

ABL Asset Management Company Limited  
CIS Expenses as a percentage of net assets  
Date: Thursday, February 19, 2026

| S.No. | Fund Name                                                                              | Management Fee | Regulatory Fee | Trustee Fee and custody Charges | Levies and Taxes | Transaction Expenses (Broker, Bank, PSX, CDC, NCCPL, etc.) | Third Party Expenses (Auditor, Rating Agency, Legal, Shariah Advisor) | Other Expenses | Total TER with levies | Total TER without levies |
|-------|----------------------------------------------------------------------------------------|----------------|----------------|---------------------------------|------------------|------------------------------------------------------------|-----------------------------------------------------------------------|----------------|-----------------------|--------------------------|
|       |                                                                                        | a              | b              | c                               | d                | e                                                          | f                                                                     | g              | (a+b+c+d+e+f+g)       | (a+b+c+e+f+g)            |
| 1     | CDC Trustee - ABL Income Fund                                                          | 1.1000%        | 0.0750%        | 0.0750%                         | 0.1929%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.5479%               | 1.3550%                  |
| 2     | CDC Trustee - ABL Stock Fund                                                           | 3.0000%        | 0.0950%        | 0.1200%                         | 0.5606%          | 0.5000%                                                    | 0.0450%                                                               | 0.0050%        | 4.3256%               | 3.7650%                  |
| 3     | CDC Trustee - ABL Cash Fund                                                            | 0.7000%        | 0.0750%        | 0.0550%                         | 0.1263%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.0613%               | 0.9350%                  |
| 4     | CDC Trustee - ABL Islamic Income Fund                                                  | 0.5500%        | 0.0750%        | 0.0750%                         | 0.1049%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.9099%               | 0.8050%                  |
| 5     | CDC Trustee - ABL Government Securities Fund-B                                         | 0.9000%        | 0.0750%        | 0.0550%                         | 0.1583%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.2933%               | 1.1350%                  |
| 6     | MCBFSL Trustee - ABL Islamic Stock Fund                                                | 3.0000%        | 0.0950%        | 0.0800%                         | 0.5554%          | 0.5000%                                                    | 0.0450%                                                               | 0.0050%        | 4.2804%               | 3.7250%                  |
| 7     | MCBFSL Trustee - ABL Islamic Dedicated Stock Fund                                      | 2.0000%        | 0.0950%        | 0.0900%                         | 0.3967%          | 0.5000%                                                    | 0.0450%                                                               | 0.0050%        | 3.1317%               | 2.7350%                  |
| 8     | MCBFSL Trustee - ABL Islamic Asset Allocation Fund                                     | 0.2000%        | 0.0950%        | 0.0650%                         | 0.0476%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.5126%               | 0.4650%                  |
| 9     | CDC Trustee - Allied Finergy Fund                                                      | 2.0000%        | 0.0950%        | 0.2000%                         | 0.4110%          | 0.5000%                                                    | 0.0450%                                                               | 0.0050%        | 3.2560%               | 2.8450%                  |
| 10    | CDC Trustee - ABL Special Saving Fund - ABL Special Saving Plan I                      | 0.9000%        | 0.0750%        | 0.0550%                         | 0.1583%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.2933%               | 1.1350%                  |
| 11    | CDC Trustee - ABL Special Saving Fund - ABL Special Saving Plan II                     | 0.1300%        | 0.0750%        | 0.0550%                         | 0.0351%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.4001%               | 0.3650%                  |
| 12    | CDC Trustee - ABL Special Saving Fund - ABL Special Saving Plan III                    | 0.9500%        | 0.0750%        | 0.0550%                         | 0.1663%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.3513%               | 1.1850%                  |
| 13    | CDC Trustee - ABL Special Saving Fund - ABL Special Saving Plan IV                     | 0.2000%        | 0.0750%        | 0.0550%                         | 0.0463%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.4813%               | 0.4350%                  |
