



Atlas Asset Management

An Atlas Group Company | Rated AM2++ by PACRA

SPOTLIGHT

FUND MANAGER REPORT OCTOBER 2025



SHARIAH COMPLIANT SOLUTIONS



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.

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Atlas Islamic Stock Fund



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- This service is only for existing investors.
- The QR works through your mobile banking application.
- Attach Investment proof while submitting Investment Form.



021-111-688-825



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www.atlasfunds.com.pk

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 "AM2++" as of 30th November, 2024 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.

TABLE OF CONTENTS



- ATLAS ISLAMIC INCOME FUND** 01
- ATLAS ISLAMIC MONEY MARKET FUND** 02
- ATLAS ISLAMIC CASH FUND** 03
- ATLAS ISLAMIC STOCK FUND** 04
- ATLAS ISLAMIC DEDICATED STOCK FUND** 05
- ATLAS ISLAMIC FUND OF FUNDS** 06
- ATLAS PENSION ISLAMIC FUND** 07
- ATLAS KPK ISLAMIC PENSION FUND** 09

Atlas Islamic Income Fund (AIIF)



October 2025

Investment Objective

To provide its unit holders with a stable rate of current income consistent with long-term preservation of capital in a Shariah compliant manner

Asset Mix*	Oct-25	Sep-25
Cash	41.57%	35.13%
Ijarah Sukuk	18.77%	19.50%
Sukuk	18.45%	20.53%
Placement with Banks & DFI's	16.57%	20.50%
Others incl. receivables	4.65%	4.34%

* % of Gross Asset

Leverage & Maturity Profile	AIIF
Leverage: Weighted average time to maturity of the Net assets (Days)	Nil 147.47

Fund Facts

Fund Type	Open-ended
Category	Islamic Income Scheme
Launch Date	14-Oct-08
Net Assets (mn)	PKR 3,967
Net Assets (Excluding Investment by fund of funds) (Rs mn)	PKR 3,894
NAV	(at month end)
Benchmark	(at month end)

PKR 531.69 (at month end)
75% six months PKISRV rates + 25% six

(6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP

Monday to Friday
Mon - Fri : 9:00 am to 04:00 pm
Forward Pricing
Nil

Dealing Days
Cut Off timings
Pricing mechanism
Front End Load

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	Yousuf Adil Chartered Accountant
Asset Manager Rating	AM2++ (PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
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	16.69%
Information Ratio	(0.03)
Yield to Maturity *	11.28%
Modified Duration	0.17 Years
Macaulay Duration	0.18 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.1,733,902 up till June 30, 2016, (Rs.0.23 per unit as on October 31, 2025)

Shariah Compliant Investment Plans

These are allocations between AIIF and AISF aiming at a customized investment approach to the investors to meet their personal goals and preferences.

	AIIF	AISF
Weight	85%	15%
Weighted Av. Return (2025-26)		11.58%
Weighted Av. Return (2024-25)		21.41%
Weighted Av. Return (2023-24)		31.21%
	AIIF	AISF
Weight	50%	50%
Weighted Av. Return (2025-26)		15.64%
Weighted Av. Return (2024-25)		36.52%
Weighted Av. Return (2023-24)		54.79%
	AIIF	AISF
Weight	15%	85%
Weighted Av. Return (2025-26)		19.69%
Weighted Av. Return (2024-25)		51.62%
Weighted Av. Return (2023-24)		78.36%

*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	9.02%	9.73%	10.80%	11.39%	9.84%	59.43%	90.10%	393.54%	9.81%
Benchmark	9.14%	9.21%	9.86%	9.97%	9.42%	30.69%	40.19%	187.87%	6.34%
Return (5 Years CAGR)						13.70%			
Peer Group Average	8.93%					13.41%			

*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%	0.075%	0.071%	0.000%	0.145%	0.000%	0.767%	0.695%	

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	9.87%	9.64%	10.37%	9.02%									9.84%
2024-2025	21.84%	18.15%	20.14%	16.48%	14.26%	13.21%	10.79%	10.22%	8.23%	9.98%	10.80%	13.76%	14.94%

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	6.35%	9.44%	15.76%	21.10%	14.94%
Benchmark	3.56%	3.34%	6.06%	10.10%	10.37%

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 Islamic Money Market Fund (AIMF)



