

SHARIAH COMPLIANT BALANCED FUND

July 31, 2022



FUND OBJECTIVE

The objective of the fund is to provide balance mix of income returns and capital growth over medium to long term. The fund invests in high quality Shariah Compliant instruments - with consistent returns; high growth equities; and securities.

FUND INFORMATION

Description	Information
Net Assets	PKR 2305 million
NAV	PKR 222.8719
Category	Balanced
Risk Profile	Moderate
Date of Inception	01-Dec-2008
Thrawat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

FUND RETURNS

Period	Rate of Return
Month to Date (Absolute)	-0.8%
Calendar Year to Date (Absolute)	-0.9%
1 Year	-5.5%
3 Year (Absolute)	21.2%
5 Years (Absolute)	6.4%
Since Inception (Absolute)	122.9%
Since Inception (Annualized)	6.0%

All returns above are net of Investment management Charge

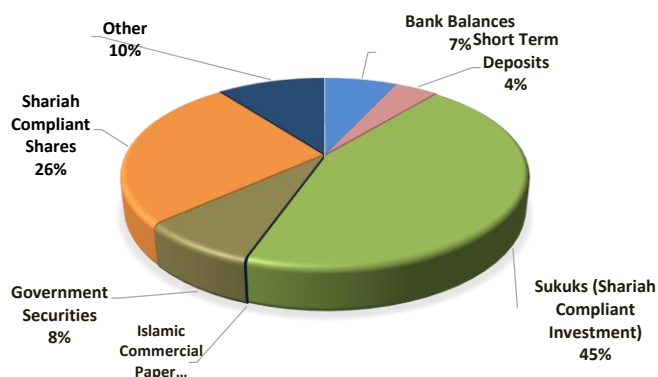
FUND MANAGER'S COMMENTS

During the month of July 2022 Balanced Fund's unit price Decreased by -1.898 (-0.84%), net of investment management fee.



ASSET ALLOCATION

Assets	Jul-22	Jun-22
Bank Balances	6.9%	20.4%
Short Term Deposits	4.1%	4.1%
Sukuks (Shariah Compliant Investment)	44.4%	35.3%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	7.9%	7.9%
Shariah Compliant Shares	26%	27%
Other	10.4%	5.4%



DISCLAIMER

Investment risk is borne by the participant and actual maturity or surrender values may be higher or lower than the projected figures depending on the performance of the underlying investments in the Participant Investment Fund. Past performance of the fund is indicative and is not necessarily a guide or guarantee to future performance.

SHARIAH COMPLIANT INCOME FUND

July 31, 2022



FUND OBJECTIVE

The primary objective of the fund is to provide moderate level of income with some potential for capital growth over the medium to long term by investing in high quality Shariah Compliant instruments with consistent returns.

FUND INFORMATION

Description	Information
Net Assets	PKR 1455 million
NAV	PKR 273.9847
Category	Income
Risk Profile	Low to moderate
Date of Inception	01-Dec-2008
Thrwat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

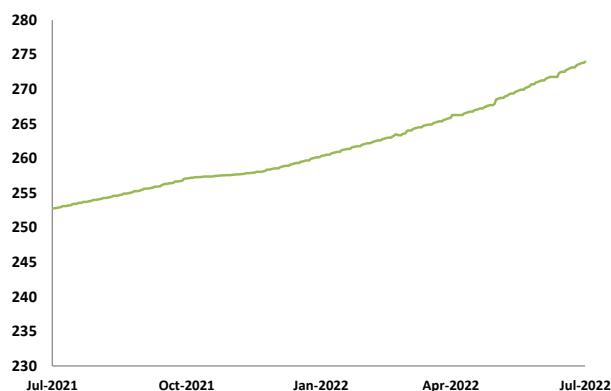
FUND RETURNS

Period	Rate of Return
Month to Date (Annualized)	13.1%
Calendar Year to Date (Annualized)	10.4%
1 Year	8.4%
3 Year (Annualized)	8.8%
5 Years (Annualized)	7.2%
Since Inception (Absolute)	174.0%
Since Inception (Annualized)	7.7%