| 14    | CDC Trustee - ABL Special Saving Fund - ABL Special Saving Plan V                      | 0.9500%        | 0.0750%        | 0.0750%                         | 0.1689%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.3739%               | 1.2050%                  |
| 15    | CDC Trustee - ABL Special Saving Fund - ABL Special Saving Plan VI                     | 0.2000%        | 0.0750%        | 0.0550%                         | 0.0463%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.4813%               | 0.4350%                  |
| 16    | CDC Trustee - ABL Financial Sector Fund - Plan I                                       | 1.0000%        | 0.0750%        | 0.0750%                         | 0.1769%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.4319%               | 1.2550%                  |
| 17    | CDC Trustee - ABL Islamic cash Fund                                                    | 0.5500%        | 0.0750%        | 0.0550%                         | 0.1023%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.8873%               | 0.7850%                  |
| 18    | CDC Trustee - ABL Islamic Money Market Plan I                                          | 0.5500%        | 0.0750%        | 0.0550%                         | 0.1023%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.8873%               | 0.7850%                  |
| 19    | CDC Trustee - ABL Money Market Plan I                                                  | 1.2500%        | 0.0750%        | 0.0550%                         | 0.2143%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 1.6993%               | 1.4850%                  |
| 20    | CDC Trustee - ABL Fix Rate Plan XVIII                                                  | 0.1700%        | 0.0750%        | 0.0550%                         | 0.0344%          | 0.0000%                                                    | 0.0450%                                                               | 0.0050%        | 0.3844%               | 0.3500%                  |
| 21    | CDC Trustee - ABL Fix Rate Plan XIX                                                    | 0.1000%        | 0.0750%        | 0.0550%                         | 0.0232%          | 0.0000%                                                    | 0.0120%                                                               | 0.0050%        | 0.2702%               | 0.2470%                  |
| 22    | CDC Trustee - ABL Fix Rate Plan XX                                                     | 0.0800%        | 0.0750%        | 0.0550%                         | 0.0200%          | 0.0000%                                                    | 0.0000%                                                               | 0.0000%        | 0.2300%               | 0.2100%                  |
| 23    | CDC Trustee - ABL Fix Rate Plan XXI                                                    | 0.1000%        | 0.0750%        | 0.0550%                         | 0.0232%          | 0.0000%                                                    | 0.0000%                                                               | 0.0000%        | 0.2532%               | 0.2300%                  |
| 24    | CDC Trustee - ABL Fix Rate Plan XXII                                                   | 0.0400%        | 0.0750%        | 0.0550%                         | 0.0136%          | 0.0000%                                                    | 0.0000%                                                               | 0.0100%        | 0.1936%               | 0.1800%                  |
| 25    | CDC Trustee - ABL Fix Rate Plan XXIII                                                  | 0.0800%        | 0.0750%        | 0.0550%                         | 0.0200%          | 0.0000%                                                    | 0.0000%                                                               | 0.0200%        | 0.2500%               | 0.2300%                  |
| 26    | CDC Trustee - ABL Islamic Sovereign Plan-I                                             | 0.5500%        | 0.0950%        | 0.0750%                         | 0.1049%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.9299%               | 0.8250%                  |
| 27    | CDC Trustee - ABL Optimal Asset Allocation Fund                                        | 1.1500%        | 0.0950%        | 0.2000%                         | 0.2172%          | 0.0550%                                                    | 0.2200%                                                               | 0.0050%        | 1.9422%               | 1.7250%                  |
| 28    | CDC Trustee - ABL Islamic Fix Term Plan IV                                             | 0.0100%        | 0.0750%        | 0.0550%                         | 0.0088%          | 0.0000%                                                    | 0.0100%                                                               | 0.0050%        | 0.1638%               | 0.1550%                  |
| 29    | MCBFSL Trustee - ABL Financial Planning Fund - Conservative Allocation Plan *          | 0.0000%        | 0.0950%        | 0.0900%                         | 0.0124%          | 0.0050%                                                    | 0.1000%                                                               | 0.0050%        | 0.3074%               | 0.2950%                  |