October 2025

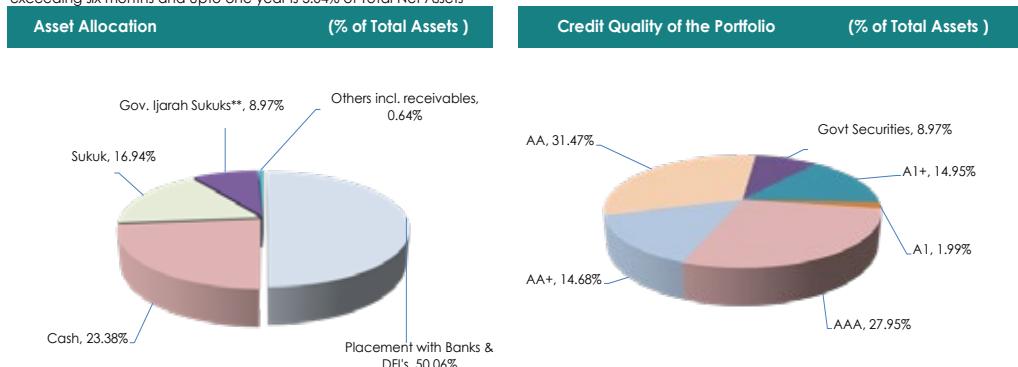
Investment Objective

The objective of Atlas Islamic Money Market Fund (AIMF) 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 Shariah Compliant money market instruments.

Asset Mix*	Oct-25	Sep-25	Leverage & Maturity Profile	AIMF
Placement with Banks & DFI's	50.06%	52.75%		
Cash	23.38%	19.98%		
Sukuk	16.94%	17.76%		
Gov. Ijarah Sukuks**	8.97%	7.83%		
Others incl. receivables	0.64%	1.68%		

* % of Gross Asset

**Actual Exposure in government debt securities with a maturity exceeding six months and upto one year is 5.04% of Total Net Assets



*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	10.35%	10.20%	10.18%	11.08%	10.13%	60.64%	N/A	89.47%	14.19%
Benchmark	9.37%	9.51%	9.89%	9.69%	9.65%	30.40%	N/A	39.91%	7.22%

Peer Group Average 9.57%

*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
0.030%	0.075%	0.055%	0.013%	0.000%	-0.003%	0.000%	0.170%	0.157%	

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	9.63%	9.96%	10.08%	10.35%									10.13%
2024-2025	19.30%	18.38%	17.74%	16.62%	13.73%	13.22%	10.61%	9.49%	9.76%	9.94%	10.30%	9.58%	14.09%

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	6.27%	9.50%	16.75%	21.96%	14.09%
Benchmark	3.11%	3.67%	6.23%	10.28%	9.92%

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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DISCLAIMER: This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any fund. All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Use of the Name and Logo of "Atlas Group" as given above does not mean that it is responsible for the liabilities / obligations of Atlas Asset Management Limited or any investment scheme managed by it.

Atlas Islamic Cash Fund (AICF)

October 2025

Investment Objective

The objective of Atlas Islamic Cash Fund (AICF) 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 Shariah Compliant money market instruments.

Asset Mix*	Oct-25	Sep-25
Placement with Banks & DFI's	56.44%	39.26%
Cash	23.19%	38.65%
Sukuk	14.53%	13.42%
Gov. Ijarah Sukuks**	5.21%	7.95%
Others incl. receivables	0.62%	0.72%

* % of Gross Asset

**Actual Exposure in government debt securities with a maturity exceeding six months and upto one year is 3.16% of Total Net Assets

Leverage & Maturity Profile

AICF

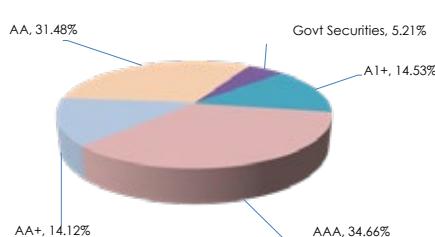
Leverage: Nil
Weighted average time to maturity of the Net assets 44.43 (Days)

Fund Facts

Fund Type	Open-ended
Category	Islamic Money Market Scheme
Launch Date	3-Jul-24
Net Assets (mn)	PKR 1,399 (at month end)
NAV	PKR 518.36 (at month end)
Benchmark	90% three months PKRSRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAF
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	Yousuf Adil Chartered Accountant
Asset Manager Rating	AM2++(PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Risk Profile of the Fund	Low
Fund Stability Rating	AA (f) (PACRA) (As on 30-Jun-25)