All returns above are net of Investment management Charge

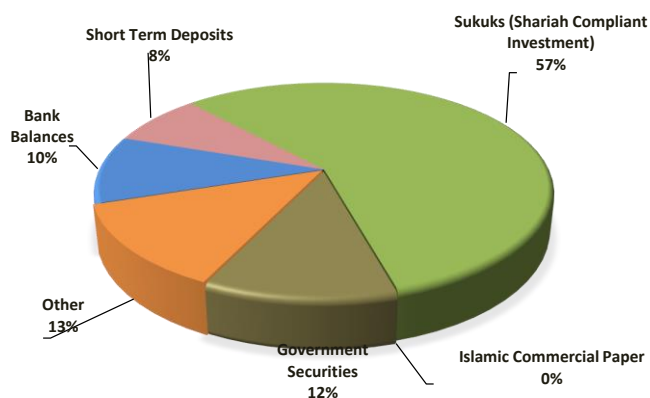
FUND MANAGER'S COMMENTS

During the month of July 2022 Income Fund's unit price Increased by 2.7955 (1.03%), net of investment managemet fee.



ASSET ALLOCATION

Assets	Jul-22	Jun-22
Bank Balances	10.2%	11.6%
Short Term Deposits	7.9%	8.1%
Sukuks (Shariah Compliant Investment)	57.5%	56.3%
Islamic Commercial Paper	0.0%	4.8%
Government Securities	11.6%	11.8%
Other	12.8%	7.4%



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SHARIAH COMPLIANT AGGRESSIVE FUND

July 31, 2022



FUND OBJECTIVE

The primary objective of the fund is to provide moderate to high level of returns through capital growth over the medium to long term by investing in high quality listed Shariah compliant equity instruments expected to yield high returns.

FUND INFORMATION

Description	Information
Net Assets	PKR 1011 million
NAV	PKR 152.4228
Category	Aggressive
Risk Profile	Moderate to High
Date of Inception	29-Apr-2011
Thrwat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

FUND RETURNS

Period	Rate of Return
Month to Date (Absolute)	-3.2%
Calendar Year to Date (Absolute)	-11.3%
1 Year	-20.9%
3 Year (Absolute)	16.6%
5 Years (Absolute)	-30.6%
Since Inception (Absolute)	52.4%
Since Inception (Annualized)	3.8%

All returns above are net of Investment management Charge

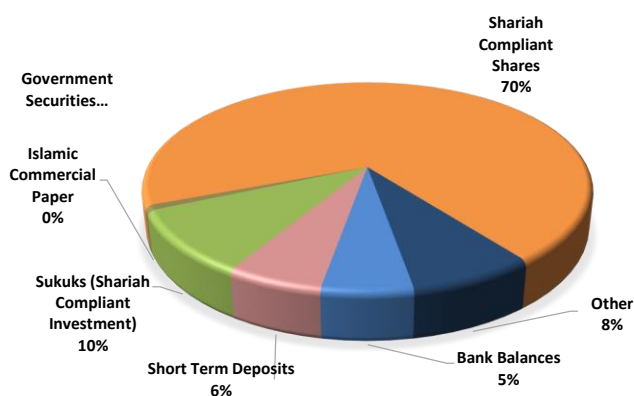
FUND MANAGER'S COMMENTS

During the month of July 2022 Aggressive Fund's unit price Decreased by -5.0616 (-3.21%), net of investment management fee.



ASSET ALLOCATION

Assets	Jul-22	Jun-22
Bank Balances	5.6%	4.9%
Short Term Deposits	5.9%	5.7%
Sukuks (Shariah Compliant Investment)	9.7%	11.3%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	0.8%	0.7%
Shariah Compliant Shares	70.3%	69.7%
Other	7.7%	7.7%



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