

SHARIAH COMPLIANT BALANCED FUND

June 30, 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 2325 million
NAV	PKR 224.7699
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)	0.2%
Calendar Year to Date (Absolute)	0.0%
1 Year	-4.2%
3 Year (Absolute)	20.1%
5 Years (Absolute)	7.0%
Since Inception (Absolute)	124.8%
Since Inception (Annualized)	6.1%

All returns above are net of Investment management Charge

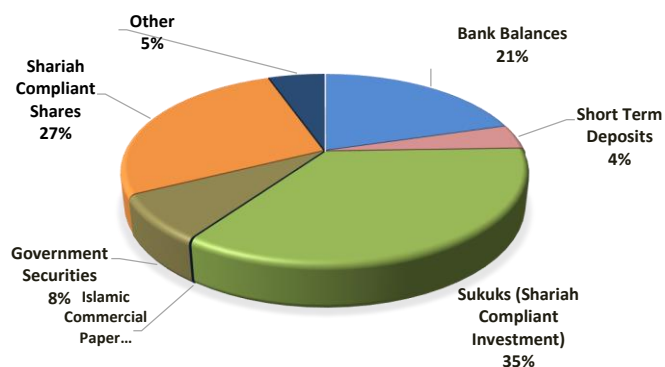
FUND MANAGER'S COMMENTS

During the month of June 2022 Balanced Fund's unit price Increased by 0.4959 (0.22%), net of investment management fee.



ASSET ALLOCATION

Assets	Jun-22	May-22
Bank Balances	20.4%	9.3%
Short Term Deposits	4.1%	3.2%
Sukuks (Shariah Compliant Investment)	35.3%	35.4%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	7.9%	8.6%
Shariah Compliant Shares	27%	28%
Other	5.4%	15.2%



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

June 30, 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 1417 million
NAV	PKR 271.1892
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

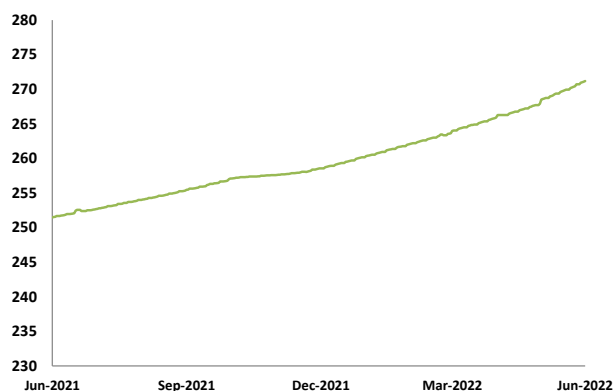
FUND RETURNS

Period	Rate of Return
Month to Date (Annualized)	12.6%
Calendar Year to Date (Annualized)	10.0%
1 Year	7.8%
3 Year (Annualized)	8.6%
5 Years (Annualized)	7.1%
Since Inception (Absolute)	171.2%
Since Inception (Annualized)	7.6%

All returns above are net of Investment management Charge

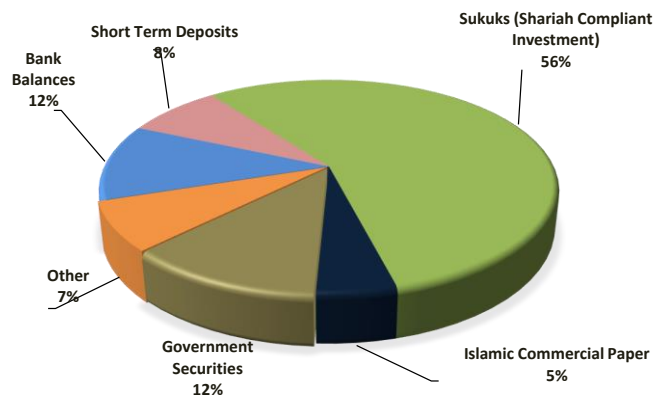
FUND MANAGER'S COMMENTS

During the month of June 2022 Income Fund's unit price Increased by 2.6695 (0.99%), net of investment management fee.