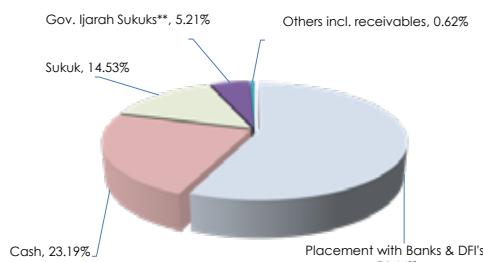
Credit Quality of the Portfolio

(% of Total Assets)



Asset Allocation

(% of Total Assets)



Portfolio Performance

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

Portfolio Turnover Ratio	15.25%	
Information Ratio	0.17	
Yield to Maturity *	10.95%	
Modified Duration	0.11	Years
Macaulay Duration	0.12	Years

* YTM is gross of M Fee and other exp

*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	9.89%	9.82%	10.18%	11.17%	9.94%	N/A	N/A	17.62%	12.99%
Benchmark	9.37%	9.51%	9.89%	9.69%	9.65%	N/A	N/A	13.30%	9.86%

Peer Group Average 9.57%

*Annualized Return

*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%	0.031%	0.000%	0.000%	0.000%	0.000%	0.507%	0.446%

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	9.90%	9.77%	9.71%	9.89%									9.94%
2024-2025	18.83%	17.01%	16.46%	16.95%	13.20	12.66%	10.77%	9.91%	10.7%	10.41%	10.47%	10.21%	13.92%

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns					13.92% 9.92%

Investment Committee

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Atlas Islamic Stock Fund (AISF)



October 2025

Investment Objective

To provide unit holders participation in a diversified portfolio of Shariah compliant equity securities, cash and/or near cash Shariah compliant instruments including cash in bank accounts (excluding TDRs) and Shariah compliant Government Securities not exceeding 90 days maturity

Asset Mix*	Oct-25	Sep-25	Leverage Profile	AISF
Equities	94.27%	96.38%	Leverage:	Nil
Cash	3.22%	3.05%		
Others incl. receivables	2.52%	0.58%		

* % of Gross Asset

Sector Allocation (% of Total Assets)			Top 10 Holding (% of Total Assets)		
Sector	Oct-25	Sep-25	Scrip	%	Sectors
Cement	19.11	19.82	Meezan Bank Limited	9.59	Commercial Banks
Oil & Gas Exploration	17.16	16.80	Lucky Cement Ltd	9.48	Cement
Commercial Banks	10.24	8.69	Oil & Gas Dev Co. Ltd	7.59	Oil & Gas Exp
Fertilizer	7.22	6.31	Hub Power Co. Ltd	6.63	Power Gen & Dist
Oil & Gas Marketing	6.70	7.49	Engro Holdings Ltd	6.20	Inv. Bank/Inv. Co/Sec
Others	33.84	37.27	Systems Limited	5.90	Tech & Comm
			Pakistan Petroleum Ltd	5.72	Oil & Gas Exp
			Pakistan State Oil Co. Ltd	4.56	Oil & Gas Mkt
			Engro Fertilizers Ltd	3.89	Fertilizer
			Mari Energies Ltd	3.85	Oil & Gas Exp

Fund Facts

Fund Type	Open-ended
Category	Islamic Equity Scheme
Launch Date	15-Jan-07
Net Assets (mn)	PKR 13,804 (at month end)
NAV	PKR 1,542.66 (at month end)
Benchmark	KMI - 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	A. F. Ferguson & Co.
Asset Manager Rating	AM2++(PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Risk Profile of the Fund:	High

Portfolio Performance	
Disclosure requirements in accordance with SECP Circular No. 9 of 2025.	
Portfolio Turnover Ratio	12.06%
Information Ratio	(0.58)
Beta	0.98
Standard Deviation	6.12%

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.10,453,385 up till June 30, 2016. (Rs.1.17 per unit as on October 31, 2025)

For Shariah Compliant Investment Plans please refer to Alif 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*	-6.38%	12.99%	32.34%	69.25%	21.43%	251.30%	256.14%	1749.51%	16.78%
Benchmark	-5.51%	15.70%	36.43%	74.03%	25.86%	235.74%	266.48%	N/A	N/A
Returns***						2.14%			
Peer Group Average	-5.41%					2.46%			

*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%	0.107%	0.362%	0.022%	0.085%	0.000%	3.671%	3.309%	

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	5.03%	9.11%	13.19%	-6.38%									21.43%
2024-2025	-3.22%	2.11%	2.83%	11.63%	13.90	16.05%	-4.74%	0.54%	7.12%	-7.88%	7.88%	3.42%	58.10%

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	36.64%	-13.74%	-3.36%	88.47%	58.10%
Benchmark	39.32%	-10.25%	2.88%	78.70%	46.24%

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 Islamic Dedicated Stock Fund (AIDSF)



October 2025

Investment Objective

To provide other 'Fund of Funds' Schemes & Investment Advisory Clients (only managed by Atlas Asset Management Limited) an avenue for investing in Shariah Compliant Equities.

