ABL Funds
Discover the potential

FUND MANAGERS' REPORT

AUGUST 2026

A BRIGHTER FUTURE STARTS TODAY.

ABL GOB Pension Fund & ABL GOB Islamic Pension Fund

For Balochistan Government Employees

Invest for Retirement. Aim for Competitive Returns.

1. In case of complaint, you may contact your Relationship Manager or call us at UAN 042-111-225-262. You may also email at contactus@ablamc.com or visit https://www.ablfunds.com/investor-services/feedback-and-complaint/
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3. 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 funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies and risks involved.

ABL Funds
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RISK CATEGORIZATION OF COLLECTIVE INVESTMENT SCHEMES (CIS) & VOLUNTARY PENSION SCHEMES (VPS)

Sr. No	Name of Collective Investment Scheme	Category	Risk Profile	Risk of Principal Erosion
CONVENTIONAL OFFERINGS				
1	ABL Cash Fund	Money Market Scheme	Low	Principal at low risk
2	ABL Money Market Fund (ABL Money Market Plan-I)	Money Market Scheme	Low	Principal at low risk
3	ABL Special Savings Fund (ABL Special Savings Plan I, II, III, IV, V and VI)	Capital Protected Scheme (Non - Equity)	Low	Principal at low risk
4	ABL GOKP Pension Fund	Pension Scheme	Low	Principal at low risk
5	ABL Fixed Rate Fund (ABL Fixed Rate Plan XXVII and XXVIII)	Fixed Rate / Return Scheme	Low	Principal at low risk
6	AL Government Securities Fund	Icome Scheme	Medium	Principal at medium risk
7	ABL Income Fund	Income Scheme	Medium	Principal at medium risk
8	ABL Financial Sector Fund (ABL Financial Sector Plan-I)	Income Scheme	Medium	Principal at medium risk
9	ABL Financial Planning Fund (Conservative Allocation)	Fund of Fund Scheme	Medium	Principal at medium risk
10	ABL Stock Fund	Equity Scheme	High	Principal at high risk
11	Allied Finergy Fund	Asset Allocation Scheme	High	Principal at high risk
12	ABL Optimal Asset Allocation Fund	Asset Allocation Scheme	High	Principal at high risk
13 14 15	ABL Pension Fund ABL GOPB Pension Fund ABL GOB Pension Fund	Voluntary Pension Scheme	Investor Dependent	Principal at investor dependent risk
SHARIAH COMPLIANT OFFERINGS				
1	ABL Islamic Cash Fund	Shariah Compliant Money Market Scheme	Low	Principal at low risk
2	ABL Islamic Money Market Fund (ABL Islamic Money Market Plan-I)	Shariah Compliant Money Market Scheme	Low	Principal at low risk
3	ABL GOKP Islamic Pension Fund	Pension Scheme	Low	Principal at low risk
4	ABL Islamic ABL Islamic Sovereign Fund (ABL Islamic Sovereign Plan-I)	Shariah Compliant Income Scheme	Medium	Principal at medium risk
5	ABL Islamic Income Fund	Shariah Compliant Income Scheme	Medium	Principal at medium risk
6	ABL Islamic Asset Allocation Fund	Shariah Compliant Asset Allocation Scheme	Medium	Principal at medium risk
7	ABL Islamic Financial Planning Fund (Conservative Allocation)	Shariah Compliant Fund of Fund Scheme	Medium	Principal at medium risk
8	ABL Islamic Financial Planning Fund (Capital Preservation Plan I)	Shariah Compliant Fund of Fund Scheme	Medium	Principal at medium risk
9	ABL Islamic Stock Fund	Shariah Compliant Equity Scheme	High	Principal at high risk
10	ABL Islamic Financial Planning Fund (Active Allocation)	Shariah Compliant Fund of Fund Scheme	High	Principal at high risk
11 12 13	ABL Islamic Pension Fund ABL GOPB Islamic Pension Fund ABL GOB Islamic Pension Fund	Shariah Compliant Voluntary Pension Scheme	Investor Dependent	Principal at investor dependent risk

ADMINISTRATIVE PLANS

1	ABL AMC Financial Planner – Moderate Plan	Medium	Principal at medium risk
2	ABL AMC Financial Planner – Dynamic Plan	Medium	Principal at medium risk
3	ABL AMC Financial Planner – Aggressive Plan	High	Principal at high risk

INFOCUS (Conventional)

August '26

ECONOMY AND CAPITAL MARKETS UPDATE

Economic Review

Global energy markets remained volatile in August as persistent concerns over Middle East supply routes and disruptions around the Strait of Hormuz, combined with the expiry of the temporary Iran-U.S. ceasefire and continued Houthi attacks in the Red Sea, kept Brent crude prices elevated. Brent averaged around USD 79.36–92.67/bbl during the month (~USD 71.57-94.26 in July). While still below the peaks of earlier in the year, elevated oil prices continued to pose upside risks to imported inflation and the external account for energy-importing economies such as Pakistan. Domestic inflation rebounded sharply, with headline CPI rising to 11.1% YoY in August from 9.2% in July, moving further above the SBP's medium-term target range of 5–7%. The increase was driven primarily by firmer food inflation (13.9% vs. 10.6%), housing & utilities (8.9% vs. 7.1%), and transport (20.2% vs. 15.1%), reflecting higher fuel and perishable prices. Core pressures remained sticky. On a monthly basis, CPI increased by 1.2%, matching the July pace. Pakistan's external position showed mixed but still buffered signals early in FY27. The current account recorded a USD 328mn deficit in July (narrower than the revised June figure and the year-earlier level), supported by stronger goods exports and robust remittances. Workers' remittances remained strong at around USD 3.6bn in July. The trade deficit widened on a cumulative July–August basis to about USD 7.1bn as imports outpaced exports, though the August monthly gap narrowed somewhat. Foreign exchange reserves stayed relatively comfortable around USD 22.5Bn as of 28 August, 2026 (SBP holdings near USD 17.1bn), supporting exchange-rate stability despite short-term fluctuations. Fiscal performance remained broadly encouraging in the opening months of FY27. Provisional FBR tax collections reached approximately PKR 901–902bn in August against a monthly target of around PKR 930bn (a shortfall of ~PKR 28–29bn). However, the July–August cumulative collection of about PKR 1.722tn exceeded the two-month target of PKR 1.710tn by roughly PKR 12bn, helped by stronger sales tax and FED receipts that offset weaker income tax and customs performance. Economic activity remained resilient. Large-Scale Manufacturing (LSM) expanded by approximately 5% during FY26, supported by broad-based growth across automobiles, textiles/wearing apparel, food, petroleum products, cement, and other industries. Real GDP growth for FY26 is estimated at around 3.7%, the strongest expansion in recent years, although still below the government's initial target. The agricultural sector continued to make a mixed but overall supportive contribution. Structural vulnerabilities in the energy sector remained elevated. Power-sector circular debt stood at around PKR 1.675tn by end-June 2026, while gas-sector circular debt was near PKR 3.6tn, keeping total energy-sector liabilities close to or above PKR 5.3tn. Reforms including tariff adjustments, improved recoveries, and SOE restructuring continued, but persistent transmission and distribution losses, operational inefficiencies, and subsidy-related pressures remain key medium-term risks. Overall, August reflected a mixed picture of continued macroeconomic stabilization alongside renewed price pressures. Moderating external buffers, resilient remittances, and cumulative fiscal over-performance provided support, while the rebound in inflation, elevated oil prices, a wider trade gap, and persistent energy-sector liabilities remain important risks. Sustaining fiscal discipline, containing inflation, strengthening the external position, and accelerating energy-sector reforms will remain critical to maintaining the stabilization trend.

Money Market Review

Inflation rebounded during August 2026, with headline CPI rising to 11.15% YoY from 9.20% in July, while increasing 1.19% MoM. The YoY increase was mainly driven by food and transportation costs, with food & non-alcoholic beverages rising 13.89% YoY and transport 20.17% YoY. With no MPC meeting during August, the policy rate remained unchanged at 11.50% following the July 27 decision. On the liquidity front, T-bill bids amounted to PKR 4.28tn, with PKR 1.38tn accepted, at cut-off yields of 11.44%, 11.54%, 11.73% and 11.96% for the 1M, 3M, 6M and 12M tenors, respectively. The PIB auction attracted PKR 1.18tn of bids against a PKR 400bn target, with PKR 474bn accepted, at cut-off yields of 11.75%, 11.80%, 12.30% and 12.49% for the 3Y, 5Y, 10Y and 15Y tenors, respectively. The PKRV curve remained broadly stable at the short end but shifted higher at the longer end, with the 5Y and 10Y yields increasing by 15bps and 24bps, respectively, during the month. On the external front, the current account deficit narrowed to USD 328mn in July from USD 814mn in June, while the trade deficit stood at USD 3.15bn and the services deficit at USD 228mn. Workers' remittances increased to USD 3.63bn, up 13.0% YoY. Meanwhile, total FX reserves stood at USD 22.53bn as of August 28, comprising USD 17.12bn held by SBP and USD 5.41bn held by banks. Going forward, the outlook for money-market rates will remain dependent on geopolitical developments, energy price volatility and the stabilization of domestic food prices.

Stock Market Review

The KSE-100 Index remained broadly stable during Aug'26, closing at 176,975.68, up 0.50% MoM (+881.6 points). Market activity was mixed, with average daily traded value declining 4.26% MoM to USD 90.52Mn, while average daily traded volume increased 6.85% MoM to 362.63Mn shares. Foreign investor flows turned negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was influenced by a combination of geopolitical developments, changes in global oil prices and domestic economic and political developments. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while efforts by Pakistan and Qatar to revive diplomatic channels continued amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude increasing 10% MoM, while Arab Light declined 4% MoM. Locally, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM, following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased approximately 16% to PKR 9.98/litre. On the external financing front, Moody's upgraded Pakistan's sovereign credit rating to 'B3' with a Stable outlook, providing a positive signal for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform progress in focus. Inflation increased to 11.15% YoY in Aug'26, compared with 9.2% YoY in Jul'26, indicating renewed price pressures. External-sector conditions also remained a key consideration, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, adding to the overall political uncertainty.

ECONOMIC SUMMARY

	Last Reported Month	Current Month	Previous Month	YTD
CPI Inflation	August	11.10%	9.20%	10.15%
Trade Deficit (USD mn)	July	3,146	3,579	3,146
Remittances (USD mn)	July	3,631	3,475	3,631
Current A/C (USD mn)	July	(328)	(814)	(328)
FDI (USD mn)	July	179	49	179
Tax Collection ** (PKR bn)	August	902	820	1,722
M2 Growth*	July			-3.91%
FX Reserves* (USD mn)	August	17,118	17,043	0.44%

Source SBP, PBS

* Latest monthly figures

** Provisional figures

FIXED INCOME YIELDS

PKRV Yields (%)	6 M	1 Yr	3 Yr	5 Yr	10 Yr
August 31, 2026	11.70	11.95	11.91	11.90	12.17
July 31, 2026	11.65	11.81	11.56	11.66	11.99
Change (bps)	5.00	14.00	35.00	24.00	18.00

Source : FMA

EQUITY MARKET PERFORMANCE

	Aug-26	Jul-26	M/M	1 Yr Low	1 Yr High
KSE - 100 Index	176,975.68	176,094.12	0.50%	146,480.2	189,166.8
Avg. Daily Vol. (mn)	362.63	339.39	6.85%		
Avg. Daily Val. (USD mn)	90.52	94.55	-4.26%		
2026E PE(X)	7.57				
2026E DY	7.33				

Source: PSX, Bloomberg

INFOCUS (Islamic)

FUND MANAGER'S REPORT, August '26

ECONOMY AND CAPITAL MARKETS UPDATE

Economic Review

Global energy markets remained volatile in August as persistent concerns over Middle East supply routes and disruptions around the Strait of Hormuz, combined with the expiry of the temporary Iran-U.S. ceasefire and continued Houthi attacks in the Red Sea, kept Brent crude prices elevated. Brent averaged around USD 79.36–92.67/bbl during the month (~USD 71.57-94.26 in July). While still below the peaks of earlier in the year, elevated oil prices continued to pose upside risks to imported inflation and the external account for energy-importing economies such as Pakistan. Domestic inflation rebounded sharply, with headline CPI rising to 11.1% YoY in August from 9.2% in July, moving further above the SBP's medium-term target range of 5–7%. The increase was driven primarily by firmer food inflation (13.9% vs. 10.6%), housing & utilities (8.9% vs. 7.1%), and transport (20.2% vs. 15.1%), reflecting higher fuel and perishable prices. Core pressures remained sticky. On a monthly basis, CPI increased by 1.2%, matching the July pace. Pakistan's external position showed mixed but still buffered signals early in FY27. The current account recorded a USD 328mn deficit in July (narrower than the revised June figure and the year-earlier level), supported by stronger goods exports and robust remittances. Workers' remittances remained strong at around USD 3.6bn in July. The trade deficit widened on a cumulative July–August basis to about USD 7.1bn as imports outpaced exports, though the August monthly gap narrowed somewhat. Foreign exchange reserves stayed relatively comfortable around USD 22.5Bn as of 28 August, 2026 (SBP holdings near USD 17.1bn), supporting exchange-rate stability despite short-term fluctuations. Fiscal performance remained broadly encouraging in the opening months of FY27. Provisional FBR tax collections reached approximately PKR 901–902bn in August against a monthly target of around PKR 930bn (a shortfall of ~PKR 28–29bn). However, the July–August cumulative collection of about PKR 1.722tn exceeded the two-month target of PKR 1.710tn by roughly PKR 12bn, helped by stronger sales tax and FED receipts that offset weaker income tax and customs performance. Economic activity remained resilient. Large-Scale Manufacturing (LSM) expanded by approximately 5% during FY26, supported by broad-based growth across automobiles, textiles/wearing apparel, food, petroleum products, cement, and other industries. Real GDP growth for FY26 is estimated at around 3.7%, the strongest expansion in recent years, although still below the government's initial target. The agricultural sector continued to make a mixed but overall supportive contribution. Structural vulnerabilities in the energy sector remained elevated. Power-sector circular debt stood at around PKR 1.675tn by end-June 2026, while gas-sector circular debt was near PKR 3.6tn, keeping total energy-sector liabilities close to or above PKR 5.3tn. Reforms including tariff adjustments, improved recoveries, and SOE restructuring continued, but persistent transmission and distribution losses, operational inefficiencies, and subsidy-related pressures remain key medium-term risks. Overall, August reflected a mixed picture of continued macroeconomic stabilization alongside renewed price pressures. Moderating external buffers, resilient remittances, and cumulative fiscal over-performance provided support, while the rebound in inflation, elevated oil prices, a wider trade gap, and persistent energy-sector liabilities remain important risks. Sustaining fiscal discipline, containing inflation, strengthening the external position, and accelerating energy-sector reforms will remain critical to maintaining the stabilization trend.

Money Market Review

Inflation rebounded during August 2026, with headline CPI rising to 11.15% YoY from 9.20% in July, while increasing 1.19% MoM. The YoY increase was mainly driven by food and transportation costs, with food & non-alcoholic beverages rising 13.89% YoY and transport 20.17% YoY. With no MPC meeting during August, the policy rate remained unchanged at 11.50% following the July 27 decision. In the Islamic market, GIS (FRR) auctions attracted PKR 255bn of participation against a PKR 150bn target, with PKR 135bn accepted, while GIS (VRR) auctions received PKR 733bn of bids against a PKR 100bn target, with PKR 130bn accepted. GIS VRR cut-off yields increased from 11.57% to 11.63% during August. On the external front, the current account deficit narrowed to USD 328mn in July, while the trade deficit stood at USD 3.15bn and the services deficit at USD 228mn. Workers' remittances rose to USD 3.63bn, up 13.0% YoY. Meanwhile, total FX reserves stood at USD 22.53bn as of August 28, including USD 17.12bn held by SBP and USD 5.41bn held by banks. Going forward, the outlook for Islamic money-market rates will remain dependent on geopolitical developments, energy price volatility and the stabilization of domestic food prices.

Stock Market Review

The KMI-30 Index maintained a positive momentum during Aug'26, closing at 251,657, up 1.80% MoM (+4,458.77 points). Trading activity also improved, with average daily traded value increasing 7.60% MoM to USD 71.86Mn, while average daily traded volume rose 3.96% MoM to 120.10Mn shares. Foreign investor flows remained negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was shaped by ongoing geopolitical developments, movements in global oil prices and domestic economic and political factors. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while Pakistan and Qatar continued efforts to revive diplomatic channels amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude rising 10% MoM, while Arab Light declined 4% MoM. In the domestic market, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased by approximately 16% to PKR 9.98/litre. Moody's upgrade of Pakistan's sovereign credit rating to 'B3' with a Stable outlook provided a positive development for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform implementation in focus. Inflation rose to 11.15% YoY in Aug'26 from 9.2% YoY in Jul'26, reflecting renewed price pressures. External-sector developments also remained relevant, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, contributing to continued political uncertainty.

