

SPOTLIGHT

FUND MANAGER REPORT MAY 2026

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Atlas
Pensions
Smart retirement plans

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*As per Income Tax Ordinance 2001, VPS Participants can redeem 50% of contribution Tax Free after the retirement age (between sixty and seventy years) or 25 years since the first contribution to APF or APIF, whichever is earlier. The remaining 50% will be taxed at average rate of last 3 Years Tax return.



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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

1

ATLAS MONEY MARKET FUND

2

ATLAS LIQUID FUND

3

ATLAS SOVEREIGN FUND

4

ATLAS INCOME FUND

5

ATLAS STOCK MARKET FUND

6

ATLAS FINANCIAL SECTOR FUND

7

ATLAS DIVIDEND YIELD FUND

8

ATLAS PENSION FUND

9

The background of the page features a dark blue color scheme with a grid pattern. Overlaid on this are several financial charts, including a candlestick chart and a line graph with a moving average, all in shades of blue and white. The text 'TABLE OF CONTENTS' is written vertically in a large, bold, white serif font on the right side of the page.

TABLE OF CONTENTS



May 2026

On The Stock Market Front

The benchmark KSE-100 Index increased by 6.73% (10,968.7 points) to close at 173,962.82 points in May 2026. Average daily trading volumes decreased by 23.66% MoM to 709mn shares in May 2026, compared to 929mn shares in April 2026.

Insurance, Banks/DFIs, Brokers, NBFC's and Individuals were net buyers of USD 18mn, USD 8mn, USD 6mn, USD 1mn and USD 1mn respectively. Meanwhile, Foreign Investors, Mutual Funds and Companies were net sellers of USD 17mn, USD 13mn, and USD 7mn, respectively.

Technology & Communication, Cement, Fertilizer and Oil & Gas Exploration outperformed the benchmark yielding 15.6%, 10.7%, 9.1% and 8.7% respectively. In contrast, Tobacco, Refinery, Oil & Gas Marketing, Insurance, Food & Personal Products, Textile Composite, Chemical, Power Generation & Distribution, Pharmaceuticals, Commercial Banks, Auto Assembler and Engineering were sectors that underperformed the index yielding -3.7%, -1.2%, 1.3%, 1.4%, 1.6%, 2.0%, 2.9%, 3.8%, 4.0%, 4.5%, 5.0% and 6.0% respectively.

The cement sector outperformed the benchmark index, driven by expectations of favorable budgetary measures for the real estate and construction sectors, potentially supporting a revival in construction activity and cement demand. The technology sector outperformed the benchmark index, supported by continued momentum in IT exports, which increased by 21.03% YoY during 10MFY26.

In contrast, Oil & Gas Marketing sector underperformed the index as weak monthly volumes, led by sharp YoY declines in MS and HSD sales, reflected demand pressure from consistent increases in petroleum prices and reduced discretionary fuel consumption. Refineries underperformed the index amid volatile international oil prices and uncertainty over GRMs, which weighed on investor sentiment toward the sector. Currently, the KSE-100 Index is trading at a Price-to-Earnings (P/E) multiple of 8.1x and offers a dividend yield of approximately 5.8%.

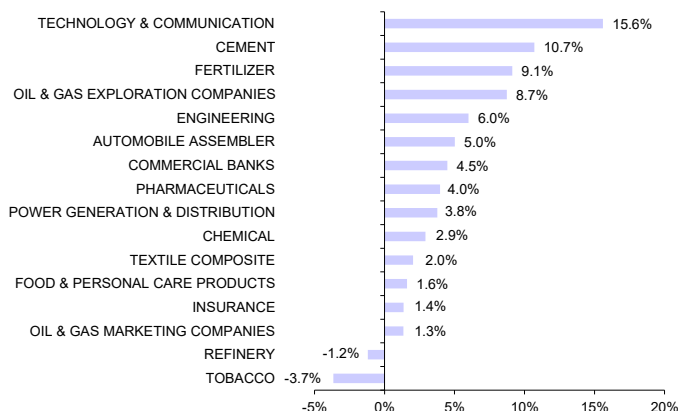
On The Money Market Front

The CPI inflation increased to 11.79% YoY for the month of May'26. While monthly CPI observed an increase of 0.68%. The increase in CPI was mainly attributable to increase in Food & Non-alcoholic Bev., Transport, and Housing and Water, Electricity, Gas & Fuels.