Asset Mix*	Oct-25	Sep-25
Equities	92.47%	97.13%
Cash	4.24%	1.28%
Others incl. receivables	3.30%	1.59%

* % of Gross Asset

Leverage Profile	AIDSF
Leverage:	Nil

Fund Facts

Open-ended	
Category	Islamic Equity Scheme
Launch Date	10-Jan-19
Net Assets (mn)	PKR 932
Net Assets (Excluding Investment by fund of funds) (Rs mn)	PKR 90
NAV	(at month end)
Benchmark	PKR 1,580.59
Dealing Days	KMI - 30 Index
Cut Off timings	Monday to Friday
Pricing mechanism	Mon - Fri : 9:00 am to 04:00 pm
Front End Load	Forward Pricing
	Nil

100.0% 100.0%

Sector Allocation		(% of Total Assets)	
Sector	Oct-25	Sep-25	
Cement	18.70	20.44	Meezan Bank Limited
Oil & Gas Exploration	16.98	17.55	Lucky Cement Ltd
Commercial Banks	10.14	8.79	Oil & Gas Dev Co. Ltd
Fertilizer	7.19	6.14	Hub Power Co. Ltd
Oil & Gas Marketing	6.72	7.36	Engro Holdings Ltd
Others	32.73	36.84	Pakistan Petroleum Ltd

Top 10 Holding		(% of Total Assets)	
Scrip	%	Sectors	
Meezan Bank Limited	9.46	Commercial Banks	Management Fee
Lucky Cement Ltd	9.35	Cement	Actual Rate of Management Fee
Oil & Gas Dev Co. Ltd	7.65	Oil & Gas Exp	Trustee
Hub Power Co. Ltd	6.70	Power Gen & Dist	Registrar
Engro Holdings Ltd	6.21	Inv. Bank/Inv. Co/Sec	Auditor
Pakistan Petroleum Ltd	5.82	Oil & Gas Exp	Asset Manager Rating
Systems Limited	5.62	Tech & Comm	Sharikh Advisor
Pakistan State Oil Co. Ltd	4.38	Oil & Gas Mkt	Risk Profile of the Fund
Engro Fertilizers Ltd	4.03	Fertilizer	High
Mari Energies Ltd	3.51	Oil & Gas Exp	

Central Depository Company Ltd.
ITMinds Limited
Yousuf Adil Chartered Accountant
AM2++(PACRA) (As on 30-Nov-2024)
Dr. Mufti Muhammad Wasie Fash

Portfolio Performance

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

Portfolio Turnover Ratio	12.18%
Information Ratio	(0.45)
Beta	0.96
Standard Deviation	5.99%

*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*	-6.17%	13.27%	32.62%	68.25%	21.68%	242.98%	247.86%	258.52%	20.62%
Benchmark	-5.51%	15.70%	36.43%	74.03%	25.86%	235.74%	266.48%	251.77%	20.29%
Returns***						2.10%			
Peer Group Average	-5.41%					2.46%			

*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%	0.200%	0.578%	0.038%	0.495%	0.000%	4.410%	3.832%	

Monthly Performance

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2025-2026	5.01%	9.06%	13.24%	-6.17%									21.68%
2024-2025	-3.12%	2.10%	2.88%	11.57%	13.49%	15.81%	-4.52%	0.30%	6.87%	-7.90%	7.90%	3.44%	56.99%

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Returns	37.80%	-13.73%	-3.68%	84.91%	56.99%
Benchmark	39.32%	-10.25%	2.88%	78.70%	46.24%

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 Islamic Fund of Funds (AIFOF)



October 2025

Investment Objective

To provide unit holders an opportunity to earn potentially high returns through investment as per respective Allocation Plans by investing in Shariah Compliant Fixed Income Schemes / Money Market Schemes and Equity based Collective Investment Schemes.