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FX Reserves* (USD mn)	August	17,118	17,043	0.44%

Source SBP, PBS

* Latest monthly figures

** Provisional figures

FIXED INCOME YIELDS

PKISRV Yields (%)	1 M	3 M	6 M	9 M	1 Yr
August 31, 2026	11.20	9.97	10.49	11.74	10.84
July 31, 2026	11.45	10.57	10.35	10.86	10.81
Change (bps)	(25.00)	(60.00)	14.00	88.00	3.00

Source : FMA

EQUITY MARKET PERFORMANCE

	Aug-26	Jul-26	M/M	1 Yr Low	1 Yr High
KMI - 30 Index	251,657	247,198	1.80%	210,039.4	269,497.0
Avg. Daily Vol. (mn)	120.10	115.53	3.96%		
Avg. Daily Val. (USD mn)	71.86	66.78	7.60%		
2026E PE(X)	7.79				
2026E DY	4.91				

Source: PSX, Bloomberg

INFOCUS

ABL Cash Fund

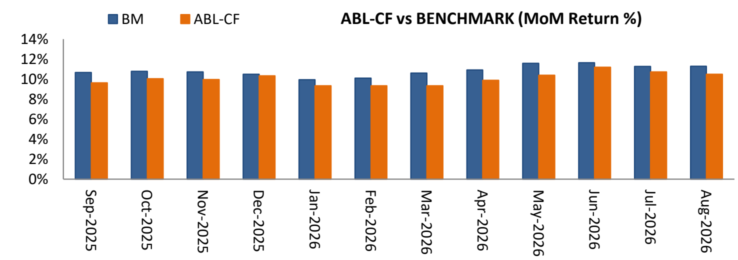
INVESTMENT OBJECTIVE

The objective of ABL-CF is to provide investors, consistent returns with a high level of liquidity, through a blend of money market and sovereign debt instruments.

FUND MANAGER'S COMMENTS

During the month of August'26, ABL Cash Fund posted an annualized return of 10.48% against the benchmark return of 11.29%. The fund's investment was allocated 27.16% in T-bills, 0.48% in Commercial paper , 10.08% in Placements with Banks and DFIs, 4.06% in PIBs , 1.43% in TFC's/Sukuk and 2.77% in Cash .

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Money Market Scheme
Launch Date	July 31st, 2010
Net Assets	PKR 61033.97 mn as at August 31, 2026
Net Assets excluding FoF	PKR 61033.97 mn as at August 31, 2026
NAV	PKR 10.4477 as at August 31, 2026.
Benchmark	90% (3) months PKRV rates + 10% (3) month average of the highest rates on savings account of (3) AA rated scheduled Banks as selected by MUFAP,
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Backward Pricing
Management Fees as per OD	Upto 1.25% p.a. of Net Assets
Load as per OD	Upto 0.75% (Front-end), NIL(Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	AA+(f) (PACRA) April 06, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	1.00%
TER MTD	1.03%
Govt. Levies YTD	0.20%
Govt. Levies MTD	0.20%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.70%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.01%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-CF	10.48%	10.65%	0.07%	-7.01	-0.29%
Benchmark	11.29%	11.28%	0.03%	-7.28	N/A
Peer Group Average	10.52%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

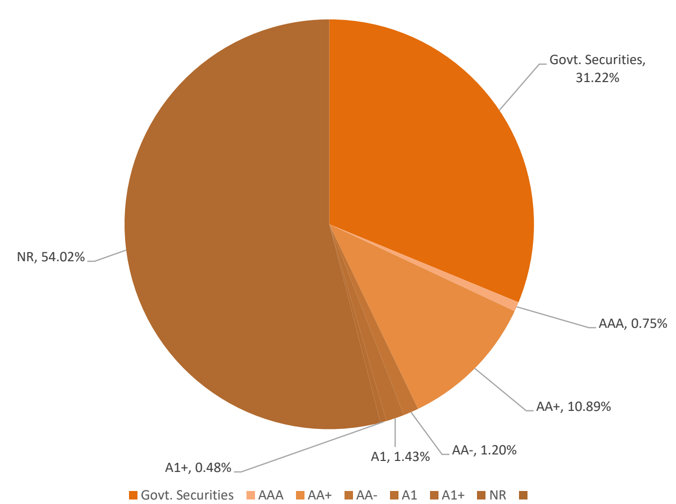
ASSET ALLOCATION	July 31, 2026	August 31, 2026
T-bills	31.62%	27.16%
PIBs	0.00%	4.06%
Commercial paper	0.41%	0.48%
Placements with Banks and DFIs	7.04%	10.08%
TFC's/Sukuk	1.24%	1.43%
Cash	20.20%	2.77%
Others including receivables	39.49%	54.02%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Funds is Rs. 0.00 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-CF	10.90%	10.57%	10.54%	17.47%	20.43%	26.02%
Benchmark	11.40%	11.22%	10.83%	14.58%	14.51%	9.23%
Peer Group Average					10.40%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY/ ASSET QUALITY (% OF TOTAL ASSETS)



TECHNICAL INFORMATION

Leverage	Nil
Macaulay Duration	0.056
Modified Duration	0.056
Yield to Maturity	11.48%
Information Ratio	-0.42
Portfolio Turnover Ratio	1589.48%
Weighted average time to maturity of net assets	20.13

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Liberty Daharki Power Limited	0.65%
Pakistan Microfinance Investment Company Limited	0.48%
Al-Karam Textile Mills (Private) Limited	0.24%
Ittehad Chemicals Limited	0.24%
Beacon Impex (Private) Limited	0.16%
Masood Spinning Mills Limited	0.13%

Sr. No	Name of Non compliant investment	Type of Non-Compliance	Regulatory Limit	Excess as % of Total Assets	Excess as % of Net Assets
1	Pak Oman Investment Company Ltd	Single Entity Exposure	10.00%	0.08%	0.16%

"The ABL Cash Fund holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest Financial Statements."

INFOCUS

ABL Money Market Plan - I

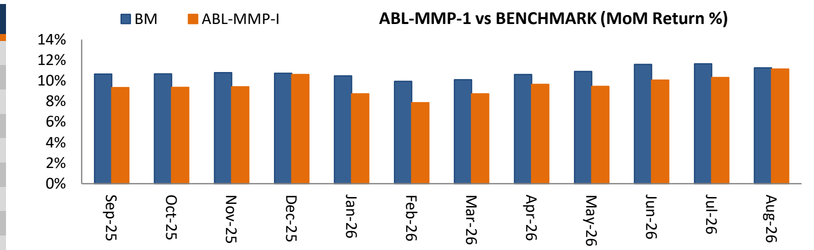
INVESTMENT OBJECTIVE

The objective of the Fund is to provide competitive returns to its investors while preserving capital to the possible extent, by investing primarily in Bank Deposits and Money Market Instruments.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Money Market Plan - I posted an annualized return of 11.15% against the benchmark return of 11.29%. The fund had 1.13% exposure in Commercial Papers, 0.00% in T-bills, 3.15% in TFC's/Sukuk, while 95.40% of the fund's assets were placed as Cash at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Money Market Scheme
Launch Date	November 15th, 2023
Net Assets	PKR 26036.92 mn as at August 31, 2026
Net Assets excluding FoF	PKR 26036.92 mn as at August 31, 2026
NAV	PKR 10.2048 as at August 31, 2026
Benchmark	90% three (3) months PKRV rates + 10%(3) months average of the highest rates on savings account of (3) AA rated scheduled Banks as selected by MUFAP,
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Backward Pricing
Management Fees as per OD	Up to 1.25% p.a. of Net Assets
Load as per OD	Up to 2% (Front-end), Contingent(Back-end) Nil
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	AA+(f) (PACRA) April 06, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.68%
TER MTD	0.39%
Govt. Levies YTD	0.15%
Govt. Levies MTD	0.10%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.15%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.01%

TECHNICAL INFORMATION

Leverage	Nil
Macaulay Duration	0.020
Modified Duration	0.020
Yield to Maturity	11.35%
Information Ratio	0.26
Portfolio Turnover Ratio	4262.24%
Weighted average time to maturity of net assets	4.93

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Air Link Communication Limited	1.14%
Pakistan Microfinance Investment Company Limited	1.13%
Liberty Daharki Power Limited	0.76%
Ittehad Chemicals Limited	0.57%
Beacon Impex (Private) Limited	0.38%
Al-Karam Textile Mills (Private) Limited	0.29%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharpe Ratio	Alpha
ABL-MMP-I	11.15%	10.78%	0.15%	(6.97)	-0.83%
Benchmark	11.29%	11.28%	0.03%	(6.03)	N/A
Peer Group Average	10.52%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

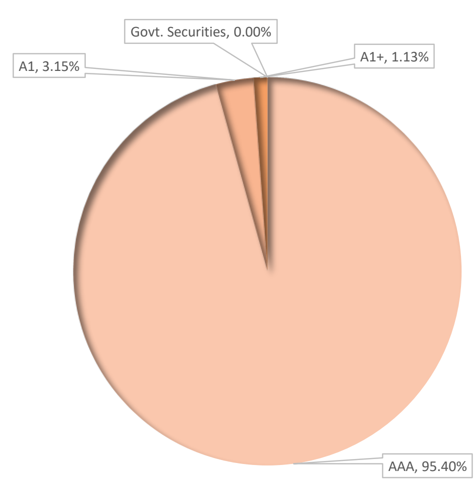
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Commercial Papers	2.71%	1.13%
T-bills	0.00%	0.00%
TFC's/Sukuk	4.84%	3.15%
PIBs	0.00%	0.00%
Cash	91.93%	95.40%
Others including receivables	0.52%	0.32%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is 0.00 mn

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-MMP-I	10.61%	10.10%	10.00%	N/A	N/A	16.18%
Benchmark	11.40%	11.22%	10.83%	N/A	N/A	14.15%
Peer Group Average					N/A	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL Income Fund

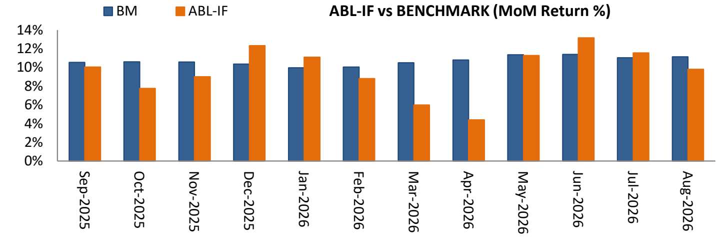
INVESTMENT OBJECTIVE

The objective is to earn competitive risk adjusted rate of return by investing in a blend of short, medium, and long-term fixed income and debt instruments, both within and outside Pakistan.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Income Fund posted a return of 9.82% against the benchmark return of 11.14%. The fund had 4.62% exposure in T-bills, 0.00% in PIB, 17.13% in TFC/STS, 6.86% in Commercial Paper while 25.36% of the fund's assets were placed as Cash at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Income Scheme
Launch Date	September 20th, 2008
Net Assets	PKR 4355.91 mn as at August 31, 2026
Net Assets excluding FoF	PKR 4355.91 mn as at August 31, 2026
NAV	10.3905 mn as at August 31, 2026
Benchmark	75% six (6) months KIBOR + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	1.50% p.a of Net Assets
Load as per OD	Upto 1.5% (Front-end), Nil (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Medium
Fund Stability Rating	A+(f) (PACRA) April 06, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	1.77%
TER MTD	1.79%
Govt. Levies YTD	0.29%
Govt. Levies MTD	0.29%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	1.25%
Trustee fee (Annualized)	0.075%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Macaulay Duration	0.025
Modified Duration	0.025
Yield to Maturity	11.78%
Information Ratio	-0.26
Portfolio Turnover Ratio	2646.30%
Weighted average time to maturity of net assets	106.57

TOP HOLDINGS (% OF TOTAL ASSETS)

	August 31, 2026
Pakistan Microfinance Investment Company Limited	6.73%
Sadaqat Limited	5.67%
JS Bank Limited	4.08%
Bank Al Habib Limited	3.07%
Beacon Impex (Pvt.) Limited	1.13%
Al-Karam Textile Mills (Private) Limited	1.13%
The Bank Of Punjab Limited	1.13%
Masood Spinning Mills Limited	0.45%
Kashf Foundation	0.15%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-IF	9.82%	10.74%	0.70%	-1.42	-0.64%
Benchmark	11.14%	11.09%	0.02%	-14.05	N/A
Peer Group Average	10.07%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

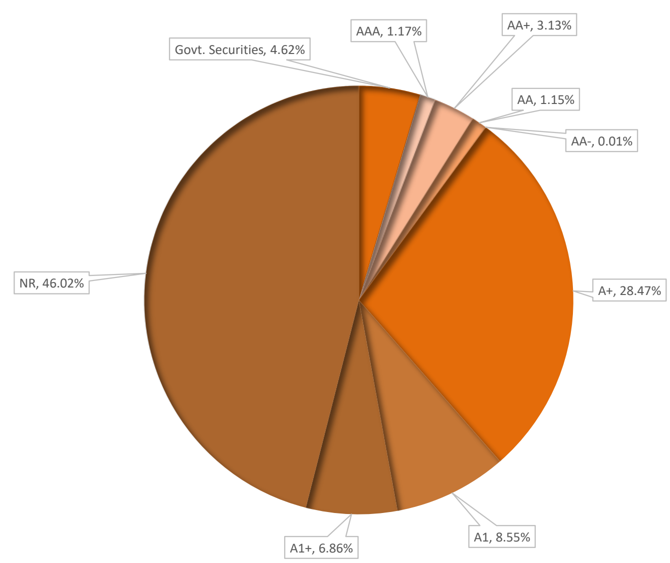
ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	0.00%	0.00%
TFC/STS	17.15%	17.13%
T-bills	4.62%	4.62%
Government Guaranteed	0.00%	0.00%
Cash	25.28%	25.36%
Commercial Paper	6.79%	6.86%
Others including receivables	46.15%	46.03%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Funds is Rs. 0.00 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-IF	11.61%	9.56%	10.05%	17.97%	19.13%	29.57%
Benchmark	11.19%	11.04%	10.69%	14.76%	15.20%	11.36%
Peer Group Average					10.44%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL Government Securities Fund

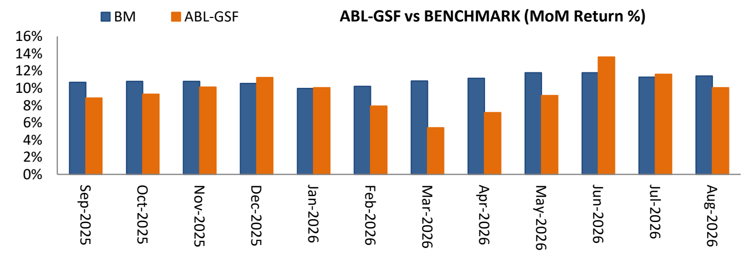
INVESTMENT OBJECTIVE

The objective of the scheme is to deliver optimal risk adjusted returns by investing mainly in mix of short to long term Government Securities and other debt Instruments.

FUND MANAGER'S COMMENTS

During the month of August'26, ABL Government Securities Fund posted an annualized return of 10.05% against the benchmark return of 11.41%. The fund's investment was allocated 25.99% in PIB, 0.29% in TFC's/Sukuk , 46.54% in T-bills, 5.64% in Commercial Paper and 20.34% in Cash .