Additionally, M2 experienced an increase of 6.45% during July 01, 2025 to May 22, 2026 as compared to an increase of 4.08% during the previous corresponding period. The latest report shows that government has borrowed Rs. 3,185 billion from scheduled banks as compared to borrowing of Rs. 2,473 billion in corresponding period last year.

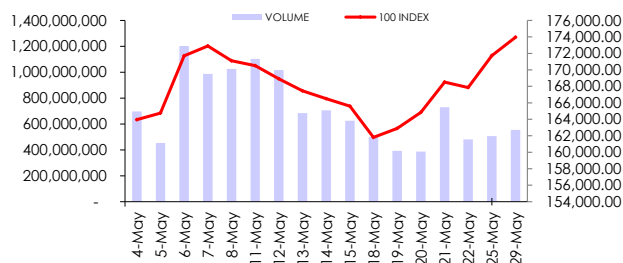
The Central Bank raised an amount of Rs. 1,603 billion under two T-bill auctions. The weighted average yields under the latest accepted auction were 12.0568% for 1 month, 12.3141% for 3 months, 12.4003% for 6 months and 12.5900% for 12 months. During May' 26, the 6 months KIBOR (offer) observed an increase of 54 BPS to 12.50% compared to previous month and averaged 12.22% during the month

Sector Performance - May, 2026



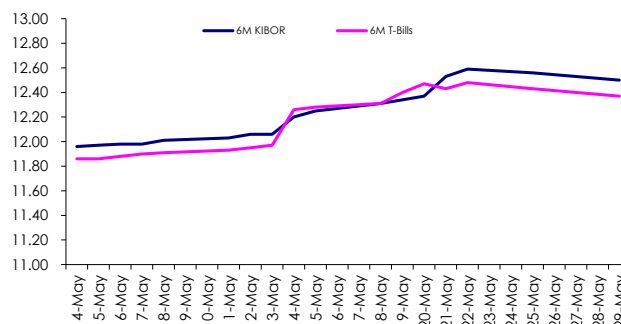
Source: Pakistan Stock Exchange

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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May 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*

	May-26	Apr-26
T-Bills	63.12%	64.75%
Placement with Banks & DFI's	27.92%	15.71%
Cash	8.11%	18.77%
Short Term Sukuk	0.53%	0.53%
Others incl. receivables	0.32%	0.24%

* % of Gross Asset

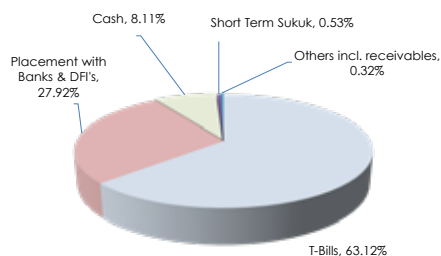
Leverage & Maturity Profile

	AMF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	21.88

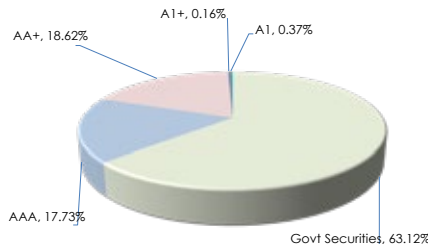
Fund Facts

Fund Type	Open-ended
Category	Money Market Scheme
Launch Date	21-Jan-10
Net Assets (mn)	PKR 53,596 (at month end)
NAV	PKR 562.24 (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 - Thur : 9:00 am to 03:00 pm 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 1.25%
Actual Rate of Management Fee	0.39% 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 15-May-26)

Portfolio Performance

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

Portfolio Turnover Ratio	25.78%
Information Ratio	(0.61)
Yield to Maturity *	11.89%
Modified Duration	0.05 Years
Macaulay Duration	0.06 Years

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 May 31, 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	10.76%	10.13%	10.17%	10.55%	10.56%	56.99%	102.32%	421.85%	10.62%
Benchmark	11.59%	11.04%	10.61%	10.66%	10.65%	53.47%	94.23%	364.00%	9.83%
Return (5 Years CAGR)						15.13%			
Peer Group Average	10.35%					13.69%			

*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
	0.390%	0.075%	0.055%	0.067%	0.000%	0.007%	0.000%	0.594%	0.527%

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%	10.11%	10.76%		10.56%
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)

May 2026

Investment Objective

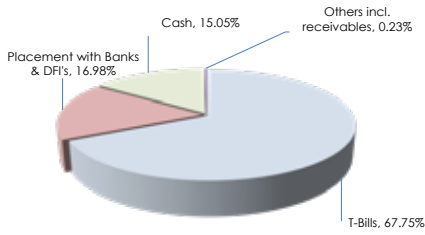
The objective of Atlas Liquid Fund (ALF) is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consist of money market instruments.