Asset Mix *

	AIDSF	AIIF	AIMF	Cash	Others incl. receivables
Atlas Aggressive Allocation Islamic Plan (AAAIIP)	76.77%	4.10%	15.72%	3.32%	0.09%
Atlas Moderate Allocation Islamic Plan (AMAIP)	70.94%	12.13%	15.40%	1.27%	0.25%
Atlas Conservative Allocation Islamic Plan (ACAIIP)	45.06%	0.93%	51.55%	2.44%	0.02%

* % of Gross Asset

Fund Facts

Fund Type	Open-ended Islamic Fund of Funds
Category	7-Jan-19
Launch Date	The benchmark of each allocation Plan will be the weighted average return of KMI-30 Index, 75% six months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP and 90% three months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP based on the actual proportion of investment in Equity, Income and Money Market Schemes by the respective allocation Plan
Benchmark	Nil
Leverage	Monday to Friday
Dealing Days	Mon - Fri : 9:00 am to 04:00 pm
Cut Off Timings	Forward Pricing
Pricing mechanism	Upto 1%
Management Fee **	

Front End Load

Nil	Central Depository Company Ltd.
Trustee	ITMinds Limited
Registrar	Yousuf Adil Chartered Accountant
Auditor	AM2++(PACRA) (As on 30-Nov-2024)
Asset Manager Rating	Dr. Mufi Muhammad Wasie Fasih
Shariah Advisor	AAIP - High
Risk Profile	AMAIP - High
	ACAIIP - Medium

Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR
Atlas Aggressive Allocation Islamic Plan (AAAIIP)*	-4.76%	11.77%	27.55%	55.28%	18.67%	187.21%	207.34%	236.99%	19.50%
Benchmark	-3.89%	14.24%	31.99%	62.87%	22.69%	181.91%	213.95%	233.97%	19.37%
Atlas Moderate Allocation Islamic Plan (AMAIP)*	-4.27%	9.89%	23.24%	45.74%	15.64%	153.60%	178.36%	214.57%	18.30%
Benchmark	-3.63%	11.87%	27.12%	52.34%	18.93%	145.14%	172.15%	198.91%	17.44%
Atlas Conservative Allocation Islamic Plan (ACAIIP)*	-2.47%	7.07%	15.69%	30.54%	10.74%	110.26%	140.29%	182.38%	16.44%
Benchmark	-2.00%	8.40%	18.62%	35.17%	12.96%	91.57%	110.21%	137.15%	13.52%

*Actual Returns - Not Annualized

** No Management fee in case of investment is made in CIS of AAML. However, management fee of 1% of average annual net assets in case investment is made in Cash/ Near Cash instruments, savings and term deposits made with Islamic banks or Islamic banking windows of commercial banks.

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
Atlas Aggressive Allocation Islamic Plan (AAAIIP)	28.01%	28.01%	28.01%	28.01%	28.01%
Benchmark	30.13%	30.13%	30.13%	30.13%	30.13%
Atlas Moderate Allocation Islamic Plan (AMAIP)	21.54%	-2.84%	5.50%	51.85%	39.25%
Benchmark	22.51%	-2.74%	7.23%	45.41%	34.61%
Atlas Conservative Allocation Islamic Plan (ACAIIP)	14.15%	2.92%	10.70%	38.08%	27.97%
Benchmark	12.78%	0.43%	6.12%	29.86%	25.00%
Total Exp Ratio	Mng Fee	Regulatory Fee	Trustee Fee & Custody Charges	Levies & Taxes	Transaction Expense
AAAIIP	0.040%	0.085%	0.070%	0.020%	0.000%
AMAIP	0.030%	0.085%	0.070%	0.013%	0.000%
ACAIIP	0.030%	0.085%	0.070%	0.014%	0.000%
					Total TER With Levies
					Total TER without Levies
					0.240%
					0.234%
					0.253%

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 Pension Islamic Fund (APIF)

October 2025

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 APIF – Equity Sub-Fund, APIF – Debt Sub-Fund and APIF – 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.

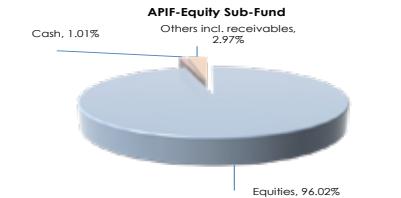
Yearly Performance

APIF-Equity Sub-Fund		
	Return	Benchmark
30 Days (1 Month)	-5.87%	-5.51%
YTD	22.37%	25.86%
1 Year	73.43%	N/A
3 Years	279.51%	N/A
5 Years	309.23%	N/A
7 Years	302.48%	N/A
10 Years	427.06%	N/A
Since Inception	2453.32%	N/A

Peer Group Average -5.17%

Actual Returns - Not Annualized

Portfolio Composition



APIF-Debt Sub-Fund

	Return	Benchmark
30 Days (1 Month) *	9.41%	10.26%
YTD *	9.91%	9.92%
1 Year	11.45%	N/A
3 Years	60.22%	N/A
5 Years	88.19%	N/A
7 Years	122.12%	N/A
10 Years	152.41%	N/A
Since Inception	355.29%	N/A