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra -Head of Risk Management



BASIC FUND INFORMATION	
Fund Type	Open-end
Category	Income Scheme
Launch Date	November 29th, 2011
Net Assets	PKR 5188.82 mn as at August 31, 2026
Net Assets excluding FoF	PKR 5188.82 mn as at August 31, 2026
NAV	PKR 10.3621 as at August 31, 2026
Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Class-B unit up to 1.50% p.a of Net Assets
Load as per OD	Upto 1.5% (Front-end), Nil (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Medium
Fund Stability Rating	AA-(f) (PACRA) April 06, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	1.66%
TER MTD	1.65%
Govt. Levies YTD	0.29%
Govt. Levies MTD	0.28%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	1.25%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Pakistan Microfinance Investment Company Ltd	5.64%
Bank Al Habib Sukuk	0.29%
Total	**5.93%**

TECHNICAL INFORMATION	
Leverage	Nil
Weighted average time to maturity of net assets	48.84
Macaulay Duration	0.09
Modified Duration	0.09
Yield to Maturity	11.74%
Information Ratio	(0.24)
Portfolio Turnover Ratio	318.94%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GSF	10.05%	10.88%	0.82%	-1.30	-0.96%
Benchmark	11.41%	11.34%	0.03%	-3.35	N/A
Peer Group Average	7.25%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

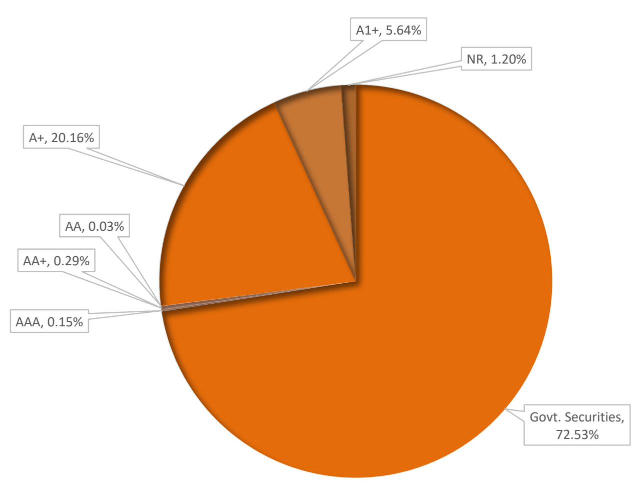
ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	33.79%	25.99%
TFC's/Sukuk	0.27%	0.29%
Government Guaranteed	0.00%	0.00%
T-bills	35.62%	46.54%
Cash	23.00%	20.34%
Commercial Paper	5.34%	5.64%
Others including receivables	1.98%	1.20%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GSF	11.85%	9.68%	9.98%	18.44%	19.12%	25.20%
Benchmark	11.49%	11.37%	10.94%	14.71%	15.11%	10.55%
Peer Group Average					10.63%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



INFOCUS

ABL Financial Sector Plan - I

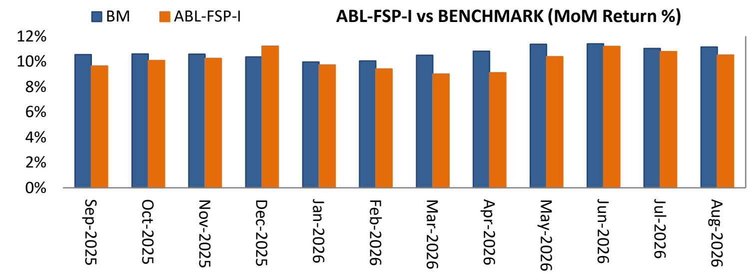
INVESTMENT OBJECTIVE

In line with the investment objective of the Fund, The objective of the ABL Financial Sector Plan - I is to provide income enhancement and preservation of capital by investing in prime quality Financial Sector TFCs/Sukuks, Bank deposits, spread transactions and short-term money market instruments.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Financial Sector Plan - I posted an annualized return of 10.52% against the benchmark return of 11.14%. The fund had 0.00% exposure in T-bills, 19.92% in Commercial Paper, 0.00% in PIB, while 75.02% of the fund's assets were placed as Cash at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Income Scheme
Launch Date	August 01st, 2023
Net Assets	PKR 37986.7 mn as at August 31, 2026
Net Assets excluding FoF	PKR 37986.7 mn as at August 31, 2026
NAV	10.1984 as at August 31, 2026
Benchmark	75% (6) months KIBOR + 25% (6) months average of the highest rates on savings account of (3) AA rated scheduled Bank
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a. of Net Assets
Load as per OD	Up to 2% (Front-end), Nil (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Medium
Fund Stability Rating	A+(f) (PACRA) April 06, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	1.38%
TER MTD	1.43%
Govt. Levies YTD	0.25%
Govt. Levies MTD	0.25%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	1.00%
Trustee fee (Annualized)	0.075%
Load charged (Annualized)	0.02%

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Pakistan Microfinance Investment Company	1.56%

TECHNICAL INFORMATION

Leverage	Nil
Macaulay Duration	0.090
Modified Duration	0.090
Yield to Maturity	11.84%
Information Ratio	0.09
Portfolio Turnover Ratio	3708.14%
Weighted average time to maturity of net assets	2.69

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-FSP-I	10.52%	10.70%	0.09%	-5.08	-0.10%
Benchmark	11.14%	11.09%	0.03%	-10.16	N/A
Peer Group Average	10.17%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

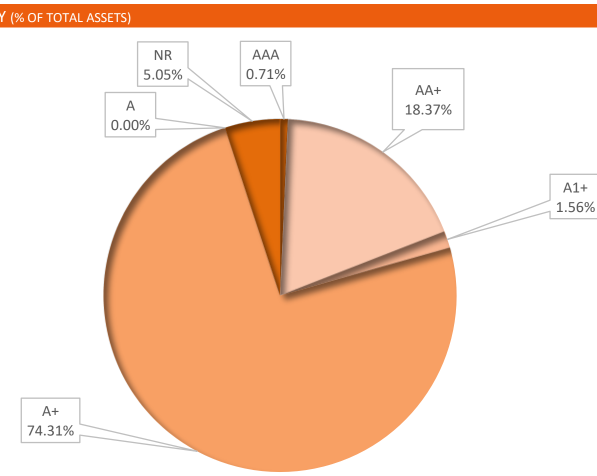
ASSET ALLOCATION	July 31, 2026	August 31, 2026
T-bills	2.53%	0.00%
PIB	0.29%	0.00%
Commercial Paper	1.49%	19.92%
Placements with Banks/DFI's/MFB	0.00%	0.00%
Cash	73.03%	75.02%
Others including receivables	22.67%	5.05%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Funds is Rs. 0.00 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-FSP-I	10.92%	10.38%	10.59%	18.09%	N/A	18.49%
Benchmark	11.19%	11.04%	10.69%	14.76%	N/A	15.19%
Peer Group Average					N/A	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL Fixed Rate Plan - XXVII

INVESTMENT OBJECTIVE

In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan – XXVII is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Fixed Rate Plan - XXVII posted an annualized return of 11.28% against benchmark return of 11.63%. The fund had 31.41% exposure in T Bills, 16.60% in PIB Floater, 13.28% was placed in Placement With Banks & DFIs and rest of the fund's exposure of 38.70% was placed as Others at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Fixed Rate/Return Scheme
Launch Date	June 29, 2026
Net Assets	PKR 30110.37 mn as at August 31, 2026
Net Assets excluding FoF	PKR 30110.37 mn as at August 31, 2026
NAV	10.1941 as at August 31, 2026
Benchmark	6 Months PKRV Rates on the last date of IPO of the Plan
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.00% p.a of Net Assets
Load as per OD	Nil (Front-end), Nil (Back-end), Yes (Contingent)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	EY Ford Rhodes & Co.Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.15%
TER MTD	0.15%
Govt. Levies YTD	0.08%
Govt. Levies MTD	0.08%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.081
Modified Duration	0.082
Yield to Maturity	11.50%
Portfolio Turnover Ratio	1483.45%
Weighted average time to maturity of net assets	20.11

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-FRP-XXVII	11.28%	11.43%	N/A	N/A	N/A
Benchmark	11.63%	11.63%	N/A	N/A	N/A
Commited Rate	11.70%				

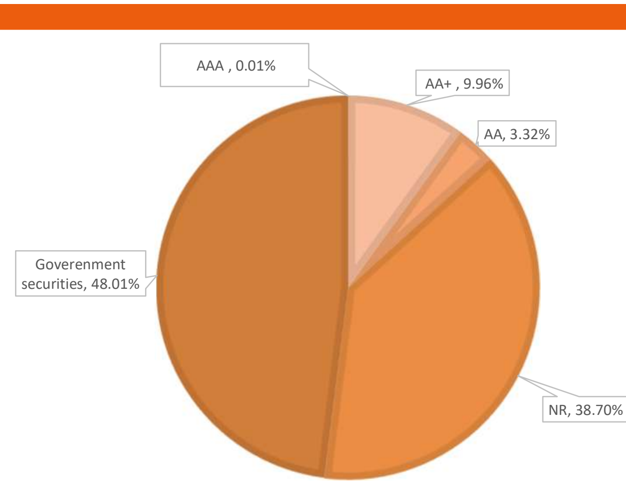
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
T Bills	60.22%	31.41%
Placement With Banks & DFIs	3.34%	13.28%
Cash	0.31%	0.01%
PIB Floater	0.00%	16.60%
Others	36.14%	38.70%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-FRP-XXVII	N/A	N/A	N/A	N/A	N/A	11.80%
Benchmark	N/A	N/A	N/A	N/A	N/A	11.63%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



Information Ratio has not been presented in this report due to the unavailability of sufficient historical data.

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INFOCUS

ABL Fixed Rate Plan - XXVIII

INVESTMENT OBJECTIVE

In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan – XXVIII is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Fixed Rate Plan - XXVIII posted an annualized return of 11.18% against benchmark return of 11.47%. The fund had 61.22% exposure in T Bills, 0.01% in Cash and rest of the fund's exposure was placed in PIBs at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Fixed Rate/Return Scheme
Launch Date	July 16, 2026
Net Assets	PKR 7853.04 mn as at August 31, 2026
Net Assets excluding FoF	PKR 7853.04 mn as at August 31, 2026
NAV	10.1448 as at August 31, 2026
Benchmark	3 Months PKRV Rates on the last date of IPO of the Plan
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.00% p.a of Net Assets
Load as per OD	Nil (Front-end), Nil (Back-end), Yes (Contingent)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	EY Ford Rhodes & Co.Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.17%
TER MTD	0.16%
Govt. Levies YTD	0.09%
Govt. Levies MTD	0.09%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.01%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.112
Modified Duration	0.110
Yield to Maturity	11.47%
Portfolio Turnover Ratio	376.81%
Weighted average time to maturity of net assets	41.07

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-FRP-XXVIII	11.18%	N/A	N/A	N/A	N/A
Benchmark	11.47%	N/A	N/A	N/A	N/A
Commited Rate	11.30%				

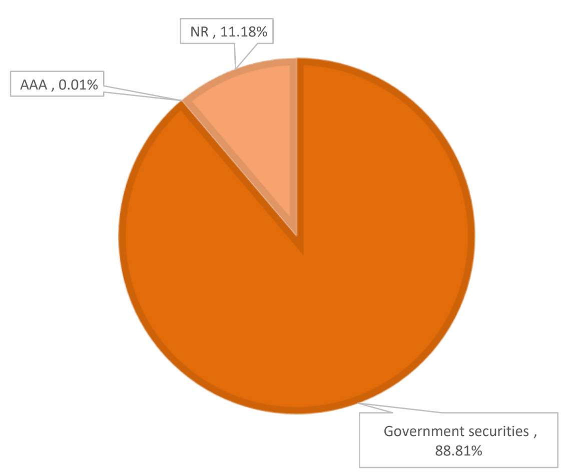
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
T Bills	72.49%	61.22%
PIB Floater	25.69%	27.59%
Cash	0.05%	0.01%
Others	1.77%	1.77%
Total	**100.00%**	**90.59%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-FRP-XXVIII	N/A	N/A	N/A	N/A	N/A	11.25%
Benchmark	N/A	N/A	N/A	N/A	N/A	11.47%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



Information Ratio has not been presented in this report due to the unavailability of sufficient historical data.

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INFOCUS

ABL Fixed Rate Plan - XXIX

INVESTMENT OBJECTIVE

In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan – XXIX is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Fixed Rate Plan - XXIX posted an annualized return of 9.41% against benchmark return of 11.79%. The fund had 96.12% exposure in T Bills, 3.85% in Cash and rest of the fund's exposure was placed as Others at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Fixed Rate/Return Scheme
Launch Date	August 05, 2026
Net Assets	PKR 4207.84 mn as at August 31, 2026
Net Assets excluding FoF	PKR 4207.84 mn as at August 31, 2026
NAV	10.0696 as at August 31, 2026
Benchmark	9 Months PKRV Rates on the last date of IPO of the Plan
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.00% p.a of Net Assets
Load as per OD	Nil (Front-end), Nil (Back-end), Yes (Contingent)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	EY Ford Rhodes & Co.Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Moderate
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.17%
TER MTD	0.17%
Govt. Levies YTD	0.08%
Govt. Levies MTD	0.08%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.846
Modified Duration	0.846
Yield to Maturity	11.91%
Portfolio Turnover Ratio	76.60%
Weighted average time to maturity of net assets	309.55

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-FRP-XXIX	9.41%	N/A	N/A	N/A	N/A
Benchmark	11.79%	N/A	N/A	N/A	N/A
Commited Rate	11.70%				

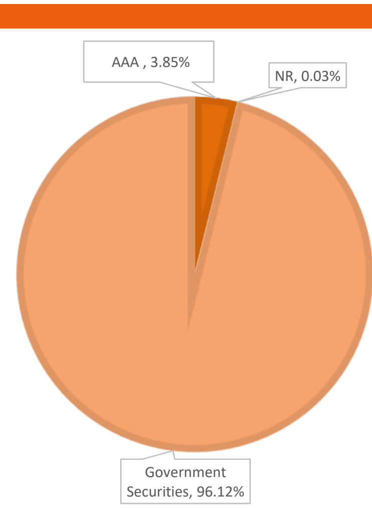
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
T Bills	-	96.12%
PIB	-	0.00%
Cash	-	3.85%
Others	-	0.03%
Total	**-**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-FRP-XXIX	N/A	N/A	N/A	N/A	N/A	9.41%
Benchmark	N/A	N/A	N/A	N/A	N/A	11.79%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



Information Ratio has not been presented in this report due to the unavailability of sufficient historical data.

Disclaimer as per MUFAP's Recommended Format:

INFOCUS

ABL Fixed Rate Plan - XXX

INVESTMENT OBJECTIVE

In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan – XXX is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Fixed Rate Plan - XXX posted an annualized return of 9.84% against benchmark return of 11.91%. The fund had 99.32% exposure in T Bills, 0.67% in Cash and rest of the fund's exposure was placed as Others at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Fixed Rate/Return Scheme
Launch Date	August 13, 2026
Net Assets	PKR 3879.91 mn as at August 31, 2026
Net Assets excluding FoF	PKR 3879.91 mn as at August 31, 2026
NAV	10.0512 as at August 31, 2026
Benchmark	9 Months PKRV Rates on the last date of IPO of the Plan
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.00% p.a of Net Assets
Load as per OD	Nil (Front-end), Nil (Back-end), Yes (Contingent)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	EY Ford Rhodes & Co.Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.14%
TER MTD	0.14%
Govt. Levies YTD	0.08%
Govt. Levies MTD	0.08%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.858
Modified Duration	0.858
Yield to Maturity	11.92%
Portfolio Turnover Ratio	130.79%
Weighted average time to maturity of net assets	313.80

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-FRP-XXX	9.84%	N/A	N/A	N/A	N/A
Benchmark	11.91%	N/A	N/A	N/A	N/A
Commited Rate	11.70%				

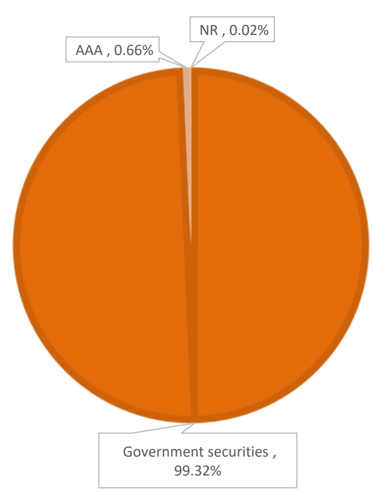
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
T Bills	-	99.32%
PIB	-	0.00%
Cash	-	0.67%
Others	-	0.01%
Total	-	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-FRP-XXX	N/A	N/A	N/A	N/A	N/A	9.84%
Benchmark	N/A	N/A	N/A	N/A	N/A	11.91%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



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INFOCUS

ABL Optimal Asset Allocation Fund

INVESTMENT OBJECTIVE

The objective of the fund is to seek long term capital appreciation through investments in Equity Stocks, Fixed income Securities, Money Market Instruments, and any other investable avenue as defined in the Offering Document of the fund.

FUND MANAGER'S COMMENTS

ABL-OAAF increased by 0.29% in Aug'26 against 0.70% increase in the benchmark, reflecting an underperformance of 41 basis points. The fund had 53.30% expsoure in Stock/Equities, 45.54% was placed as Bank Balances.