Asset Mix*	May-26	Apr-26
T-Bills	67.75%	67.74%
Placement with Banks & DFIs	16.98%	16.07%
Cash	15.05%	16.03%
Others incl. receivables	0.23%	0.16%

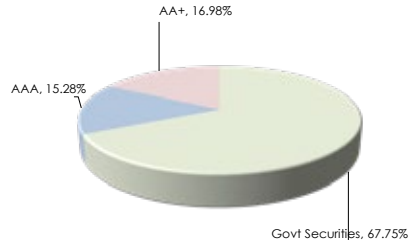
* % of Gross Asset

Leverage & Maturity Profile	ALF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	19.83

Asset Allocation (% of Total Assets)



Credit Quality of the Portfolio (% of Total Assets)



Fund Facts

Fund Type	Open-ended
Category	Money Market Scheme
Launch Date	23-Nov-21
Net Assets (mn)	PKR 11,760 (at month end)
NAV	PKR 549.67 (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 Mon - Thur : 9:00 am to 03:00 pm Fri : 9:00 am to 04:00 pm (Same day redemption 10:00 am.)
Cut Off timings	Backward Pricing
Pricing mechanism	Nil
Front End Load	Nil
Management Fee	Upto 1.25%
Actual Rate of Management Fee	0.45% 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 15-May-26)

Portfolio Performance

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

Portfolio Turnover Ratio	17.54%
Information Ratio	(0.83)
Yield to Maturity *	11.74%
Modified Duration	0.05 Years
Macauley Duration	0.05 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	10.62%	10.02%	10.12%	10.45%	10.46%	56.50%	N/A	92.95%	15.65%
Benchmark	11.59%	11.04%	10.61%	10.66%	10.65%	53.47%	N/A	87.28%	14.96%

Peer Group Average 10.35%

*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
	0.450%	0.075%	0.055%	0.076%	0.000%	0.014%	0.000%	0.676%	0.599%

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%	10.01%	10.62%		10.46%
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

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
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Atlas Sovereign Fund (ASF)

May 2026

Investment Objective

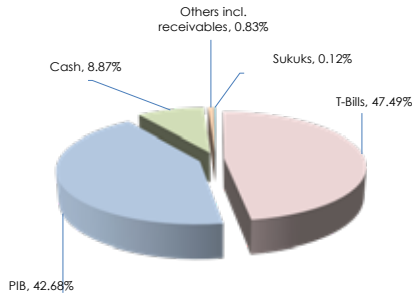
The objective of Atlas Sovereign Fund is to generate competitive returns by investing in Government Securities and Debt Instruments.

Asset Mix*	May-26	Apr-26
T-Bills	47.49%	46.25%
PIB	42.68%	41.91%
Cash	8.87%	11.15%
Others incl. receivables	0.83%	0.57%
Sukuks	0.12%	0.12%

* % of Gross Asset

Asset Allocation

(% of Total Assets)



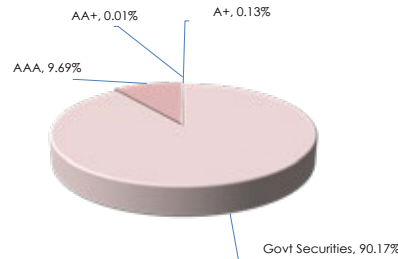
Leverage & Maturity Profile

ASF

Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	276.63

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 2,041 (at month end)
NAV	PKR 111.39 (at month end)
Benchmark(BM)	90% six months PKRV rates + 10% six (6) months average of the highest rates on savngs account of three (3) AA rated scheduled Banks as selected by MUFAP
Dealing Days	Monday to Friday
Cut Off timings	Mon - Thur : 9:00 am to 03:00 pm Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Front End Load	Nil

Management Fee	Upto 1.50%
Actual Rate of Management Fee	0.50% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.

