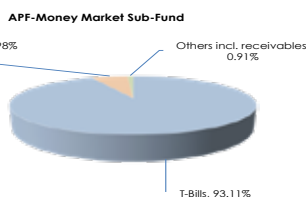
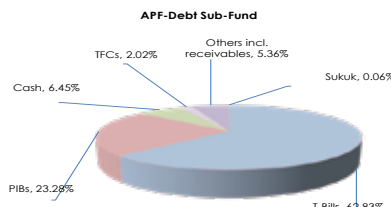
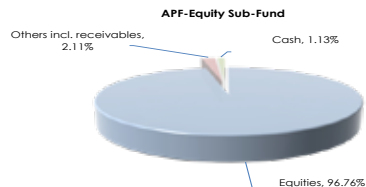
APF-Money Market Sub Fund

	Return	Benchmark
30 Days (1 Month) *	9.36%	10.61%
YTD *	10.43%	10.51%
1 Year	10.92%	N/A
3 Years	61.46%	N/A
5 Years	101.97%	N/A
7 Years	143.15%	N/A
10 Years	190.49%	N/A
Since Inception	501.18%	N/A

Peer Group Average 9.66%

*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	1.25% 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 1,935	PKR 2,095.95
APF-Debt (DSF)	PKR 972	PKR 645.19
APF-M.M (MMSF)	PKR 1,453	PKR 601.18

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
(i) High Volatility	65-80%	20-35%	Nil
Return based on	80%	20%	Nil
Weighted Av. Return (2025-26)			16.51%
Weighted Av. Return (2024-25)			54.34%
Weighted Av. Return (2023-24)			82.61%
(ii) Medium Volatility	35-50%	40-55%	10-25%
Return based on	50%	40%	10%
Weighted Av. Return (2025-26)			14%
Weighted Av. Return (2024-25)			40.43%
Weighted Av. Return (2023-24)			60.26%
(iii) Low Volatility	10-25%	60-75%	15-30%
Return based on	25%	60%	15%
Weighted Av. Return (2025-26)			11.89%
Weighted Av. Return (2024-25)			28.91%
Weighted Av. Return (2023-24)			41.64%
(iv) Lower Volatility	Nil	40-60%	40-60%
Return based on	Nil	60%	40%
Weighted Av. Return (2025-26)			9.93%
Weighted Av. Return (2024-25)			16.98%
Weighted Av. Return (2023-24)			23.01%
(v) Lifecycle			
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.			
(vi) Customized	0-100%	0-100%	0-100%

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 cannot 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, (MMSF) Rs.706,273 up till June 30, 2016 which is Rs.1.65, Rs.0.75, Rs.0.29 per unit respectively as on March 31, 2026

Sector Allocation APF-ESF (% of Total Assets)

Sector	Mar-26	Feb-26
Commercial Banks	29.07	29.93
Oil & Gas Exploration	13.28	13.18
Cement	10.42	10.90
Fertilizer	9.44	10.53
Inv. Bank/Inv. Companies/Securities Co	4.81	4.41
Others	29.74	29.97

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

Scrip	%	Sectors
Fauji Fertilizer Co. Ltd	8.43	Fertilizer
United Bank Limited	6.85	Commercial Banks
Habib Bank Limited	4.88	Commercial Banks
Engro Holdings Ltd	4.81	Inv. Bank/Inv. Co/S&I
Oil & Gas Dev Co. Ltd	4.72	Oil & Gas Exp
Lucky Cement Ltd	4.71	Cement
Meezan Bank Limited	4.33	Commercial Banks
Systems Limited	3.74	Tech & Comm
Pakistan Petroleum Ltd	3.69	Oil & Gas Exp
Hub Power Co. Ltd	3.52	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%	0.205%	0.336%	0.288%	0.000%	1.976%	1.771%
APF-Debt Sub Fund	0.200%	0.040%	0.111%	0.047%	0.000%	0.100%	0.000%	0.498%	0.452%
APF-Money Market Sub F.	0.200%	0.040%	0.111%	0.054%	0.000%	0.117%	0.000%	0.523%	0.468%