Peer Group Average 8.36%

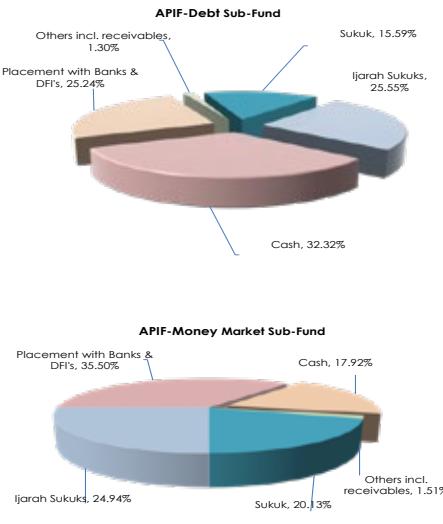
*Annualized return: (Absolute return) *(365/No. of days)

APIF-Money Market Sub-Fund

	Return	Benchmark
30 Days (1 Month) *	9.29%	9.37%
YTD *	9.48%	9.65%
1 Year	10.25%	N/A
3 Years	59.44%	N/A
5 Years	88.19%	N/A
7 Years	121.97%	N/A
10 Years	152.54%	N/A
Since Inception	381.57%	N/A

Peer Group Average 8.99%

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



Fund Facts

Launch Date	6-Nov-07	(Equity)
Management Fee	Upto 2.5%	(Debt)
	Upto 1.25%	(M.Market)
	Upto 1.00%	
Actual Rate of Management Fee	1.00% of Avg. Annual N.A. 0.20% of Avg. Annual N.A. 0.20% of Avg. Annual N.A.	(Equity) (Debt) (M.Market)

Front End Load	Nil
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditors	A. F. Ferauson & 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	AM2+ (PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufli Muhammad Wasie Fash
at month end	
Net Assets (mn)	NAV
APIF-Equity (ESF)	PKR 1,886
APIF-Debt (DSF)	PKR 1,330
APIF-M.M (MMSF)	PKR 1,868
Benchmark	PKR 481.57
APIF-Equity (ESF)	KMI 30 Index
	75% Twelve (12) months PKISRV + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP
APIF-Debt (DSF)	90% three months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP
APIF-M.M (MMSF)	90% three months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP

Atlas Pension Islamic Fund Allocation Schemes

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 return below is worked on asset allocation as indicated.

	APIF-ESF 65-80% 80%	APIF-DSF 20-35% 20%	APIF-MMSF NII NII
(I) High Volatility	Return based on Weighted Av. Return (2025-26)	19.88%	
	Weighted Av. Return (2024-25)	53.69%	
	Weighted Av. Return (2023-24)	77.81%	
(II) Medium Volatility	Return based on Weighted Av. Return (2025-26)	35-50% 50%	40-55% 40%
	Weighted Av. Return (2024-25)	16.1%	10-25% 10%
	Weighted Av. Return (2023-24)	39.07%	56.8%
(III) Low Volatility	Return based on Weighted Av. Return (2025-26)	10-25% 25%	60-75% 60%
	Weighted Av. Return (2024-25)	12.96%	15%
	Weighted Av. Return (2023-24)	26.94%	39.28%
(IV) Lower Volatility	Return based on Weighted Av. Return (2025-26)	NII	40-60% 60%
	Weighted Av. Return (2024-25)	NII	40%
	Weighted Av. Return (2023-24)	9.74%	14.51%
(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.		21.82%
(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.1,611,207, (DSF) Rs.1,046,875, (MSF) Rs.44,724 up till June 30, 2016 which is Rs.2,18, Rs.0.36, Rs.0.17 per unit respectively as on October 31, 2025

Sector Allocation APIF-ESF (%) of Total Assets

Sector	Oct-25	Sep-25
Cement	19.60	20.09
Oil & Gas Exploration	17.46	16.99
Commercial Banks	10.60	8.59
Fertilizer	7.35	6.05
Oil & Gas Marketing	6.89	7.07
Others	34.12	36.51