Registrar	ITMinds Limited
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Auditor	Yousuf Adil Chartered
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)
Risk Profile of the Fund	Medium
Fund Stability Rating	AA-(f) (PACRA) (As on 15-May-26)

Portfolio Performance

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

Portfolio Turnover Ratio	0.00%
Information Ratio	(0.48)
Yield to Maturity *	10.07%
Modified Duration	0.55 Years
Macaulay Duration	0.59 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 May 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	7.75%	5.70%	8.18%	9.41%	9.22%	59.79%	92.60%	229.57%	10.92%
Benchmark	11.80%	11.26%	10.75%	10.74%	10.73%	54.27%	99.64%	222.62%	10.72%
Return (5 Years CAGR)							14.00%		
Peer Group Average	7.87%						14.01%		

*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
	0.500%	0.075%	0.055%	0.083%	0.000%	0.069%	0.000%	0.782%	0.699%

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%	9.78%	7.75%		9.22%
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

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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Atlas Stock Market Fund (ASMF)

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May 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*	May-26	Apr-26
Equities	98.81%	98.43%
Others incl. receivables	0.66%	1.43%
Cash	0.52%	0.14%

* % of Gross Asset

Leverage Profile	ASMF
Leverage:	Nil

Fund Facts

Fund Type	Open-ended Equity Scheme
Category	23-Nov-04
Launch Date	PKR 40,862 (at month end)
Net Assets (mn)	PKR 2,160.59 (at month end)
NAV	KSE-100 Index
Benchmark	Monday to Friday
Dealing Days	Mon - Thur : 9:00 am to 03:00 pm
Cut Off timings	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	4.20%
Information Ratio	(0.14)
Beta	1.07
Standard Deviation	6.38%

Sector Allocation (% of Total Assets)

Sector	May-26	Apr-26
Commercial Banks	29.31	29.67
Oil & Gas Exploration	12.72	12.23
Cement	11.84	11.59
Fertilizer	10.89	9.03
Inv. Bank/Inv. Companies/Securities (4.74	4.81
Others	29.33	31.10

Top 10 Holding (% of Total Assets)

Scrip	%	Sectors
Fauji Fertilizer Co. Ltd	8.67	Fertilizer
United Bank Limited	8.29	Commercial Banks
Lucky Cement Ltd	5.90	Cement
Habib Bank Limited	4.97	Commercial Banks
Meezan Bank Limited	4.90	Commercial Banks
Oil & Gas Dev Co. Ltd	4.75	Oil & Gas Exp
Engro Holdings Ltd	4.74	Inv. Bank/Inv. Co/Sec
Pakistan Petroleum Ltd	4.04	Oil & Gas Exp
Hub Power Co. Ltd	3.32	Power Gen & Dist
Mari Energies Ltd	2.82	Oil & Gas 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.20,301,988 up till June 30, 2016. (Rs.1.07 per unit as on May 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*	6.56%	14.35%	3.24%	41.83%	35.09%	326.63%	248.28%	3433.42%	18.01%
Benchmark Returns***	6.73%	14.47%	3.77%	45.34%	38.48%	320.91%	263.21%	3054.65%	17.39%
Peer Group Average	6.51%						2.10%		3.14%

*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%	0.464%	0.176%	0.004%	0.000%	3.846%	3.381%

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%	10.48%	6.56%		35.09%
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
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Fund Manager

Hassaan Ahmed
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Atlas Financial Sector Fund (AFSF)

Atlas
funds
Nurturing your investments

May 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*	May-26	Apr-26
Equities	97.85%	97.47%
Cash	1.13%	0.85%
Others incl. receivables	1.01%	1.68%

* % of Gross Asset

Leverage Profile	AFSF
Leverage:	Nil

Sector Allocation (% of Total Assets)

Sector	May-26	Apr-26
Commercial Banks	90.65	90.09
Insurance	7.20	7.38

Top 10 Holding (% of Total Assets)

Scrip	%	Sectors
United Bank Limited	14.92	Commercial Banks
Meezan Bank Limited	12.77	Commercial Banks
Habib Bank Limited	10.34	Commercial Banks
MCB Bank Limited	9.88	Commercial Banks
Bank Alfalah Limited	8.83	Commercial Banks
Askari Bank Limited	7.72	Commercial Banks
Bank Al Habib Limited	7.44	Commercial Banks
Habib Metropolitan Bank	6.89	Commercial Banks
Adamjee Insurance Co. Ltd	6.22	Insurance
The Bank Of Punjab	4.32	Commercial Banks

Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	10-Feb-26
Net Assets (mn)	PKR 712 (at month end)
NAV	PKR 97.40 (at month end)
Benchmark	KSE-30 Index
Dealing Days	Monday to Friday
Cut Off timings	Mon - Thur : 9:00 am to 03:00 pm 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	5.15%
Information Ratio	(0.75)
Beta	0.98
Standard Deviation	10.57%

*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*	4.25%	12.02%	N/A	N/A	-2.60%	N/A	N/A	-2.60%	N/A
Benchmark	6.27%	12.61%	N/A	N/A	-6.46%	N/A	N/A	-6.46%	N/A

Peer Group Average 6.51%

*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%	0.299%	0.131%	0.000%	4.200%	3.721%

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%	11.76%	4.25%		-2.60%

Investment Committee

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Chief Executive Officer

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Hassaan Ahmed
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Atlas Dividend Yield Fund (ADYF)

Atlas
funds
Nurturing your investments

May 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*	May-26	Apr-26
Equities	91.41%	97.61%
Cash	7.78%	0.88%
Others incl. receivables	0.80%	1.50%

* % of Gross Asset

Leverage Profile	ADYF
Leverage:	Nil

Sector Allocation (% of Total Assets)

Sector	May-26	Apr-26
Commercial Banks	28.01	30.05
Fertilizer	20.26	20.72
Oil & Gas Exploration	17.79	19.31
Power Generation & Distribution	7.30	8.49
Automobile Assembler	5.14	5.72
Others	12.92	13.33

Top 10 Holding (% of Total Assets)

Script	%	Sectors
Fauji Fertilizer Co. Ltd	10.96	Fertilizer
Pakistan Oilfields Ltd	8.00	Oil & Gas Exp
United Bank Limited	7.43	Commercial Banks
Hub Power Co. Ltd	7.30	Power Gen & Dist
Engro Fertilizers Ltd	5.62	Fertilizer
Oil & Gas Dev Co. Ltd	5.48	Oil & Gas Exp
Indus Motor Co. Ltd	5.14	Automobile Assembler
Pakistan Tobacco Co. Ltd	5.00	Tobacco
MCB Bank Limited	4.47	Commercial Banks
Pakistan Petroleum Ltd	4.30	Oil & Gas Exp

Fund Facts

Fund Type	Open-ended
Category	Equity Scheme
Launch Date	10-Feb-26
Net Assets (mn)	PKR 1,321 (at month end)
NAV	PKR 96.84 (at month end)
Benchmark	KSE-30 Index
Dealing Days	Monday to Friday
Cut Off timings	Mon - Thur : 9:00 am to 03:00 pm 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	1.19%
Information Ratio	(0.78)
Beta	0.87
Standard Deviation	9.18%

*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*	4.89%	11.98%	N/A	N/A	-3.16%	N/A	N/A	-3.16%	N/A
Benchmark	6.27%	12.61%	N/A	N/A	-6.46%	N/A	N/A	-6.46%	N/A

Peer Group Average 6.51%

*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%	0.475%	0.497%	0.110%	0.000%	4.363%	3.888%

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%	9.24%	4.89%		-3.16%

Investment Committee

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Atlas Pension Fund (APF)

May 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)	6.59%	6.73%
YTD	39.07%	38.48%
1 Year	46.63%	N/A
3 Years	349.15%	N/A
5 Years	292.77%	N/A
7 Years	457.50%	N/A
10 Years	536.46%	N/A
Since Inception	2365.10%	N/A

Peer Group Average

6.95%

Actual Returns - Not Annualized

APF-Debt Sub Fund

	Return	Benchmark
30 Days (1 Month) *	9.61%	11.44%
YTD *	9.84%	10.52%
1 Year	10.04%	N/A
3 Years	60.62%	N/A
5 Years	99.92%	N/A
7 Years	153.01%	N/A
10 Years	200.70%	N/A
Since Inception	556.17%	N/A