INVESTMENT COMMITTEE MEMBERS
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Abdul Hayee, CFA - Head of Equity
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Syed Akif Fareed - Fund Manager

BASIC FUND INFORMATION	
Fund Type	Open-end
Category	Asset Allocation Scheme
Launch Date	3-Sep-25
Net Assets	PKR 505.5mn as at August 31, 2026
Net Assets (Net of FoF Inv)	PKR 505.5mn as at August 31, 2026
NAV	9.9608 as on August 31, 2026
Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
Dealing Days	As Per Pakistan Stock Exchange (PSX)
Cut-off time	4:00 PM
Pricing Mechanism	Forward
Management Fee as Per OD	Equity portion upto 3%, Fixed-Income porton upto 1.5%, Money-Market portion upto 1.25%
Load as Per OD	Upto 3% (Front-end), NIL (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable outlook) (PACRA) Oct 24, 2025
Risk Profile of the Fund	High
Performance Ranking	N/A
Fund Manager	Muhammad Wamiq Sakrani & Muhammad Abdul Hayee, CFA
Listing	Pakistan Stock Exchange
TER YTD	2.70%
TER MTD	2.75%
Govt. Levies YTD	0.38%
Govt. Levies MTD	0.38%
Selling & Marketing Exp	0.00%
Leverage	Nil
WAM	1.00
Actual Mgmt Fee Charged	1.15%
Load Charged (Annualised)	0.00%
Trustee Fee (Annualised)	0.200%
Portfolio Turnover Ratio	473.37%

TOP TEN HOLDINGS (% OF TOTAL ASSETS)	July 31, 2026	August 31, 2026
National Bank Of Pakistan	6.14%	7.90%
Hub Power Company Limited	6.35%	5.95%
Bank Al-Falah Limited	1.76%	4.06%
Pakistan State Oil Company Limited	6.92%	3.55%
Fauji Fertilizer Company Limited	3.89%	3.18%
United Bank Limited	3.82%	3.09%
Indus Motor Company Limited	-	2.26%
Sui Northern Gas Pipelines Limited	-	1.59%
Ferozsons Laboratories Limited	0.52%	1.57%
BF Biosciences Limited	1.77%	1.54%

PERFORMANCE

	August '26	YTD*
ABL-OAAF	0.29%	-0.72%
Benchmark	0.70%	0.00%

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data

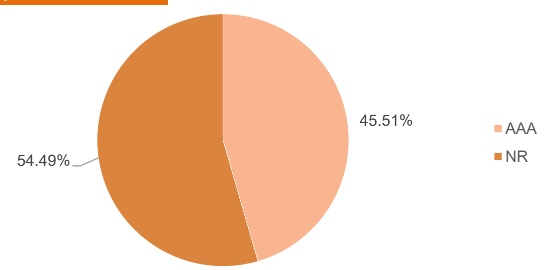
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Stock/Equities	53.76%	53.30%
Bank Balances	43.48%	45.54%
Others	2.76%	1.16%
Total	**100.00%**	**100.00%**

Others amount invested by Fund of Funds is Rs. 0.00mn.

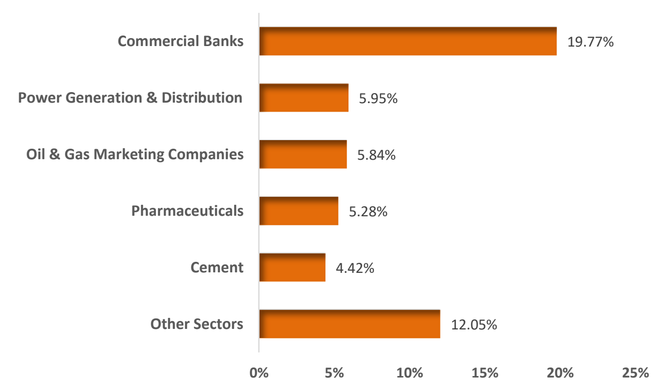
	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-OAAF	2.04%	6.09%	-	-	-	11.46%
Benchmark	2.29%	5.17%	-	-	-	10.66%

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

Credit Quality of Total Assets



SECTOR ALLOCATION (% OF TOTAL ASSETS)



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INFOCUS

ABL Special Savings Plan - I

INVESTMENT OBJECTIVE

The “ABL Special Savings Plan-I (ABLSSP-I)” is an Allocation Plan under “ABL Special Savings Fund” with an objective to earn competitive regular return with capital protection for unit holders who retain their investment in the Plan for a minimum period of Twenty - four (24) months or more from the date of their investments in the Plan.

FUND MANAGER'S COMMENTS

During the month of Aug'26, ABL Special Savings Plan - I posted an annualised return of 10.77% against benchmark return of 11.65%. The fund had 0.00% exposure in PIB, 5.65% exposure in T-bills, 12.93% exposure in Cash , 81.42% invested in Others including receivables, meanwhile the rest was placed in TFC's/Sukuk of 0.00%.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Capital Protected Scheme
Launch Date	September 18, 2019
Net Assets	PKR 49194.89 mn as at August 31, 2026
Net Assets excluding FoF	PKR 49194.89 mn as at August 31, 2026
NAV	10.3064 as at August 31, 2026
Benchmark	Average 6 Months PKRV Rates
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a for the fixed income portion and up to 1.25% p.a for the money market portion based on actual allocation of the net assets
Load as per OD	Up to 1% (Frontend),Contigent(2% during 1st year,1% during 2nd year), Backend (NIL)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	CP2+ (PACRA) 29th May, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.67%
TER MTD	0.67%
Govt. Levies YTD	0.16%
Govt. Levies MTD	0.16%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.45%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.003
Modified Duration	0.003
Yield to Maturity	11.46%
Information Ratio	-0.08
Portfolio Turnover Ratio	25252.55%
Weighted average time to maturity of net assets	0.33

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL SSP - I	10.77%	11.12%	N/A	N/A	-0.35%
Benchmark	11.65%	11.58%	N/A	N/A	N/A

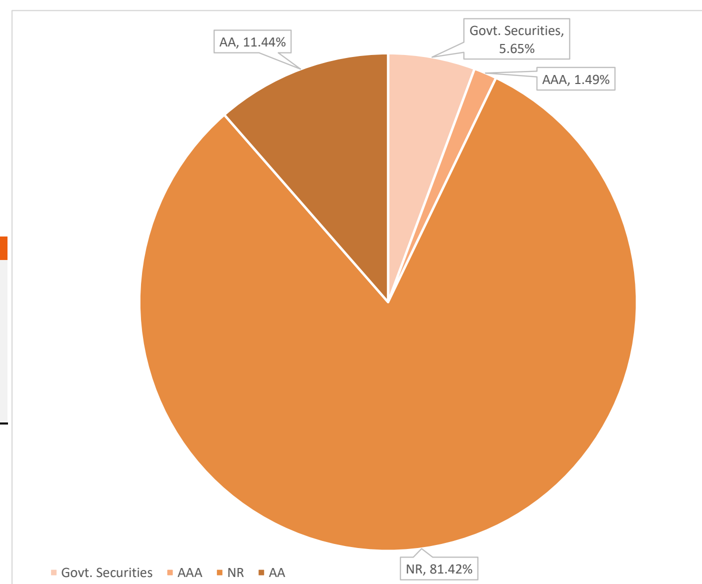
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	0.00%	0.00%
TFC's/Sukuk	0.00%	0.00%
T-bills	4.29%	5.65%
Government Guaranteed	0.00%	0.00%
Cash	13.47%	12.93%
Others including receivables	82.24%	81.42%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL SSP - I	11.35%	11.05%	10.83%	19.64%	20.93%	20.66%
Benchmark	11.74%	11.66%	11.18%	14.81%	15.17%	13.45%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



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INFOCUS

ABL Special Savings Plan - II

INVESTMENT OBJECTIVE

The “ABL Special Savings Plan-II (ABLSSP-II)” is a perpetual Allocation Plan under “ABL Special Savings Fund” with an objective to earn competitive return with capital protection for unit holders who retain their investment in the Plan for a period of Six (6) months or more from date of their investments in the Plan.

FUND MANAGER'S COMMENTS

During the month of Aug'26, ABL Special Savings Plan - II posted an annualised return of 11.05% against benchmark return of 11.48%. The fund had 0.00% exposure in PIB, 0.00% exposure in T-bills, 0.00% exposure in Government Guaranteed, 0.98% invested in Others including receivables, meanwhile the rest was placed in Cash of 99.02%.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Capital Protected Scheme
Launch Date	September 19, 2019
Net Assets	PKR 9434.74 mn as at August 31, 2026
Net Assets excluding FoF	PKR 9434.74 mn as at August 31, 2026
NAV	10.953 as at August 31, 2026
Benchmark	Average of 3 Months PKRV Rates
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a for the fixed income portion and up to 1.25% p.a for the money market portion based on actual allocation of the net assets
Load as per OD	Up to 2% (Frontend), Contigent (NIL), Backend (NIL)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	CP2+ (PACRA) 29th May, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.24%
TER MTD	0.24%
Govt. Levies YTD	0.10%
Govt. Levies MTD	0.10%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.08%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.003
Modified Duration	0.003
Yield to Maturity	11.26%
Information Ratio	-0.03
Portfolio Turnover Ratio	0.00%
Weighted average time to maturity of net assets	1.00

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL SSP - II	11.05%	11.14%	N/A	N/A	0.22%
Benchmark	11.48%	11.46%	N/A	N/A	N/A

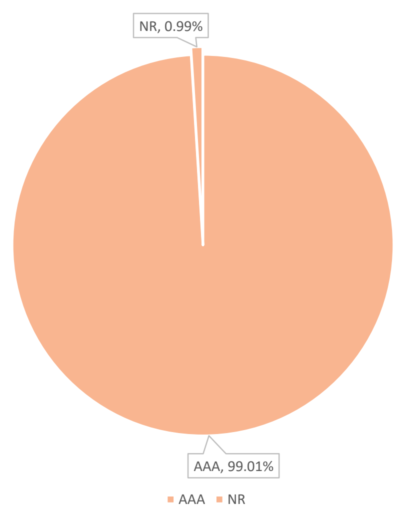
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	0.00%	0.00%
TFC's/Sukuk	0.00%	0.00%
T-bills	0.00%	0.00%
Government Guaranteed	0.00%	0.00%
Cash	99.01%	99.02%
Others including receivables	0.99%	0.98%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL SSP - II	11.21%	10.98%	11.27%	17.05%	23.02%	22.37%
Benchmark	11.59%	11.46%	11.04%	14.80%	15.07%	13.36%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



INFOCUS

ABL Special Savings Plan - III

INVESTMENT OBJECTIVE

The "ABL Special Savings Plan-III (ABLSSP-III)" is a perpetual Allocation Plan under "ABL Special Savings Fund" with an objective to earn competitive return with capital protection for unit holders who retain their investment in the Plan for a period of Twenty four (24) months or more from date of their investments in the Plan.

FUND MANAGER'S COMMENTS

During the month of Aug'26, ABL Special Savings Plan - III posted an annualized return of 11.31% against benchmark return of 11.65%. The fund had 6.88% exposure in T-bills, 0.00% exposure in PIB, 0.95% exposure in Cash , 0.00% invested in TFC's/Sukuk, meanwhile the rest was placed in Others including receivables of 92.17%.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Capital Protected Scheme
Launch Date	October 10, 2019
Net Assets	PKR 3269.94 mn as at August 31, 2026
Net Assets excluding FoF	PKR 3269.94 mn as at August 31, 2026
NAV	10.4198 as at August 31, 2026
Benchmark	Average of 6 Months PKRV Rates
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a for the fixed income portion and up to 1.25% p.a for the money market portion based on actual allocation of the net assets
Load as per OD	Up to 2% (Frontend), Contigent (NIL), Backend (NIL)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	CP2+ (PACRA) 29th May, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.39%
TER MTD	0.30%
Govt. Levies YTD	0.12%
Govt. Levies MTD	0.10%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.12%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.079
Modified Duration	0.071
Yield to Maturity	11.52%
Information Ratio	-0.14
Portfolio Turnover Ratio	49083.46%
Weighted average time to maturity of net assets	23.31

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL SSP - III	11.31%	11.66%	N/A	N/A	-0.79%
Benchmark	11.65%	11.58%	N/A	N/A	N/A

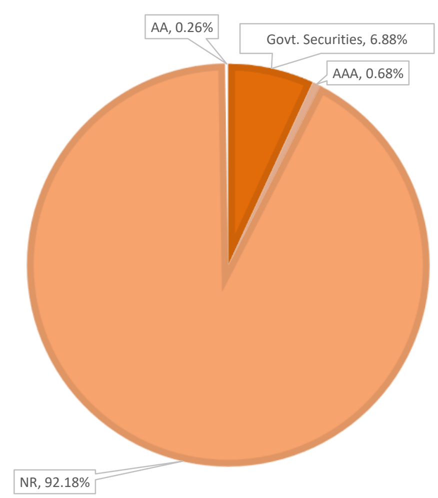
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	0.00%	0.00%
TFC's/Sukuk	0.00%	0.00%
T-bills	0.00%	6.88%
Government Guaranteed	0.00%	0.00%
Cash	0.85%	0.95%
Others including receivables	99.15%	92.17%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL SSP - III	12.67%	10.68%	10.39%	18.57%	21.32%	21.18%
Benchmark	11.74%	11.66%	11.18%	14.81%	15.17%	13.45%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



Disclaimer as per MUFAP's Recommended Format:

"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 funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies and risks involved. Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company."

INFOCUS

ABL Special Savings Plan - IV

INVESTMENT OBJECTIVE

The “ABL Special Savings Plan-IV (ABLSSP-IV)” is an Allocation Plan under “ABL Special Savings Fund” with an objective to earn competitive return with capital protection for unit holders who retain their investment in the Plan for a period of Twenty four (24) months or more from the commencement of Life of Plan.

FUND MANAGER'S COMMENTS

During the month of Aug'26, ABL Special Savings Plan - IV posted an annualized return of 11.07% against benchmark return of 11.47%. The fund had 7.86% exposure in PIB , 2.29% exposure in T-bills, 37.17% exposure in Cash , 0.00% invested in TFC's/Sukuk , meanwhile the rest was placed in Others including receivables of 52.68%.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Capital Protected Scheme
Launch Date	December 5, 2019
Net Assets	PKR 2995.06 mn as at August 31, 2026
Net Assets excluding FoF	PKR 2995.06 mn as at August 31, 2026
NAV	10.3504 as at August 31, 2026
Benchmark	Average of 1 Months PKRV Rates
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a for the fixed income portion and up to 1.25% p.a for the money market portion based on actual allocation of the net assets
Load as per OD	Up to 1% (Frontend), Contigent (NIL), Backend (Nil)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	CP2+ (PACRA) 29th May, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.21%
TER MTD	0.21%
Govt. Levies YTD	0.09%
Govt. Levies MTD	0.09%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.03%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.000%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.025
Modified Duration	0.023
Yield to Maturity	11.48%
Information Ratio	-0.04
Portfolio Turnover Ratio	11203.53%
Weighted average time to maturity of net assets	32.38

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL SSP - IV	11.07%	11.53%	N/A	N/A	0.31%
Benchmark	11.47%	11.48%	N/A	N/A	N/A

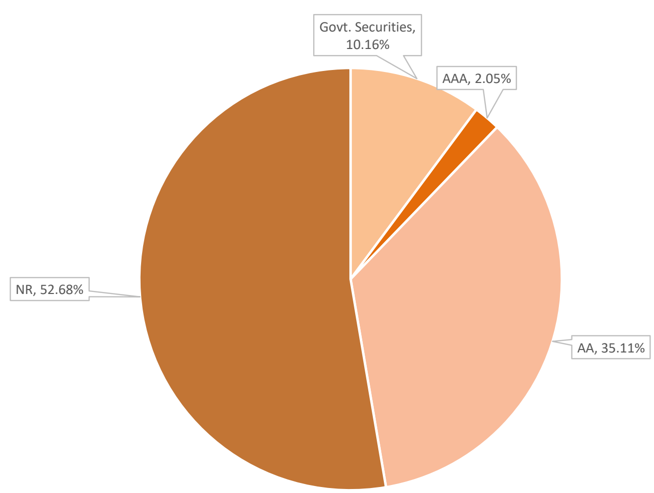
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	4.99%	7.86%
TFC's/Sukuk	0.00%	0.00%
T-bills	1.45%	2.29%
Governmnet Guaranteed	0.00%	0.00%
Cash	1.28%	37.17%
Others including receivables	92.28%	52.68%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL SSP - IV	11.77%	11.02%	11.26%	19.04%	24.00%	24.08%
Benchmark	11.54%	11.24%	10.94%	15.06%	14.97%	13.28%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



INFOCUS

ABL Special Savings Plan - V

INVESTMENT OBJECTIVE

The “ABL Special Savings Plan-V (ABLSSP-V)” is an Allocation Plan under “ABL Special Savings Fund” with an objective to earn competitive return with capital protection for unit holders who retain their investment in the Plan for a period of Twenty four (24) months or more from date of their investment in the Plan, subject to conditions mentioned hereinafter.