| 30    | MCBFSL Trustee - ABL Financial Planning Fund - Strategic Allocation Plan *             | 0.0000%        | 0.0950%        | 0.0900%                         | 0.0124%          | 0.0050%                                                    | 0.1000%                                                               | 0.0050%        | 0.3074%               | 0.2950%                  |
| 31    | MCBFSL Trustee - ABL Islamic Financial Planning Fund - Active Allocation Plan *        | 0.0000%        | 0.0950%        | 0.0900%                         | 0.0124%          | 0.0050%                                                    | 0.1000%                                                               | 0.0050%        | 0.3074%               | 0.2950%                  |
| 32    | MCBFSL Trustee - ABL Islamic Financial Planning Fund - Conservative Allocation Plan *  | 0.0000%        | 0.0950%        | 0.0900%                         | 0.0124%          | 0.0050%                                                    | 0.1000%                                                               | 0.0050%        | 0.3074%               | 0.2950%                  |
| 33    | MCBFSL Trustee - ABL Islamic Financial Planning Fund - Capital Preservation Plan - I * | 0.0000%        | 0.0950%        | 0.0900%                         | 0.0124%          | 0.0050%                                                    | 0.1000%                                                               | 0.0050%        | 0.3074%               | 0.2950%                  |
| 34    | CDC Trustee-ABL Pension Fund Equity Sub Fund                                           | 1.5000%        | 0.0400%        | 0.0600%                         | 0.3128%          | 0.5000%                                                    | 0.0450%                                                               | 0.0050%        | 2.4628%               | 2.1500%                  |
| 35    | CDC Trustee-ABL Pension Fund Debt Sub Fund                                             | 0.6000%        | 0.0400%        | 0.0600%                         | 0.1110%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.9160%               | 0.8050%                  |
| 36    | CDC Trustee-ABL Pension Fund Money Market Sub Fund                                     | 0.4000%        | 0.0400%        | 0.0600%                         | 0.0790%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.6840%               | 0.6050%                  |
| 37    | CDC Trustee-ABL Pension Fund Equity Sub Fund                                           | 1.5000%        | 0.0400%        | 0.0600%                         | 0.3128%          | 0.5000%                                                    | 0.0450%                                                               | 0.0050%        | 2.4628%               | 2.1500%                  |
| 38    | CDC Trustee-ABL Islamic Pension Fund Debt Sub Fund                                     | 0.6000%        | 0.0400%        | 0.0600%                         | 0.1110%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.9160%               | 0.8050%                  |
| 39    | CDC Trustee-ABL Islamic Pension Fund Money Market Sub Fund                             | 0.4000%        | 0.0400%        | 0.0600%                         | 0.0790%          | 0.0550%                                                    | 0.0450%                                                               | 0.0050%        | 0.6840%               | 0.6050%                  |
| 40    | CDC Trustee-ABL GOKP Pension Fund Money Market Sub Fund                                | 0.0000%        | 0.0400%        | 0.0600%                         | 0.0091%          | 0.0100%                                                    | 0.0000%                                                               | 0.0050%        | 0.1241%               | 0.1150%                  |
| 41    | CDC Trustee-ABL GOKP Islamic Pension Fund Money Market Sub Fund                        | 0.0000%        | 0.0400%        | 0.0600%                         | 0.0091%          | 0.0100%                                                    | 0.0000%                                                               | 0.0050%        | 0.1241%               | 0.1150%                  |
| 42    | CDC Trustee - ABL Islamic Fix Term Plan II                                             | 0.0500%        | 0.0750%        | 0.0550%                         | 0.0152%          | 0.0000%                                                    | 0.0203%                                                               | 0.0050%        | 0.2205%               | 0.2053%                  |
| 42    | *Management Fee is 1% of closing bank balances.                                        |                |                |                                 |                  |                                                            |                                                                       |                |                       |                          |