Peer Group Average

10.92%

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

APF-Money Market Sub Fund

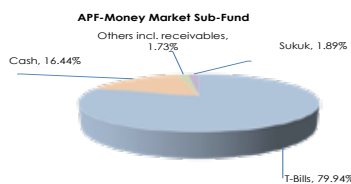
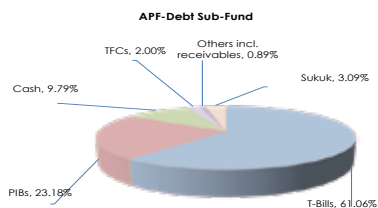
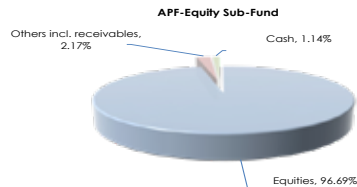
	Return	Benchmark
30 Days (1 Month) *	10.51%	11.59%
YTD *	10.56%	10.65%
1 Year	10.57%	N/A
3 Years	58.85%	N/A
5 Years	103.26%	N/A
7 Years	143.67%	N/A
10 Years	192.78%	N/A
Since Inception	511.59%	N/A

Peer Group Average

9.21%

*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)
	0.25% 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 (whichever is lower)
Eligibility	Any Pakistani (resident or non-resident), who holds a valid NTN or CNIC/NICOP
Asset Manager Rating	AM1 (PACRA) (As on 07-Nov-2025)

(at month end)	Net Assets (mn)	NAV
APF-Equity (ESF)	PKR 2,311	PKR 2,465.10
APF-Debt (DSF)	PKR 952	PKR 656.17
APF-M.M (MMSF)	PKR 1,581	PKR 611.59

Benchmark	APF-Equity (ESF)	APF-Debt (DSF)	APF-M.M (MMSF)
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)			33.22%
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)			24.53%
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)			17.26%
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)			10.13%
Weighted Av. Return (2024-25)			16.98%
Weighted Av. Return (2023-24)			23.01%
(v) Lifecycle			
Weighted Av. Return (2025-26)			17.26%
Weighted Av. Return (2024-25)			28.91%
Weighted Av. Return (2023-24)			41.64%
(vi) Customized	0-100%	0-100%	0-100%

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.

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.1.62, Rs.0.78, Rs.0.28 per unit respectively as on May 31, 2026

Sector Allocation APF-ESF (% of Total Assets)

Sector	May-26	Apr-26
Commercial Banks	28.82	29.43
Oil & Gas Exploration	12.99	12.60
Cement	11.37	11.42
Fertilizer	10.57	8.77
Inv. Bank/Inv. Companies/Securities Co	4.83	5.07
Others	28.11	29.47

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

Script	%	Sectors
Fauji Fertilizer Co. Ltd	8.58	Fertilizer
United Bank Limited	8.18	Commercial Banks
Lucky Cement Ltd	5.86	Cement
Habib Bank Limited	4.96	Commercial Banks
Engro Holdings Ltd	4.83	Inv. Bank/Inv. Co/SF
Meezan Bank Limited	4.80	Commercial Banks
Oil & Gas Dev. Co. Ltd	4.72	Oil & Gas Exp
Pakistan Petroleum Ltd	4.05	Oil & Gas Exp
Hub Power Co. Ltd	3.16	Power Gen & Dist
Mari Energies Ltd	2.99	Oil & Gas Exp

	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	1.250%	0.040%	0.111%	0.204%	0.184%	0.014%	0.000%	0.000%	1.799%	1.596%
APF-Debt Sub Fund	0.200%	0.111%	0.047%	0.000%	0.076%	0.000%	0.000%	0.000%	0.473%	0.427%
APF-Money Market Sub F	0.250%	0.040%	0.111%	0.054%	0.000%	0.046%	0.000%	0.000%	0.500%	0.446%