FUND MANAGER'S COMMENTS

During the month of Aug'26, ABL Special Savings Plan - V posted an annualized return of 8.61% against benchmark return of 11.65%. The fund had 39.04% exposure in PIB, 0.00% exposure in T-bills, 39.46% exposure in Cash , 2.60% invested in Others including receivables, meanwhile the rest was placed in TFC's/Sukuk of 18.90%.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Capital Protected Scheme
Launch Date	February 25, 2021
Net Assets	PKR 691.25 mn as at August 31, 2026
Net Assets excluding FoF	PKR 691.25 mn as at August 31, 2026
NAV	10.3257 as at August 31, 2026
Benchmark	Average of 6 Months PKRV Rates
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a for the fixed income portion and up to 1.25% p.a for the money market portion based on actual allocation of the net assets
Load as per OD	Up to 1% (Frontend), Contigent (NIL), Backend (NIL)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	CP2+ (PACRA) 29th May, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	1.37%
TER MTD	1.42%
Govt. Levies YTD	0.24%
Govt. Levies MTD	0.24%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.95%
Trustee fee (Annualized)	0.075%
Load charged (Annualized)	0.03%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.778
Modified Duration	0.682
Yield to Maturity	11.00%
Information Ratio	-0.21
Portfolio Turnover Ratio	976.48%
Weighted average time to maturity of net assets	407.47

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL SSP - V	8.61%	11.29%	N/A	N/A	-0.88%
Benchmark	11.65%	11.58%	N/A	N/A	N/A

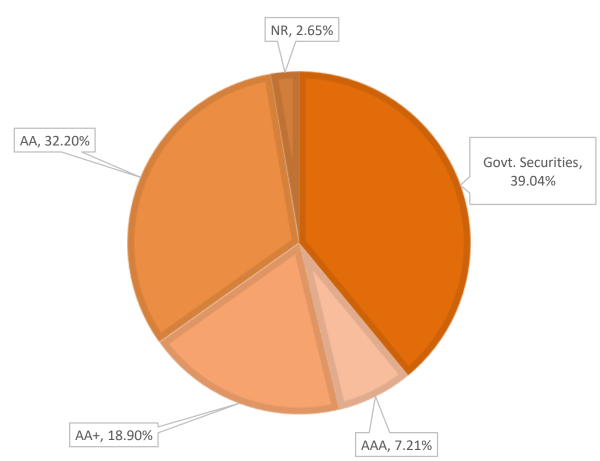
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	40.39%	39.04%
TFC's/Sukuk	19.83%	18.90%
T-bills	0.00%	0.00%
Placements with Banks and DFIs	0.00%	0.00%
Cash	37.71%	39.46%
Others including receivables	2.07%	2.60%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-SSP-V	11.90%	10.22%	10.30%	18.38%	20.36%	23.46%
Benchmark	11.74%	11.66%	11.18%	14.81%	15.17%	14.46%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



INFOCUS

ABL Special Savings Plan - VI

INVESTMENT OBJECTIVE

The “ABL Special Savings Plan-VI (ABLSSP-VI)” is an Allocation Plan under “ABL Special Savings Fund” with an objective to earn competitive return with capital protection for unit holders who retain their investment in the Plan for a period of Twenty - four (24) months or more from date of their investment in the Plan, subject to conditions mentioned hereinafter.

FUND MANAGER'S COMMENTS

During the month of Aug'26, ABL Special Savings Plan - VI posted an annualized return of 11.34% against benchmark return of 11.65%. The fund had 4.16% exposure in PIB, 10.03% exposure in T-bills, 24.91% exposure in Cash , 0.00% invested in TFC's/Sukuk, meanwhile the rest was placed in Others including receivables of 60.90%.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Capital Protected Scheme
Launch Date	August 04, 2022
Net Assets	PKR 2244.84 mn as at August 31, 2026
Net Assets excluding FoF	PKR 2244.84 mn as at August 31, 2026
NAV	10.2695 as at August 31, 2026
Benchmark	Average of 6 Months PKRV Rates
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.50% p.a for the fixed income portion and up to 1.25% p.a for the money market portion based on actual allocation of the net assets
Load as per OD	Up to 1% (Frontend), Contigent (NIL), Backend (NIL)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	CP2+ (PACRA) 29th May, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.40%
TER MTD	0.41%
Govt. Levies YTD	0.12%
Govt. Levies MTD	0.11%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.20%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Macaulay Duration	0.123
Modified Duration	0.113
Yield to Maturity	11.55%
Information Ratio	-0.02
Portfolio Turnover Ratio	16805.73%
Weighted average time to maturity of net assets	76.75

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL SSP - VI	11.34%	12.14%	N/A	N/A	0.45%
Benchmark	11.65%	11.58%	N/A	N/A	N/A

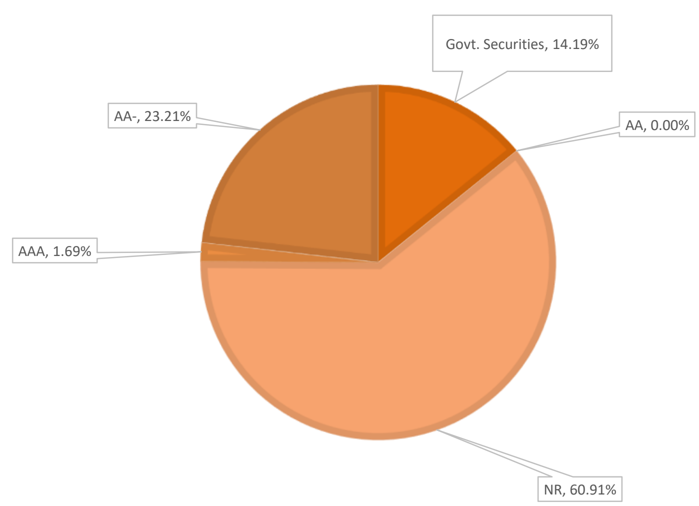
*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

ASSET ALLOCATION	July 31, 2026	August 31, 2026
PIB	3.07%	4.16%
TFC's/Sukuk	0.00%	0.00%
T-bills	0.01%	10.03%
Government Guaranteed	0.00%	0.00%
Cash	1.26%	24.91%
Others including receivables	95.66%	60.90%
Total	**99.99%**	**100.00%**

Others Amount invested by Fund of Fund is Nil

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL SSP - VI	13.18%	11.66%	11.63%	20.48%	N/A	22.64%
Benchmark	11.74%	11.66%	11.18%	14.81%	N/A	15.95%

*Funds returns computed on Simple annualized basis / Performance data does not include cost incurred by investor in the form of sales load



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IN FOCUS

FUND MANAGERS' REPORT August, 2026

ABL Stock Fund

INVESTMENT OBJECTIVE

To provide higher risk adjusted returns over the long term by investing in a diversified portfolio of equity instruments offering capital gain and dividends.

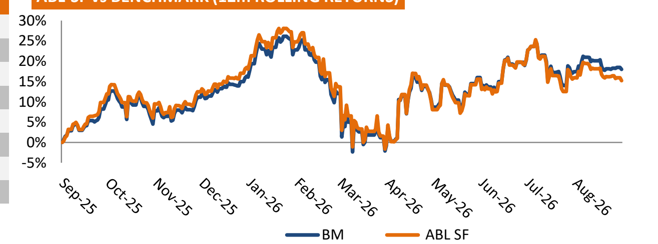
FUND MANAGER'S COMMENTS

ABL-SF decreased by -0.59% in Aug'26 against 0.50% increase in the benchmark, reflecting an underperformance of 109 basis points. The KSE-100 Index remained broadly stable during Aug'26, closing at 176,975.68, up 0.50% MoM (+881.6 points). Market activity was mixed, with average daily traded value declining 4.26% MoM to USD 90.52Mn, while average daily traded volume increased 6.85% MoM to 362.63Mn shares. Foreign investor flows turned negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was influenced by a combination of geopolitical developments, changes in global oil prices and domestic economic and political developments. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while efforts by Pakistan and Qatar to revive diplomatic channels continued amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude increasing 10% MoM, while Arab Light declined 4% MoM. Locally, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM, following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased approximately 16% to PKR 9.98/litre. On the external financing front, Moody's upgraded Pakistan's sovereign credit rating to 'B3' with a Stable outlook, providing a positive signal for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform progress in focus. Inflation increased to 11.15% YoY in Aug'26, compared with 9.2% YoY in Jul'26, indicating renewed price pressures. External-sector conditions also remained a key consideration, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, adding to the overall political uncertainty.

INVESTMENT COMMITTEE MEMBERS

- Naveed Nasim - CEO
- Saqib Matin, FCA - CFO
- Fahad Aziz - Chief Investment Officer
- Muhammad Abdul Hayee, CFA - Head of Equity
- Wajeeh Haider - Head of Research
- Khubaib Asif Sipra - Head of Risk Management
- Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
- Syed Akif Fareed - Fund Manager

ABL-SF vs BENCHMARK (12m ROLLING RETURNS)



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Equity Scheme
Launch Date	June 27, 2009
Net Assets	PKR 10304.91mn as at August 31, 2026
Net Assets (Net of FoF Inv)	PKR 10304.91mn as at August 31, 2026
NAV	37.3499
Benchmark	KSE-100 Index
Dealing Days	As Per Pakistan Stock Exchange (PSX)
Cut-off time	4:00 PM
Pricing Mechanism	Forward
Management Fee as per OD	3.00% p.a
Load as per OD	Upto 2% (Front-end), NIL (Back-end), NIL (Contingent Load)
Trustee	Central Depositary Company of Pakistan Limited(CDC)
Auditor	M/S. A.F. Ferguson & Co, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	High
Performance Ranking	N/A
Fund Manager	Muhammad Abdul Hayee, CFA
Listing	Pakistan Stock Exchange
TER YTD	4.24%
TER MTD	4.20%
Govt. Levies YTD	0.66%
Govt. Levies MTD	0.65%
Selling & Marketing Exp	0.00%
Actual Management Fee Charged	3.00%
Load Charged(Annualized)	0.00%
Trustee Fee(Annualized)	0.109%
Leverage	Nil
Information Ratio	-0.78
Portfolio Turnover Ratio	23.90%

PERFORMANCE

	31-Aug-26	YTD*	Std. Dev.	Beta	Alpha
ABL-SF	-0.59%	-4.28%	28.23%	1.03	-2.39%
Benchmark	0.50%	-1.84%	27.29%	1.00	-
MUFAP Benchmark	0.50%				
PEERS Return	1.18%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data

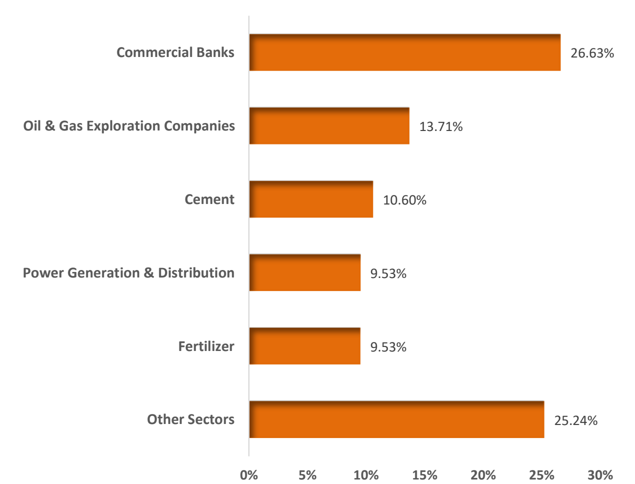
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Stock/Equities	93.32%	95.25%
Bank Balances	5.88%	3.88%
Others	0.80%	0.87%
Total	**100.00%**	**100.00%**

Others amount invested by Fund of Fund is Rs. 0.00mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-SF	-0.29%	1.34%	16.69%	285.65%	226.84%	2551.00%
Benchmark	1.73%	5.30%	19.08%	293.26%	273.21%	1227.72%
PEERS Return					2.33%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

SECTOR ALLOCATION (% OF TOTAL ASSETS)



TOP TEN HOLDINGS (% OF TOTAL ASSETS)

	July 31, 2026	August 31, 2026
Hub Power Company Limited	6.85%	9.53%
National Bank Of Pakistan	5.68%	8.02%
Fauji Fertilizer Company Limited	7.09%	6.97%
Oil and Gas Development Co. Ltd.	5.29%	5.84%
United Bank Limited	7.25%	4.93%
Lucky Cement Limited	4.99%	4.70%
Engro Holdings Limited	4.47%	4.39%
Mari Petroleum Company Limited	4.73%	4.15%
Habib Bank Limited	5.11%	3.74%
Pakistan Petroleum Limited	3.37%	3.71%

*DETAILS OF NON-COMPLIANT INVESTMENT WITH THE INVESTMENT CRITERIA OF ASSIGNED CATEGORY

Non-Compliant	Type of Breach	Exposure Limit	% of Net Assets	% of Total Assets	Excess Shortfall or Exposure (% of Net Asset)

INFOCUS

Allied Finergy Fund

INVESTMENT OBJECTIVE

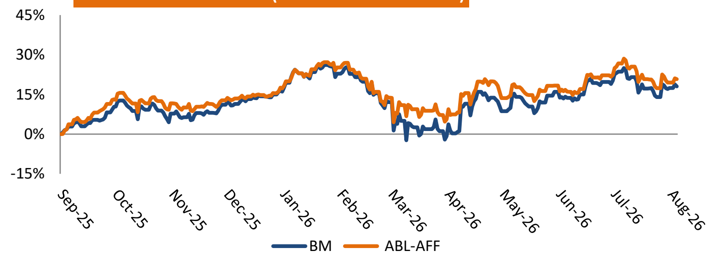
To seek long term capital appreciation through investments in equity stocks, primarily from the financial and energy sector / segment / industry, fixed income Instruments, Money Market Instruments based on market outlook.

FUND MANAGER'S COMMENTS

ABL-AFF decreased by -1.25% in Aug'26 against 0.50% increase in the benchmark, reflecting an underperformance of 175 basis points. As on 31 August, 2026, ABL-AFF was 84.05% invested in equities and remaining in bank deposits.

INVESTMENT COMMITTEE MEMBERS
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Abdul Hayee, CFA - Head of Equity
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Syed Akif Fareed - Fund Manager

ABL-AFF vs BENCHMARK (12m ROLLING RETURNS)



BASIC FUND INFORMATION	
Fund Type	Open-end
Category	Asset Allocation Scheme
Launch Date	23-Nov-18
Net Assets	PKR 332.05 mn as at August 31, 2026
Net Assets (Net of FoF Inv)	PKR 332.05mn as at August 31, 2026
NAV	16.5972 as at August 31, 2026
New Benchmark	Combination of performance benchmarks for Equity, Fixed Income and Money Market CIS on the basis of actual proportion held by the CIS.
Dealing Days	Monday to Friday
Cut-off time	4:00 PM
Pricing Mechanism	Forward
Management Fee	2% p.a
Load	Upto 3% (Front-end), NIL (Back-end)
Trustee	Central Depositary Company of Pakistan Limited(CDC)
Auditor	Yousuf Adil Chartered Accountant
Asset Manager Rating	AM1 (Stable outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	High
Performance Ranking	N/A
Fund Manager	Muhammad Abdul Hayee, CFA
Listing	Pakistan Stock Exchange
TER MTD	4.33%
TER YTD	4.75%
Govt. Levies YTD	0.59%
Govt. Levies MTD	0.55%
Selling & Marketing Exp	0.00%
Leverage	Nil
Information Ratio	-0.71
Portfolio Turnover Ratio	56.48%
Actual Management Fee Charged	2.00%
Load Charged(Annualized)	0.00%
Trustee Fee(Annualized)	0.200%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-AFF	-1.25%	-3.57%	N/A	N/A	-0.26%
Benchmark	0.50%	-1.84%	N/A	N/A	N/A

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data

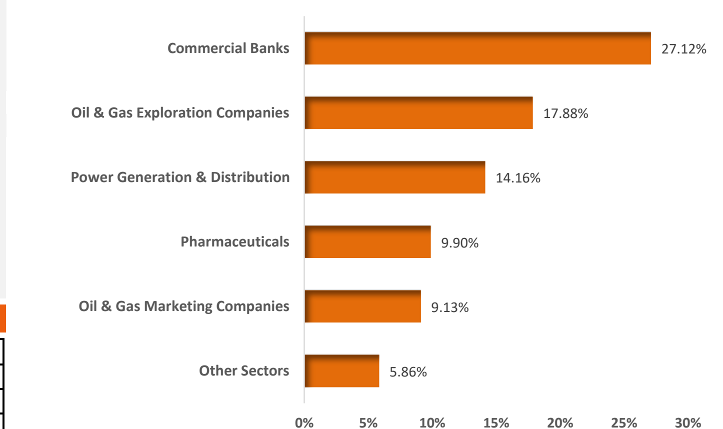
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Stock/Equities	84.19%	84.05%
Bank Balances	14.24%	14.16%
Others	1.57%	1.79%
Total	100.00%	100.00%