Top 10 Holdings APIF-ESF (%) of Total Assets

Scrip	%	Sectors
Meezan Bank Limited	9.91	Commercial Banks
Lucky Cement Ltd	9.75	Cement
Oil & Gas Dev Co. Ltd	7.63	Oil & Gas Exp
Hub Power Co. Ltd	6.72	Power Gen & Dist
Engro Holdings Ltd	6.60	Inv. Bank/Inv. Co/Se
Systems Limited	6.00	Tech & Comm
Pakistan Petroleum Ltd	5.93	Oil & Gas Exp
Pakistan State Oil Co. Ltd	4.66	Oil & Gas Mkt
Engro Fertilizers Ltd	4.13	Fertilizer
Man Energies Ltd	3.90	Oil & Gas Exp

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
APIF-Equity Sub Fund	40.22%	-9.91%	-1.29%	91.84%	63.33%
APIF-Debt Sub Fund	5.72%	8.51%	15.17%	21.70%	15.12%
APIF-Money Market Sub	5.36%	8.94%	16.49%	22.00%	13.60%

Investment Committee

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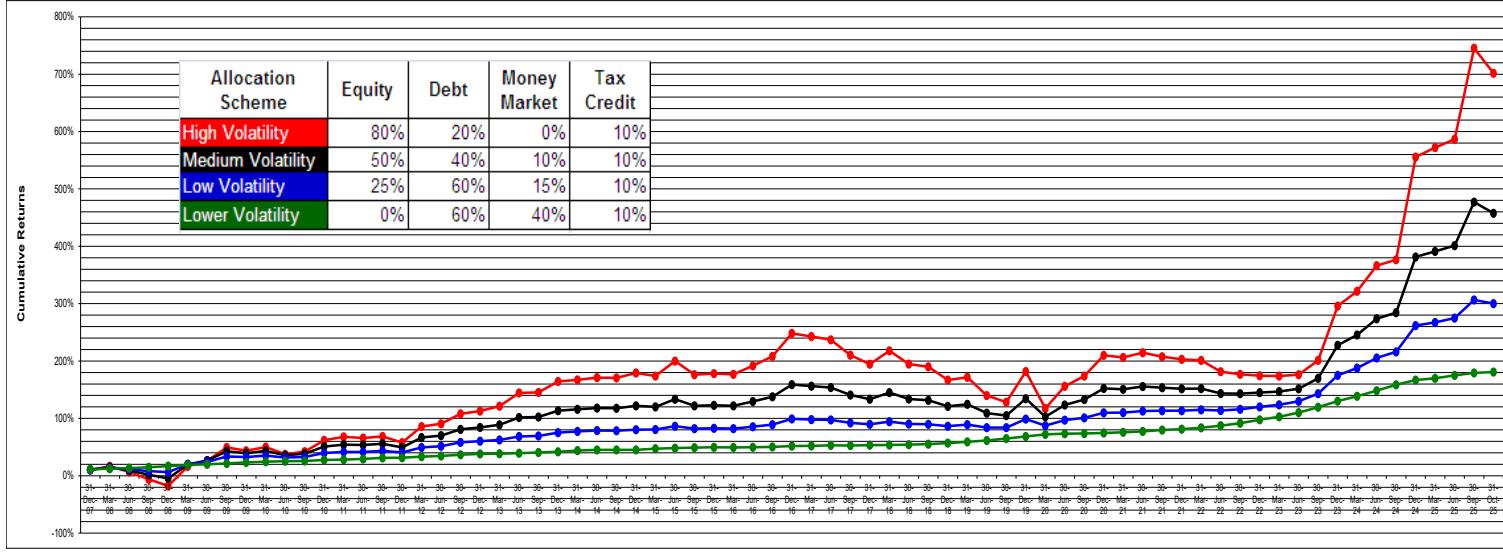
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October 2025