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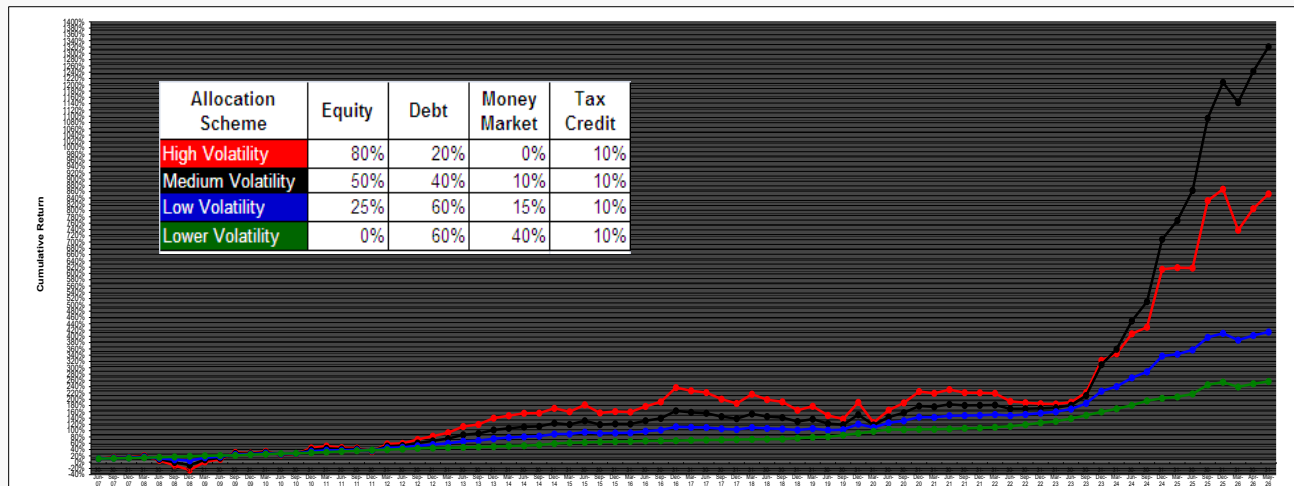
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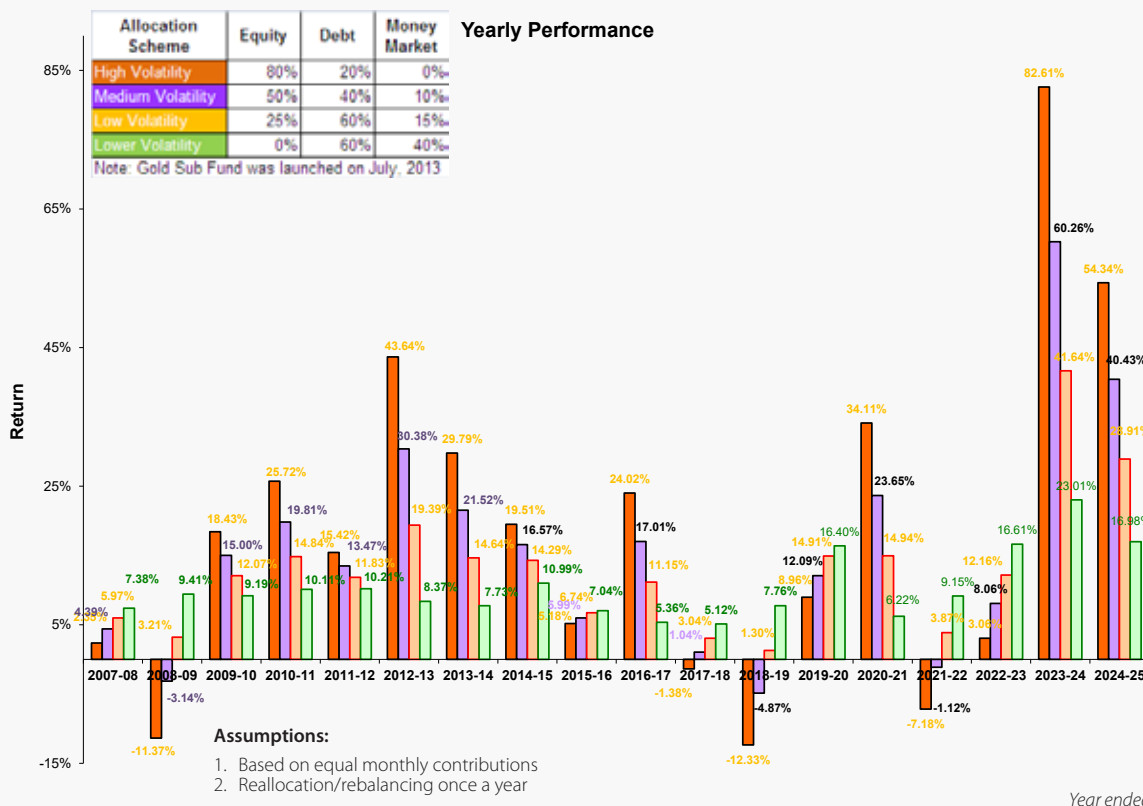
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Atlas Pension Fund
 (On allocation as stated in the box)
Appreciation in value of investment over cost net of tax credit



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



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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



In case of any malicious activity, please report at cs@atlasfunds.com.pk



021-111-688-825



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,
KDA Scheme No. 24, Block - 3,
Gulshan-e-Iqbal,
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