Others Amount invested by Fund of Fund is Rs. 0.00mn

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-AFF	-0.25%	3.77%	18.82%	230.12%	235.86%	261.25%
Benchmark	1.73%	5.30%	19.08%	293.26%	273.21%	332.98%

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

SECTOR ALLOCATION (% OF TOTAL ASSETS)



TOP TEN HOLDINGS (% OF TOTAL ASSETS)	July 31, 2026	August 31, 2026
National Bank Of Pakistan	16.23%	15.68%
Hub Power Company Limited	8.80%	14.16%
Oil and Gas Development Co. Ltd.	7.81%	8.16%
AGP Limited	9.26%	6.72%
Pakistan Petroleum Limited	5.09%	5.51%
Mughal Iron and Steel Industries Limited	2.86%	4.53%
United Bank Limited	4.59%	4.44%
Attock Petroleum Limited		4.39%
Mari Petroleum Company Limited	8.10%	4.21%
Bank Al-Habib Limited		3.82%

***DETAILS OF NON-COMPLIANT INVESTMENT WITH THE INVESTMENT CRITERIA OF ASSIGNED CATEGORY**

Non-Compliant	Type of Breach	Exposure Limit	% of Net Assets	% of Total Assets	Excess Shortfall or Exposure (% of Net Asset)

INFOCUS

ABL Islamic Cash Fund

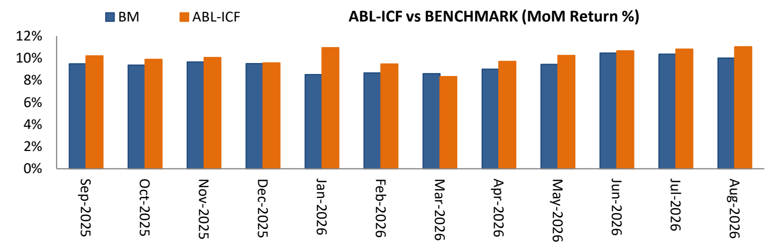
INVESTMENT OBJECTIVE

The objective of the fund is to provide competitive returns by investing in low risk and highly liquid Shariah Compliant money market instruments.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Islamic Cash Fund posted an annualized return of 11.04% against the benchmark return of 10.01%. The fund had 11.75% exposure in Short Term Islamic Sukuk, 22.62% in Placements with DFI's/Banks, 0.26% in Government Backed Securities, while 63.39% of the fund's exposure was placed as Cash at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management



BASIC FUND INFORMATION	
Fund Type	Open-end
Category	Shariah Compliant Money Market Scheme
Launch Date	February 12th, 2020
Net Assets	PKR 20000.61 mn as at August 31, 2026
Net Assets excluding FoF	PKR 20000.61 mn as at August 31, 2026
NAV	10.2097 as at August 31, 2026
Benchmark	90% 3 months PKISRV rates + 10% 3 months average of the highest rates on savings account of (3) AA rated Islamic Banks or Islamic windows of conventional banks as selected by MUFAP
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Backward
Management Fees as per OD	Up to 1.25% p.a. of Net Assets
Load as per OD	Up to 1% (Front-end), Nil (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Low
Fund Stability Rating	AA(f) (PACRA) July 21, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.49%
TER MTD	0.35%
Govt. Levies YTD	0.12%
Govt. Levies MTD	0.11%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.15%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.00%

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Mahmood Textile Mills Limited	2.99%
Air Link Communication Limited	2.25%
Liberty Daharki Power Limited	2.00%
Sadaqat Limited	1.87%
Pakistan Cables Limited	1.52%
Ittehad Chemical Limited	1.12%
Total	**11.75%**

TECHNICAL INFORMATION	
Leverage	Nil
Weighted average time to maturity of net assets	32.57
Macaulay Duration	0.088
Modified Duration	0.087
Yield to Maturity	11.19%
Information Ratio	0.23
Portfolio Turnover Ratio	255.29%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-ICF	11.04%	10.97%	1.01%	-0.48	1.14%
Benchmark	10.01%	10.19%	0.03%	-47.92	N/A
Peer Group Average	10.21%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

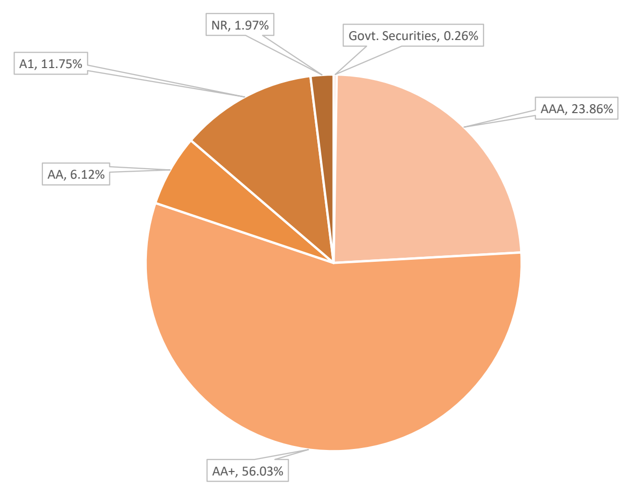
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Short Term Islamic Sukuk	14.17%	11.75%
Government Backed Securities	0.45%	0.26%
Placements with DFI's/Banks	21.09%	22.62%
Cash	63.12%	63.39%
Others including receivables	1.17%	1.97%
Total	**100.00%**	**100.00%**

Others amount invested in Fund of Funds is Rs. 0.00 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-ICF	10.94%	10.35%	10.56%	17.03%	19.64%	18.62%
Benchmark	10.28%	9.64%	9.42%	9.97%	8.12%	7.10%
Peer Group Average					9.77%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



INFOCUS

ABL Islamic Money Market Plan - I

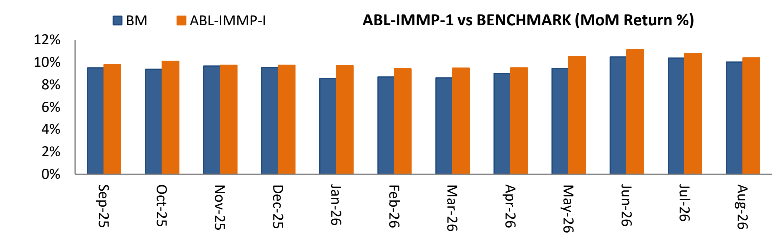
INVESTMENT OBJECTIVE

The objective of the ABL Islamic Money Market Plan - I is to provide competitive returns to its investors by investing in low risk, highly liquid and short duration portfolio consist of shariah compliant bank deposits and money market instruments.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Islamic Money Market Plan - I posted an annualized return of 10.38% against the benchmark return of 10.01%. The fund had 11.70% exposure in Govt. Guaranteed, 50.86% in Cash , 6.25% in Short Term Islamic Sukuk, while 29.65% of the fund’s assets were placed as Placements with DFI's/Banks at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra -Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah Compliant Money Market Scheme
Launch Date	December 22nd, 2023
Net Assets	PKR 47995.1 mn as at August 31, 2026
Net Assets excluding FoF	PKR 47824.83 mn as at August 31, 2026
NAV	10.2029 as at August 31, 2026
Benchmark	90% 3 months PKISRV rates + 10% 3 months average of the highest rates on savings account of (3) AA rated Islamic Banks or Islamic windows of conventional banks as selected by MUFAP
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Backward Pricing
Management Fees as per OD	Up to 1.25% p.a. of Net Assets
Load as per OD	Up to 2%(Front-end), NIL(Back-end), NIL(Contingent-Load)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) April 02, 2026
Fund Stability Rating	AA+(f) (PACRA) April 02, 2026
Risk Profile of the Fund	Low
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	0.78%
TER MTD	0.79%
Govt. Levies YTD	0.17%
Govt. Levies MTD	0.17%
Selling & Marketing Exp	0.00%
Leverage	NIL
Management Fees charged (Annualized)	0.55%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	0.02%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-IMMP-I	10.38%	10.63%	0.07%	-7.71	1.06%
Benchmark	10.01%	10.19%	0.03%	-47.88	N/A
Peer Group Average	10.21%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

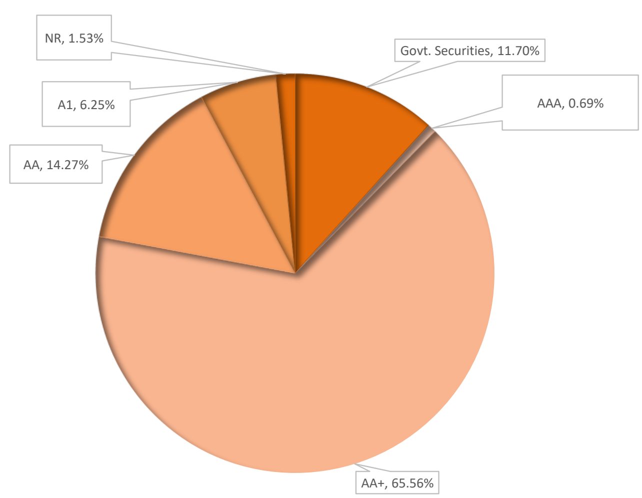
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Short Term Islamic Sukuk	5.91%	6.25%
Govt. Guaranteed	6.10%	11.70%
Placements with DFI's/Banks	24.65%	29.65%
Cash	62.53%	50.86%
Others including receivables	0.81%	1.53%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Funds is Rs. 170.27 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-IMMP-I	10.85%	10.51%	10.48%	N/A	N/A	15.22%
Benchmark	10.28%	9.64%	9.42%	N/A	N/A	9.98%
Peer Group Average					N/A	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



TECHNICAL INFORMATION

Leverage	Nil
Macaulay Duration	0.198
Modified Duration	0.198
Yield to Maturity	11.33%
Information Ratio	0.10
Portfolio Turnover Ratio	59.63%
Weighted average time to maturity of net assets	55.6

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Pakistan Cables Limited	1.16%
Liberty Daharki Power Limited	1.16%
Mahmood Textile Mills Limited	0.87%
Sadaqat Limited	0.73%
Air Link Communication Limited	0.58%
Masood Spinning Mills Limited	0.58%
Al-Karam Textile Mills (Private) Limited	0.44%
Ittehad Chemicals Limited	0.44%
Beacon Impex (Pvt.) Limited	0.29%

Sr. No	Name of Non compliant	Type of Non-Compliance	Regulatory Limit	Excess as % of Total Assets	Excess as % of Net
1	Pak Libya Holding Co (Pvt) Ltd	Single Entity Exposure	15.00%	0.00%	0.33%

“The ABL Islamic Money Market holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest Financial Statements.”

INFOCUS

ABL Islamic Income Fund

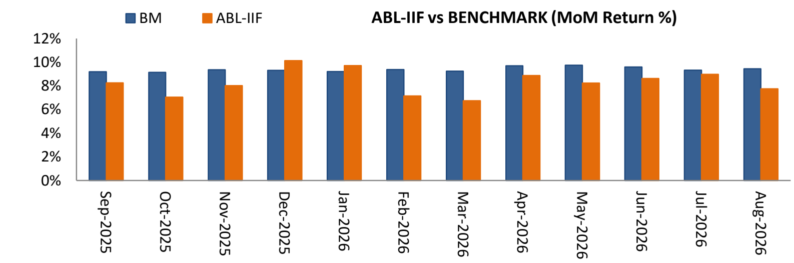
INVESTMENT OBJECTIVE

To provide investors with an opportunity to earn higher income over the medium to long-term by investing in a diversified portfolio consisting of different money market and debt instruments permissible under the Shariah principles.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Islamic Income Fund Fund posted a return of 7.76% against the benchmark return of 9.45%. The fund had 27.15% exposure in Govt. Guaranteed, 33.63% in Sukuks, while 32.59% of the fund's assets were placed as Cash at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra -Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah Compliant Income Scheme
Launch Date	July 31st, 2010
Net Assets	PKR 1665.89 mn as at August 31, 2026
Net Assets excluding FoF	PKR 1665.89 mn as at August 31, 2026
NAV	PKR 10.4522 as at August 31, 2026
Benchmark	75%(6) months PKISRV rates + 25% (6) months average of the highest rates on savings account of (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Up to 1.5%
Load as per OD	Upto 1.5% (Front-end), Nil (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Yousaf Adil Chartered Accountant
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Medium
Fund Stability Rating	A+(f) (PACRA) April 06, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	2.71%
TER MTD	3.22%
Govt. Levies YTD	0.17%
Govt. Levies MTD	0.17%
Selling & Marketing Exp	0.00%
Management Fees charged (Annualized)	0.55%
Trustee fee (Annualized)	0.075%
Load charged (Annualized)	0.00%

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
Airlink Limited	14.60%
Sadaqat Limited	10.80%
K-Electric Limited	4.73%
Ittehad Chemicals Limited	3.50%

TECHNICAL INFORMATION	
Leverage	NIL
Macaulay Duration	0.170
Modified Duration	0.160
Yield to Maturity	11.32%
Information Ratio	-0.32
Portfolio Turnover Ratio	12.09%
Weighted average time to maturity of net assets	141.73

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-IIF	7.76%	8.39%	0.27%	-8.84	-0.76%
Benchmark	9.45%	9.39%	0.01%	-142.50	N/A
Peer Group Average	10.25%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

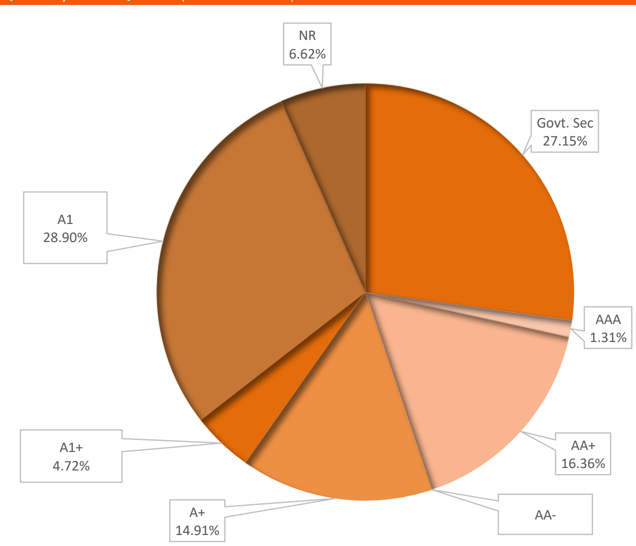
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Sukuks	25.08%	33.63%
Cash	32.68%	32.59%
Others including receivables	5.19%	6.62%
Govt. Guaranteed	37.05%	27.15%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Funds is Rs. 0.00 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-IIF	8.51%	8.34%	8.62%	15.83%	16.79%	20.79%
Benchmark	9.46%	9.51%	9.38%	10.06%	8.06%	6.29%
Peer Group Average					9.66%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



Sr. No	Name of Non compliant investment	Type of Non-Compliance	Regulatory Limit	Expsoure as % of Total Assets	Expsoure as % of Net Assets	Excess as % of Total Assets	Excess as % of Net Assets
1	Airlink Limited	Single Entity Exposure	15.00%	14.60%	15.01%	0.00%	0.01%

"The ABL IIF holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest Financial Statements."

INFOCUS

ABL Islamic Sovereign Plan - 1

INVESTMENT OBJECTIVE

The objective of the Fund is to provide competitive returns to its investors by investing The Fund, through its investment plans, will seek maximum possible preservation of capital and a reasonable rate of return by investing in Shariah Compliant Government Securities, Shariah Compliant Deposits, Shariah Compliant Short term sukuk and commercial paper and shariah compliant money market instruments.

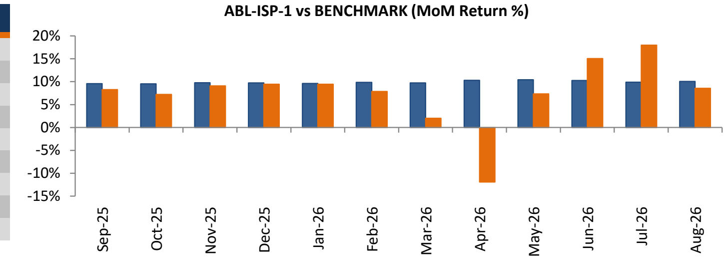
FUND MANAGER'S COMMENTS

During the month of August '26, ABL Islamic Sovereign Plan 1 posted an annualized return of 8.54% against the benchmark return of 10.05%. The fund's net assets were allocated 83.46% in Govt. Guaranteed Securities, 13.06% in Cash and 0.00% in Sukuks.