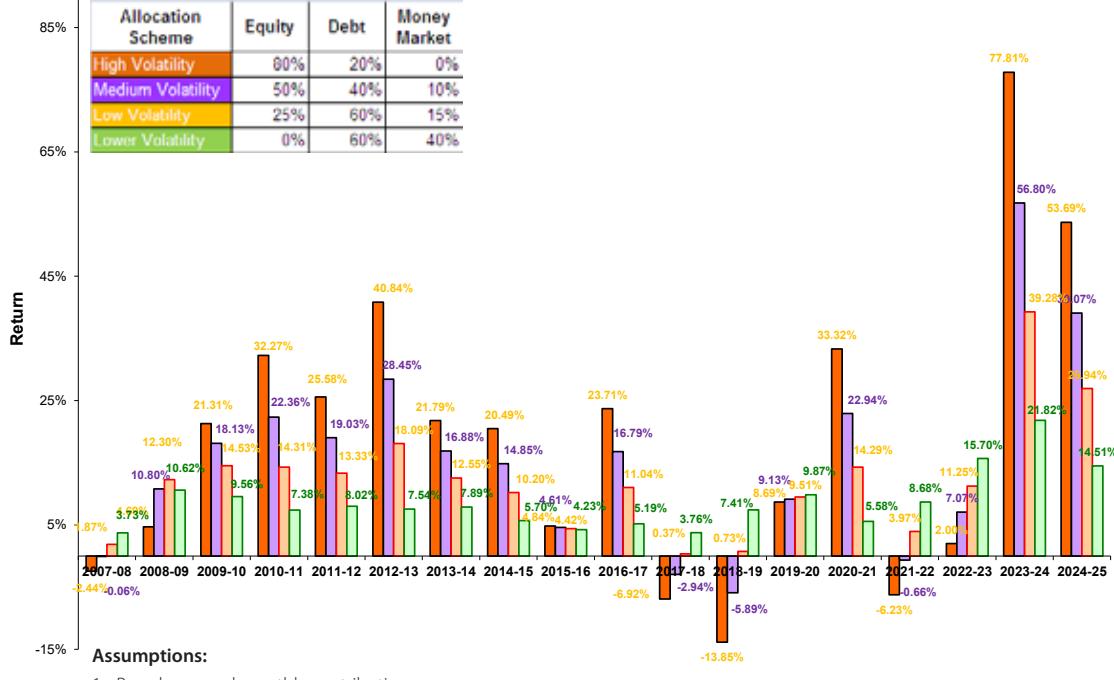
Atlas Pension Islamic Fund (On allocation as stated in the box)

Appreciation in value of investment over cost net of tax credit



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

Yearly Performance



Year ended June 30

Investment Committee

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October 2025

Investment Objective

The objective of the Fund is to provide Employees with an individualized, funded (based on defined contribution) as well as flexible pension scheme which is managed by professional investment managers to assist them to plan and provide for their retirement. The design of the scheme empowers the Employees to invest their pension savings as per their desired asset allocations. The Pension Fund Manager shall design investment strategy to optimize returns on investments within the parameters of Investment Policy specified by the Commission subject to such relaxations as may be granted in relation to specific sub-fund (s). However, for the initial three years from opening of Individual Pension Account (IPA) the contribution of Employees will be invested in Money Market Sub-Fund only.

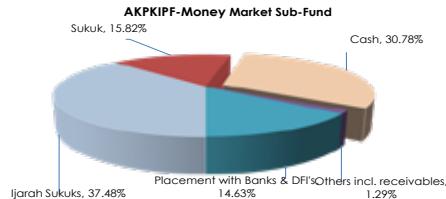
Yearly Performance

AKPKIPF-Money Market Sub-Fund		
	Return	Benchmark
30 Days (1 Month) *	8.90%	9.37%
YTD *	9.03%	9.65%
1 Year	N/A	N/A
3 Years	N/A	N/A
5 Years	N/A	N/A
7 Years	N/A	N/A
10 Years	N/A	N/A
Since Inception	30.64%	N/A

Peer Group Average **8.99%**

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

Portfolio Composition



Fund Facts of AKPKIPF-Money Market Sub Fund

Launch Date 13-Dec-23

Total Expense Ratio Up to 1% (including Takaful charges)

Actual Rate of Management Fee 0.02% of Avg. Annual N.A.

Front End Load Nil
Trustee Central Depository Company Ltd.
Registrar ITMinds Limited
Auditors Shinewings Hameed Chaudhary & Co

Minimum Investment The minimum amount of Contribution is Rs. 1,000/- or such other amount as may be prescribed by the Employer
Eligibility All Employees of KPK Government who appointed / recruited after coming into force of the Khyber Pakhtunkhwa Civil Servants (Amendment) Act, 2022 dated June 7, 2022 shall be eligible to contribute to the Pension Fund.

Asset Manager Rating AM2++ (PACRA) (As on 30-Nov-2024)

Shariah Advisor Dr. Mufti Muhammad Wasie Fasih

(at month end)	Net Assets (mn)	NAV
AKPKIPF-M.M (MMSF)	PKR 50	PKR 130.64

Benchmark 90% three month PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as

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
AKPKIPF-Money Market Sub Fund	0.020%	0.155%	0.150%	0.065%	0.000%	0.535%	0.000%	0.925%	0.860%

Annual Performance History

Year	FY21	FY22	FY23	FY24	FY25
AKPKIPF-Money Market Sub Fund				19.71%	14.42%

Investment Committee

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Use strong password & change it frequently



Never share your password & OTP Codes



Do not share your personal information



UPDATE...

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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Karachi-74400.
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(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

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