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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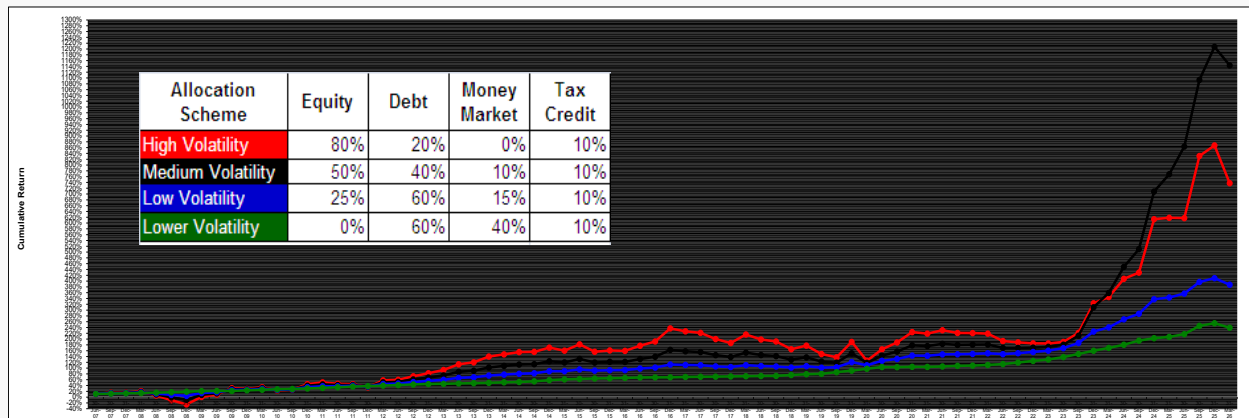
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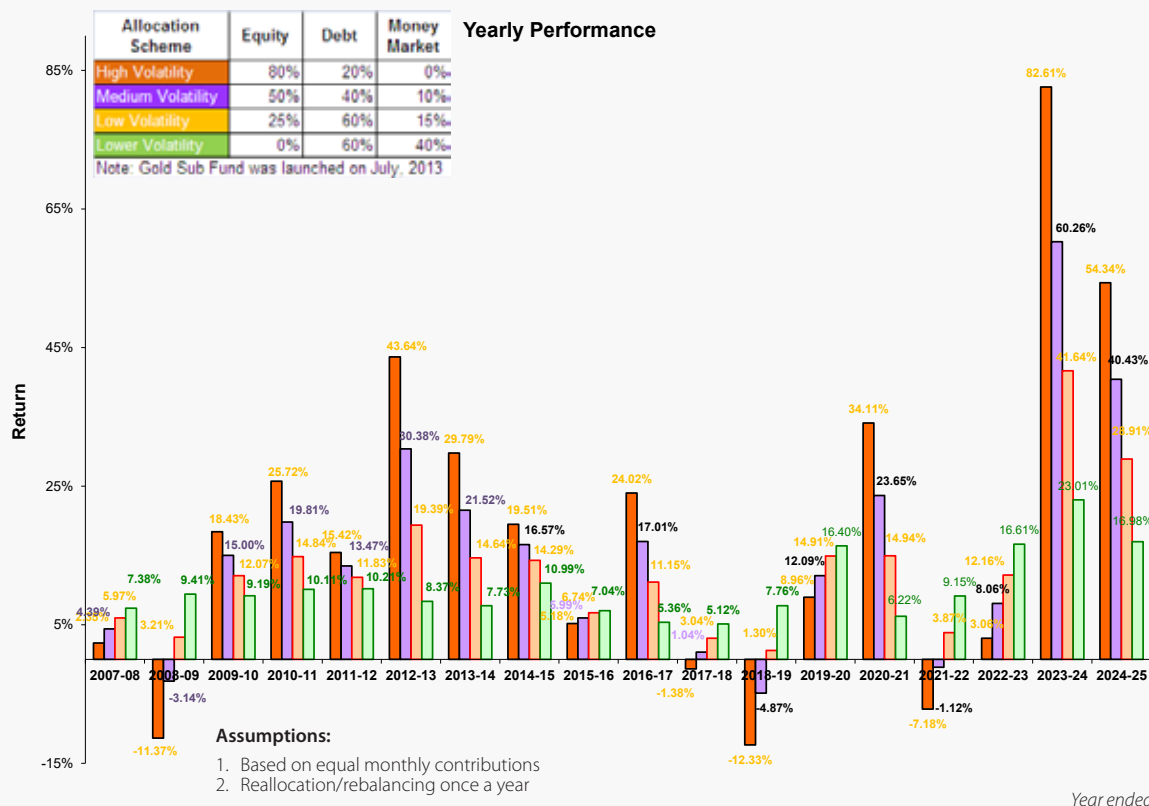
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March 2026

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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BE AWARE, BE SECURE

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



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cs@atlasfunds.com.pk



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Karachi-75600.
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Fax: (92-21) 35379280
UAN: 021-111-688-825

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,
KDA Scheme No. 24, Block - 3,
Gulshan-e-Iqbal,
Karachi - 75300.
Ph: (92-21) 34960557-60

SITE Office- Karachi

C/o, Atlas Honda Limited,
F/36, Estate Avenue,
S.I.T.E.,
Karachi.
Ph: (92-21) 32575561-65

Landhi Office- Karachi

C/o, Atlas Engineering Limited
15th Mile,
National Highway,
Landhi, Karachi.
Ph: (92-21) 35015525 Ext: 361

Savings Center - Lahore

64, Block -XX,
Khayaban-e-Iqbal,
Phase-III, DHA Lahore.
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