Investment Committee Members:

Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management

ABL-ISP-1 vs BENCHMARK (MoM Return %)



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah Compliant Sovereign Income Scheme
Launch Date	July 22nd, 2024
Net Assets	PKR 88.87 mn as at August 31, 2026
Net Assets excluding FoF	PKR 88.87 mn as at August 31, 2026
NAV	PKR 10.2598 as at August 31, 2026
Benchmark	90% (6) months PKISRV rates + 10% (6) months average of the highest rates on savings account of (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees as per OD	Upto 1.50% p.a of Net Assets
Load as per OD	Upto 3% (Front-end), Nil (Back-end)
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Medium
Fund Stability Rating	AA(f) (PACRA) April 02, 2026
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	4.86%
TER MTD	1.78%
Govt. Levies YTD	0.19%
Govt. Levies MTD	0.22%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.55%
Trustee fee (Annualized)	0.055%
Load charged (Annualized)	3.37%

TECHNICAL INFORMATION

Leverage	Nil
Macaulay Duration	1.756
Modified Duration	1.658
Yield to Maturity	10.99%
Information Ratio	-0.18
Portfolio Turnover Ratio	69.64%
Weighted average time to maturity of net assets	1166.58

TOP HOLDINGS (% OF TOTAL ASSETS)

TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-ISP-1	8.54%	13.32%	1.55%	-2.09	-2.10%
Benchmark	10.05%	9.98%	0.03%	-33.80	n/a
Peer Group Average	8.69%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

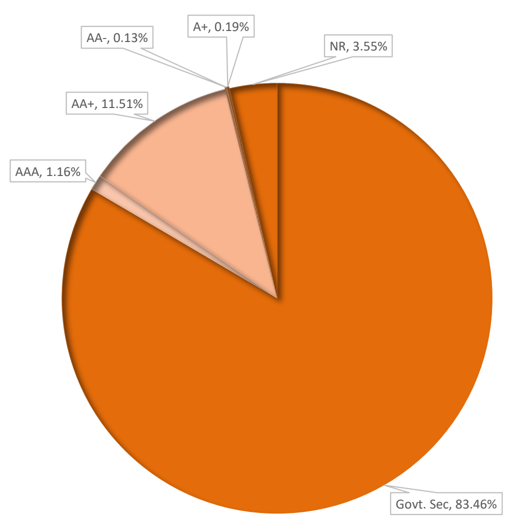
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Govt. Guaranteed Securities	90.79%	83.46%
Cash	6.77%	13.06%
Others including receivables	2.45%	3.48%
Sukuks	0.00%	0.00%
Total	**100.00%**	**100.00%**

Others Amount invested by Fund of Funds is Rs. 0.00 mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-ISP-1	14.00%	6.61%	7.80%	N/A	N/A	11.69%
Benchmark	10.07%	10.12%	9.90%	N/A	N/A	11.43%
Peer group average					N/A	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



Non-Compliant	Regulatory Requirement	Current Exposure	Shortfall
Minimum Fund Size	PKR 100 Mn	PKR 88.87Mn	11.20 Mn

"The ABL ISP-1 holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest Financial Statements."

INFOCUS

ABL Islamic Asset Allocation Fund

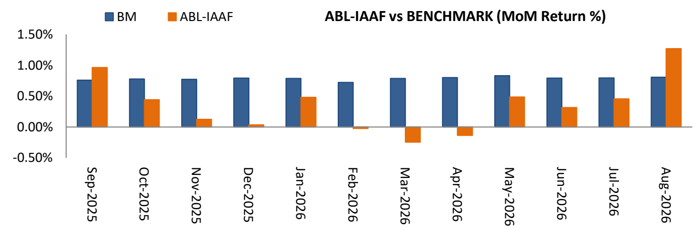
INVESTMENT OBJECTIVE

The investment objective of the Fund is to earn a potentially high return through asset allocation between Shariah Compliant Equity Instruments, Shariah Compliant Fixed Income Instruments, Shariah Compliant Money Market Instruments and any other Shariah Compliant instrument as permitted by the SECP and Shariah Advisor.

FUND MANAGER'S COMMENTS

During the month of August '26, ABL Islamic Asset Allocation Fund posted a return of 1.27% against the benchmark return of 0.81%. The fund had 24.06% exposure in Government Guaranteed, 28.30% in Sukuk, while 21.54% of the fund's assets were placed as Cash at the end of August '26.

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra – Head of Risk Management



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah Compliant Asset Allocation Scheme
Launch Date	May 31st, 2018
Net Assets	PKR 699.95 mn as at August 31, 2026
Net Assets excluding FoF	PKR 699.95 mn as at August 31, 2026
NAV	10.139 as at August 31, 2026
Benchmark	Weighted average daily return of KMI-30 Index for equity portion and 75% six (6) 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 for fixed income portion and 90% three (3) 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 for Money Market portion, based on Fund's actual allocation.
Dealing Days	Monday to Friday
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees	Upto 3% p.a of Net Assets for Equity portion, up to 1.50% for the fixed income portion, and up to 1.25% for the money market portion and up to 1.25% for the money market portion
Front end load	Upto 3% (Front-end), Nil (Back-end)
Trustee	Digital Custodian Company Limited
Auditor	Yousuf Adil Charted Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Medium
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
Listing	Pakistan Stock Exchange
TER YTD	2.64%
TER MTD	2.69%
Govt. Levies YTD	0.14%
Govt. Levies MTD	0.14%
Selling & Marketing Exp	0%
Leverage	Nil
Actual Management Fee Charged	0.20%
Trustee Fee	0.09%
Load Charged(Annualised)	0.00%

TECHNICAL INFORMATION

Leverage	NIL
Weighted average time to maturity of net assets	691.00
Information Ratio	0.42
Portfolio Turnover Ratio	0.00%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-IAAF	1.27%	1.73%	N/A	N/A	N/A
Benchmark	0.81%	1.61%	N/A	N/A	N/A
Peer Group Average	N/A				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

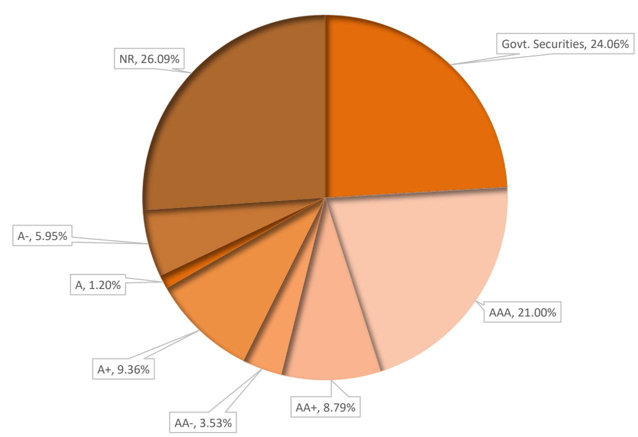
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Sukuk	29.85%	28.30%
Government Guaranteed	24.38%	24.06%
Cash	19.53%	21.54%
Others including receivables	26.24%	26.09%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-IAAF	2.05%	2.16%	4.23%	30.04%	65.80%	92.12%
Benchmark	2.41%	4.91%	9.84%	35.32%	49.75%	58.43%
Peer Group Average					N/A	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY (% OF TOTAL ASSETS)



TOP HOLDINGS (% OF TOTAL ASSETS)	August 31, 2026
GHANI CHEMICALS	9.36%
K-ELECTRIC	8.79%
BANKISLAMI PAKISTAN LIMITED	5.95%
Dubai Islamic Bank	2.99%
AL BARAKA BANK	1.20%
Total	**28.30%**

Sr. No	Instrument	Type of investment	Value before Provision (PKR mln)	Provision Held (PKR mln)	Value of Investment after Provision (PKR mln)	% of Net Assets	% of Total Assets

INFOCUS

ABL ISLAMIC FINANCIAL PLANNING FUND

INVESTMENT OBJECTIVE: To generate returns on investment as per the respective allocation plan by investing in Shariah compliant mutual funds in line with the risk tolerance of the investor.

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah compliant fund of funds scheme
Launch Date	December 23, 2015
Benchmark	The benchmark of all allocation plans under ABL IFPF is as follows: **Shariah Compliant Equity:** KMI-30 Index **Shariah Compliant Money Market:** 90% 3M PKISRV Rates + 10% 3M Average of the highest rates on Savings Accounts of 3 AA rated scheduled Islamic Banks on Islamic Windows of Conentional Banks as selected by MUFAP **Shariah Compliant Income:** 75% 6M PKISRV Rates + 25% 6M Average of the highest rates on Savings Account of 3 AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP based on Fund's/Plan(s) actal proportion in the Equity and Income/Money Market CIS.
Dealing Days	Monday to Friday
Pricing Mechanism	Forward
Cut-off time	4.00 pm

	Conservative	Active	CPP-I
Management Fees as Per OD	0.00%	0.00%	0.00%
Front-end Load as per OD	Up to 2%	Up to 2%	Up to 3%
Back-end Load as per OD	Nil	Nil	Nil
Contingent-end Load as per OD	Nil	Nil	Nil
Risk Profile of Fund	Medium	High	Medium
Actual Mgmt Fee Charged	0.05%	0.02%	0.04%
Load Charged (Annualised)	0.00%	0.00%	0.00%
Trustee Fee (Annualised)	0.09%	0.09%	0.09%
Portfolio Turnover Ratio	0.00%	1.86%	26.68%

Trustee	Digital Custodian Company Limited
Auditor	Yousaf Adil, Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24,2025
Fund Manager	Muhammad Sajid Ali, CFA

Fund	TER YTD	TER MTD	Govt. Levies YTD	Govt. Levies MTD
Conservative:	1.09%	0.87%	0.12%	0.12%
Active:	1.02%	0.81%	0.11%	0.11%
CPP - I:	1.05%	0.88%	0.12%	0.11%

ASSET ALLOCATION

CONSERVATIVE PLAN	Plan Launch Date: 23-Dec-15	July 31,2026	August 31,2026
Equity Funds		0.00%	0.00%
Money Market Funds		94.46%	95.83%
Cash		5.52%	4.15%
Others		0.01%	0.02%
Total		100.00%	100.00%
ACTIVE ALLOCATION PLAN	23-Dec-15	July 31,2026	August 31,2026
Equity Funds		89.91%	89.64%
Money Market Funds		8.50%	8.48%
Fixed Income		0.00%	0.00%
Cash		1.58%	1.87%
Others		0.01%	0.01%
Total		100.00%	100.00%
CAPITAL PRESERVATION PLAN - I	29-Mar-19	July 31,2026	August 31,2026
Equity Funds		19.12%	19.13%
Money Market Funds		77.25%	77.30%
Fixed Income		0.00%	0.00%
Cash		3.61%	3.56%
Others		0.02%	0.02%
Total		100.00%	100.00%

TECHNICAL INFORMATION	Net Assets	NAV
Conservative:	121,867,846.52	117.7210
Active:	92,298,366.14	81.6231
CPP - I:	54,341,313.36	101.0889

Leverage is NIL for all Plans

Investment Committee Members:

- Naveed Nasim - CEO
- Saqib Matin, FCA - CFO
- Fahad Aziz - Chief Investment Officer
- Muhammad Abdul Hayee, CFA - Head of Equity
- Muhammad Wamiq Sakrani - Head of Fixed Income
- Wajeeh Haider - Head of Research
- Khubaib Asif Sipra - Head of Risk Management
- Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
- Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
- Muhammad Umair Aleem Khan – Fund Manager Fixed Income
- Syed Akif Fareed - Fund Manager

*DETAILS OF NON-COMPLIANT INVESTMENT WITH THE INVESTMENT CRITERIA OF ASSIGNED CATEGORY

Fund	Non-Compliance	Type of Breach	Exposure Limit	% of Net Assets	% of Total Assets	Excess Shortfall or Exposure (% of Net Asset)

PERFORMANCE

Period	Conservative Returns*	Conservative Benchmark	Active Returns*	Active Benchmark	CPPI - I Returns*	CPPI - I Benchmark
August 2026	0.81%	0.87%	0.78%	1.72%	0.83%	1.09%
YTD	1.64%	1.78%	-3.59%	-1.76%	0.47%	1.08%
3 Months	2.47%	2.67%	-4.11%	0.75%	0.96%	2.53%
6 Months	4.78%	5.04%	0.14%	7.14%	3.86%	7.10%
1 Year	9.60%	9.97%	6.34%	17.60%	9.36%	14.65%
3 Year	48.59%	33.87%	143.88%	164.96%	74.95%	70.14%
5 Year	74.12%	43.75%	134.31%	170.70%	96.86%	81.05%
Since Inception	136.30%	90.06%	215.64%	259.18%	155.67%	131.80%

**Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load, *Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load*

INFOCUS

ABL Islamic Stock Fund

INVESTMENT OBJECTIVE

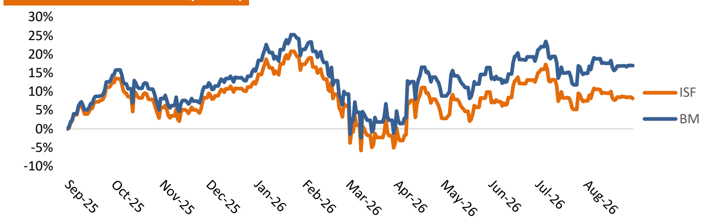
To provide capital appreciation to investors through higher, long term risk adjusted returns by investing in a diversified shariah compliant portfolio of equity instruments offering capital gains and dividends.

FUND MANAGER'S COMMENTS

ABL-ISF increased by 0.55% in Aug'26 against 1.80% increase in the benchmark, reflecting an underperformance of 125 basis points. The KMI-30 Index maintained a positive momentum during Aug'26, closing at 251,657, up 1.80% MoM (+4,458.77 points). Trading activity also improved, with average daily traded value increasing 7.60% MoM to USD 71.86Mn, while average daily traded volume rose 3.96% MoM to 120.10Mn shares. Foreign investor flows remained negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was shaped by ongoing geopolitical developments, movements in global oil prices and domestic economic and political factors. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while Pakistan and Qatar continued efforts to revive diplomatic channels amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude rising 10% MoM, while Arab Light declined 4% MoM. In the domestic market, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased by approximately 16% to PKR 9.98/litre. Moody's upgrade of Pakistan's sovereign credit rating to 'B3' with a Stable outlook provided a positive development for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform implementation in focus. Inflation rose to 11.15% YoY in Aug'26 from 9.2% YoY in Jul'26, reflecting renewed price pressures. External-sector developments also remained relevant, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, contributing to continued political uncertainty.