ASSET ALLOCATION

Assets	Jun-22	May-22
Bank Balances	11.6%	12.1%
Short Term Deposits	8.1%	3.3%
Sukuks (Shariah Compliant Investment)	56.3%	60.3%
Islamic Commercial Paper	4.8%	5.1%
Government Securities	11.8%	12.7%
Other	7.4%	6.5%



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 AGGRESSIVE FUND

June 30, 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 1045 million
NAV	PKR 157.4844
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)	-1.0%
Calendar Year to Date (Absolute)	-8.3%
1 Year	-18.1%
3 Year (Absolute)	13.3%
5 Years (Absolute)	-29.1%
Since Inception (Absolute)	57.5%
Since Inception (Annualized)	4.1%

All returns above are net of Investment management Charge

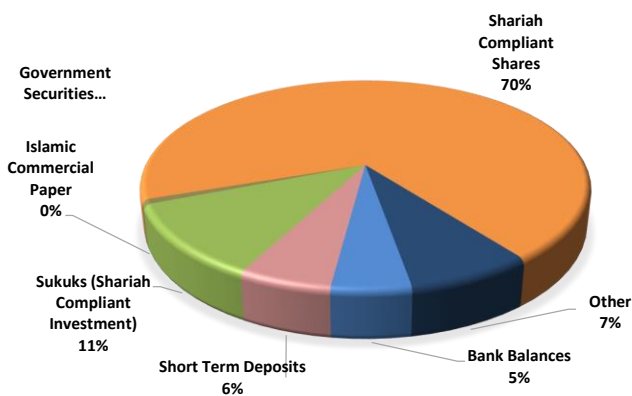
FUND MANAGER'S COMMENTS

During the month of June 2022 Aggressive Fund's unit price Decreased by -1.5553 (-0.98%), net of investment management fee.



ASSET ALLOCATION

Assets	Jun-22	May-22
Bank Balances	4.9%	4.5%
Short Term Deposits	5.7%	5.6%
Sukuks (Shariah Compliant Investment)	11.3%	11.1%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	0.7%	1.0%
Shariah Compliant Shares	69.7%	70.4%
Other	7.7%	7.4%



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.

TOP TEN HOLDINGS

June 30, 2022

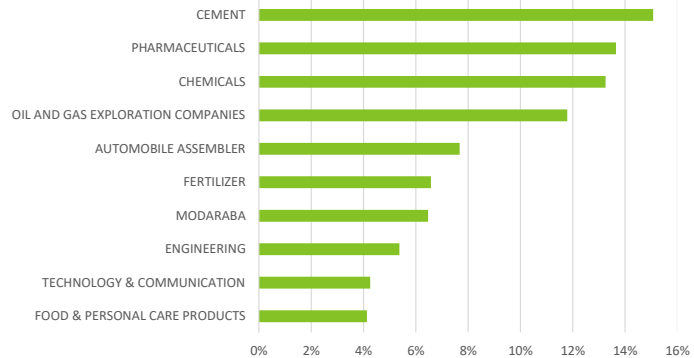


BALANCED FUND

TOP TEN HOLDINGS

LUCKY CEMENT LIMITED
PAKISTAN OXYGEN LIMITED
ENGRO CORPORATION LIMITED
B.R.R.GUARDIAN MODARABA
HONDA ATLAS CARS PAKISTAN LTD
GLAXOSMITHKLINE CONSUMER HEALTHCARE
THE SEARLE COMPANY LIMITED
OIL & GAS DEVELOPMENT CO.
PAKISTAN OIL FIELD LIMITED
D.G. KHAN CEMENT COMPANY LTD.

SECTOR ALLOCATION



AGGRESSIVE FUND

TOP TEN HOLDINGS

ENGRO CORPORATION LIMITED
LUCKY CEMENT LIMITED
OIL & GAS DEVELOPMENT CO.
SHELL PAKISTAN LIMITED
B.R.R.GUARDIAN MODARABA
PAKISTAN PETROLEUM LIMITED
INTERNATIONAL INDUSTRIES LIMITED
GLAXOSMITHKLINE CONSUMER HEALTHCARE
PAKISTAN OXYGEN LIMITED
SAZGAR ENGINEERING WORKS LIMITED

SECTOR ALLOCATION