INVESTMENT COMMITTEE MEMBERS
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Abdul Hayee, CFA - Head of Equity
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Syed Akif Fareed - Fund Manager

ABL-ISF vs BENCHMARK (MOM)



BASIC FUND INFORMATION	
Fund Type	Open-end
Category	Shariah Compliant Equity Scheme
Launch Date	12-Jun-13
Net Assets	PKR 3869.99mn as at August 31, 2026
Net Assets (Net of FoF Inv)	PKR 3869.99mn as at August 31, 2026
NAV	32.1559
Benchmark	KMI-30 Index
Dealing Days	As Per Pakistan Stock Exchange (PSX)
Cut-off time	4:00 PM
Pricing Mechanism	Forward
Management Fee as per OD	3.00% p.a
Load as per OD	Upto 2% (Front-end), NIL (Back-end)
Trustee	Digital Custodian Company Limited
Auditor	M/S. A.F. Ferguson & Co, Chartered Accountants
Asset Manager Rating	AM1 (Stable outlook) (PACRA) Oct 24, 2025
Risk Profile of the Fund	High
Performance Ranking	N/A
Fund Manager	Syed Akif Fareed
Listing	Pakistan Stock Exchange
TER YTD	4.55%
TER MTD	4.39%
Govt. Levies YTD	0.68%
Govt. Levies MTD	0.65%
Selling & Marketing Exp	0.00%
Leverage	Nil
Information Ratio	-0.87
Portfolio Turnover Ratio	34.12%
Actual Mgmt Fee Charged	3.00%
Load Charged (Annualised)	0.00%
Trustee Fee (Annualised)	0.063%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-ISF	0.55%	-4.96%	28.22%	0.97	-9.16%
Benchmark	1.80%	-2.20%	29.11%	1.00	-
MUFAP Benchmark	1.80%				
PEER Group Return	1.42%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data

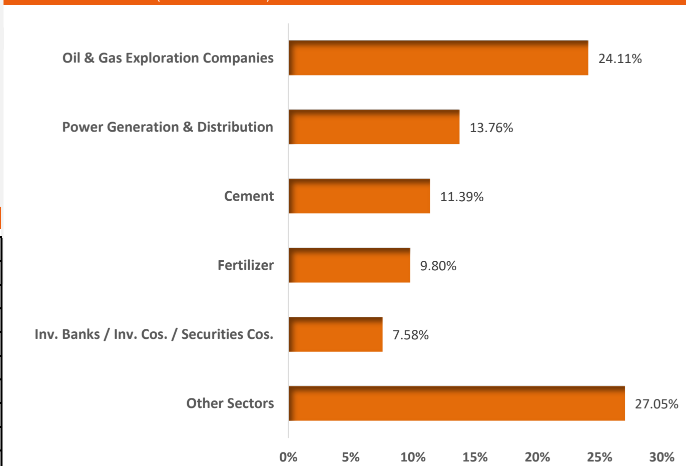
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Stock/Equities	87.49%	93.68%
Bank Balances	6.25%	3.20%
Others	6.26%	3.12%
Total	**100.00%**	**100.00%**

Others amount invested by Fund of Funds is Rs. 0.00mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-ISF	-1.58%	1.84%	9.34%	218.79%	163.13%	452.50%
Benchmark	0.46%	6.94%	18.50%	235.68%	224.13%	569.68%
PEERS Return					1.81%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

SECTOR ALLOCATION (% OF TOTAL ASSETS)



TOP TEN HOLDINGS (% OF TOTAL ASSETS)	July 31, 2026	August 31, 2026
Hub Power Company Limited	7.00%	13.76%
Oil and Gas Development Co. Ltd.	10.62%	12.19%
Engro Holdings Limited	8.36%	7.58%
Pakistan Petroleum Limited	6.99%	7.50%
Fauji Fertilizer Company Limited	8.58%	7.17%
Lucky Cement Limited	5.56%	6.02%
Meezan Bank Limited	4.82%	5.02%
Mari Petroleum Company Limited	6.03%	4.41%
Sui Northern Gas Pipelines Limited	0.38%	3.28%
Nishat Mills Limited	2.55%	3.03%

*DETAILS OF NON-COMPLIANT INVESTMENT WITH THE INVESTMENT CRITERIA OF ASSIGNED CATEGORY

Fund Name	Non-Compliant	Type of Investment	Exposure Limit	Exposure as % of Net Assets	Exposure as % of Total Assets	Excess Exposure as % of Net Assets	Excess Exposure as % of Total Assets

INFOCUS

ABL Islamic Dedicated Stock Fund

INVESTMENT OBJECTIVE

To provide capital appreciation to investors of "Fund of Funds" schemes by investing in shariah compliant equity securities.

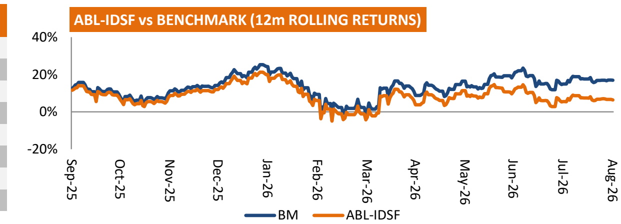
FUND MANAGER'S COMMENTS

ABL-IDSF increased by 0.84% in Aug'26 against 1.80% increase in the benchmark, reflecting an underperformance of 96 basis points. The KMI-30 Index maintained a positive momentum during Aug'26, closing at 251,657, up 1.80% MoM (+4,458.77 points). Trading activity also improved, with average daily traded value increasing 7.60% MoM to USD 71.86Mn, while average daily traded volume rose 3.96% MoM to 120.10Mn shares. Foreign investor flows remained negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was shaped by ongoing geopolitical developments, movements in global oil prices and domestic economic and political factors. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while Pakistan and Qatar continued efforts to revive diplomatic channels amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude rising 10% MoM, while Arab Light declined 4% MoM. In the domestic market, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased by approximately 16% to PKR 9.98/litre. Moody's upgrade of Pakistan's sovereign credit rating to 'B3' with a Stable outlook provided a positive development for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform implementation in focus. Inflation rose to 11.15% YoY in Aug'26 from 9.2% YoY in Jul'26, reflecting renewed price pressures. External-sector developments also remained relevant, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, contributing to continued political uncertainty.

INVESTMENT COMMITTEE MEMBERS

Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Abdul Hayee, CFA - Head of Equity
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Syed Akif Fareed - Fund Manager

ABL-IDSF vs BENCHMARK (12m ROLLING RETURNS)



BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah Compliant Equity Scheme
Launch Date	December 20, 2016
Net Assets	PKR 93.89mn as at August 31, 2026
Net Assets (Net of FoF Inv)	PKR 0mn as at August 31, 2026
NAV	17.2878
Benchmark	KMI-30 Index
Dealing Days	As Per Banking Days
Cut-off time	4:00 PM
Pricing Mechanism	Forward
Management Fee	3.00% p.a of average Net Assets of Fund
Load	NIL (Front-end), NIL (Back-end)
Trustee	Digital Custodian Company Limited
Auditor	M/S. A.F. Ferguson & Co, Chartered Accountants
Asset Manager Rating	AM1 (Stable outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	High
Performance Ranking	N/A
Fund Manager	Muhammad Sajid Ali, CFA
Listing	Pakistan Stock Exchange
TER YTD	6.72%
TER MTD	6.93%
Govt. Levies YTD	0.63%
Govt. Levies MTD	0.62%
Selling & Marketing Exp	0.00%
Leverage	Nil
Information Ratio	-0.64
Portfolio Turnover Ratio	14.96%
Actual Management Fee Charged	3.00%
Load Charged(Annualized)	0.00%
Trustee Fee(Annualized)	0.256%

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Beta	Alpha
ABL-IDSF	0.84%	-3.99%	28.16%	0.96	-10.84%
Benchmark	1.80%	-2.20%	29.11%	1.00	-
MUFAP Benchmark	1.80%				
PEER group Return	1.42%				

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data

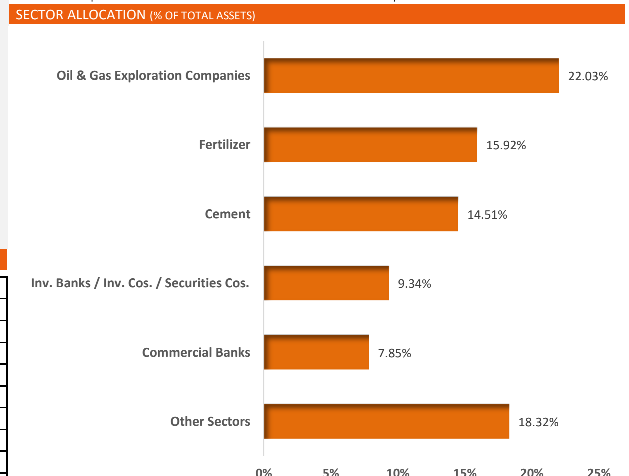
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Stock/Equities	89.90%	87.97%
Bank Balances	2.45%	4.44%
Others	7.65%	7.59%
Total	**100.00%**	**100.00%**

Others amount invested by Fund of Fund is Rs. 93.89mn.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-IDSF	-4.47%	0.26%	7.66%	208.15%	154.29%	144.40%
Benchmark	0.46%	6.94%	18.50%	235.68%	224.13%	211.78%
PEERS Return					2.33%	

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

SECTOR ALLOCATION (% OF TOTAL ASSETS)



TOP TEN HOLDINGS (% OF TOTAL ASSETS)	July 31, 2026	August 31, 2026
Fauji Fertilizer Company Limited	11.12%	10.78%
Engro Holdings Limited	9.76%	9.34%
Oil and Gas Development Co. Ltd.	8.47%	8.78%
Pakistan Petroleum Limited	7.82%	8.41%
Meezan Bank Limited	7.69%	7.85%
Lucky Cement Limited	7.76%	7.62%
Hub Power Company Limited	7.93%	7.59%
Engro Fertilizers Limited	5.38%	5.14%
Mari Petroleum Company Limited	4.75%	4.84%
Pakistan State Oil Company Limited	3.38%	3.62%

Fund Name	Non-Compliant	Minimum Fund Size Requirement	Breach Date	Actual Fund Size as of 31-Jul-26	Shortfall
ABL IDSF	Minimum Fund Size	PKR 100Mn	16th July, 2026	PKR 93.11Mn	PKR 6.89Mn

IN FOCUS | ABL PENSION FUND

MUSTAQBIL PENSION FUND

INVESTMENT OBJECTIVE

To provide a secure source of savings and regular income after retirement to the Participants

Investment Committee Members:

Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Abdul Hayee, CFA - Head of Equity
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Syed Akif Fareed - Fund Manager

FUND MANAGER'S COMMENTS

ABL Pension Fund- Debt Sub Fund posted an annalised yield of 11.97% during the month of August '26. At the month end, Cash at Bank, Invetment in Corporate TFC/Sukuks, T-Bills and PIBs stood at 3.84%, 2.72%, 38.51% and 19.21% respectively.

ABL Pension Fund - Money Market Sub Fund generated an annualized return of 10.59% in August '26. At month end portfolio comprised of 1.34% in Cash, T-bills stood at 82.25% and PIBs stood at 0.00%.

ABL Pension Fund - Equity Sub Fund generated a return of -0.03% during the month of August '26. The KSE-100 Index remained broadly stable during Aug'26, closing at 176,975.68, up 0.50% MoM (+881.6 points). Market activity was mixed, with average daily traded value declining 4.26% MoM to USD 90.52Mn, while average daily traded volume increased 6.85% MoM to 362.63Mn shares. Foreign investor flows turned negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was influenced by a combination of geopolitical developments, changes in global oil prices and domestic economic and political developments. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while efforts by Pakistan and Qatar to revive diplomatic channels continued amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude increasing 10% MoM, while Arab Light declined 4% MoM. Locally, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM, following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased approximately 16% to PKR 9.98/litre. On the external financing front, Moody's upgraded Pakistan's sovereign credit rating to 'B3' with a Stable outlook, providing a positive signal for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform progress in focus. Inflation increased to 11.15% YoY in Aug'26, compared with 9.2% YoY in Jul'26, indicating renewed price pressures. External-sector conditions also remained a key consideration, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, adding to the overall political uncertainty.

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Voluntary Pension Scheme
Launch Date	August 20th, 2014
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fee	up to 1.5% - ESF | up to 0.6% - DSF | up to 0.4% - MMSF p.a. of average Net Assets of each Sub-
Front End Load	3.00%
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhury & Co. (Chartered Accountants)
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Fund Stability Rating	NA
Risk Profile of the Fund	Investor dependent
Fund Manager	M. Abdul Hayee
Benchmark DSF	75% 12M PKRV + 25% Six Month average of highest rates on Savings Account of 3 AA Rated Banks as selected by MUFAP
Benchmark MMSF	90% 3M PKRV + 10% Three Month average of highest rates on Savings Account of 3 AA Rated Banks as selected by MUFAP
Benchmark ESF	KSE - 100 Index

PERFORMANCE

	APF-DSF	APF-MMSF	APF-ESF
Aug-2026	**11.97%**	**10.59%**	**-0.03%**
MTD Benchmark	11.25%	11.29%	0.50%
YTD Return	**11.17%**	**10.55%**	**-3.24%**
YTD Benchmark	11.09%	11.28%	-1.84%
PEER Group Return	10.31%	10.45%	-2.64%

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load)

ABL PF DEBT SUB FUND	July 31, 2026	August 31, 2026
Cash	5.41%	3.84%
Commercial Paper	6.50%	6.39%
Corporate TFC / Sukuk	8.11%	2.72%
T-Bills	28.24%	38.51%
PIBs	19.75%	19.21%
Others Including Receivables	31.99%	29.32%
Total	**100.00%**	**100.00%**

ABL PF MONEY MARKET SUB FUND	July 31, 2026	August 31, 2026
Cash	5.37%	1.34%
Corporate TFC/Commercial Paper	20.79%	14.93%
PIBs	0.00%	0.00%
T-Bills	73.03%	82.25%
Others Including Receivables	0.81%	1.48%
Total	**100.00%**	**100.00%**

ABL PF EQUITY SUB FUND	July 31, 2026	August 31, 2026
Stock/Equities	89.71%	92.09%
Bank Balances	5.24%	6.54%
T-Bills	0.00%	0.00%
Others	5.05%	1.37%
Leverage	NIL	NIL
Total	**100.00%**	**100.00%**

TECHNICAL INFORMATION

TECHNICAL INFORMATION	PF-DSF	PF-MMSF	PF-ESF
Fund Size (PKR Millions)	463.13	930.36	431.40
NAV	388.0417	293.3922	652.1444

EQUITY SUB-FUND (% OF TOTAL ASSETS)	July 31, 2026	August 31, 2026
Fauji Fertilizer Company Limited	8.21%	8.76%
United Bank Limited	7.19%	7.05%
Oil and Gas Development Co. Ltd.	4.66%	6.45%
Hub Power Company Limited	5.61%	6.45%
National Bank Of Pakistan	5.28%	6.29%
Lucky Cement Limited	6.16%	5.17%
Engro Holdings Limited	4.46%	4.36%
Mari Petroleum Company Limited	4.06%	4.22%
Pakistan Petroleum Limited	3.32%	3.65%
Meezan Bank Limited	3.60%	3.36%

Fund	T.E.R. YTD	Govt. Levy Ratio YTD	T.E.R. MTD	Govt. Levy Ratio MTD	WAM
PF-ESF	2.54%	0.34%	2.67%	0.34%	
PF-DSF	0.96%	0.16%	0.98%	0.16%	169.53
PF-MMSF	0.69%	0.12%	0.71%	0.12%	33.54

	3 Month	6 Month	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
APF-DSF*	**11.87%**	**12.35%**	**11.54%**	**19.65%**	**20.88%**	**20.96%**	**19.17%**	**23.93%**
DSF Benchmark	11.19%	11.1%	10.7%	-	-	-	-	
APF- MMSF*	**10.99%**	**10.50%**	**10.45%**	**17.41%**	**18.83%**	**18.12%**	**16.58%**	**16.06%**
MMSF Benchmark	11.4%	11.22%	10.83%	-	-	-	-	
APF- ESF**	**-0.16%**	**2.83%**	**18.87%**	**298.98%**	**261.62%**	**497.83%**	**331.67%**	**552.14%**
ESF Benchmark	1.73%	5.30%	19.08%	-	-	-	-	

*Fund returns are computed on simple annualized basis. Performance data does not include cost incurred by investor in the form of sales load.

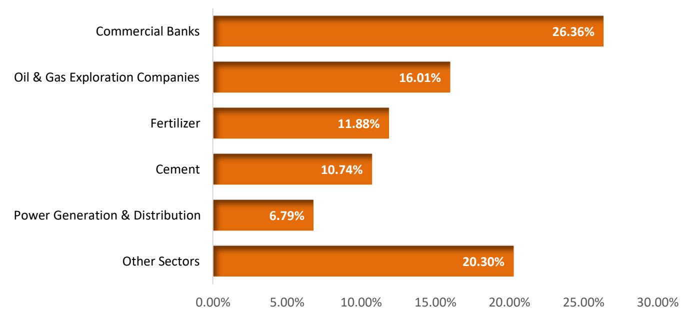
**Fund returns are computed on absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

*DETAILS OF NON-COMPLIANT INVESTMENT WITH THE INVESTMENT CRITERIA OF ASSIGNED CATEGORY

Name of the Fund	Non-Compliant	Exposure Limit	% of Net Asset	% of Total Asset	Excess/Shortage Exposure (% of Net Asset)

*The scheme holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest Financial Statements.

SECTOR ALLOCATION (% OF EQUITY SUB-FUND)



IN FOCUS | ABL ISLAMIC PENSION FUND

MUSTAQBIL ISLAMIC PENSION FUND

INVESTMENT OBJECTIVE

To provide a secure source of savings and regular income after retirement to the Participants

Investment Committee Members:

Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Abdul Hayee, CFA - Head of Equity
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Khubaib Asif Sipra - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Syed Akif Fareed - Fund Manager

FUND MANAGER'S COMMENTS

ABL Islamic Pension Fund- Debt Sub Fund posted an annalised yield of 10.04% during the month of August '26. At the month end, Cash at Bank, Government backed securities, Corporate Sukuks and Commercial Paper stood at 39.05%, 43.47%, 15.36% and 0.00% respectively.

ABL Islamic Pension Fund - Money Market Sub Fund generated an annualized return of 9.92% in August '26. At month end portfolio comprised of 58.92% in Cash, Government backed securities stood at 32.61% and Corporate Sukuks stood at 7.55%.

ABL Islamic Pension Fund - Equity Sub Fund generated a return of 0.71% during the month of August '26. The KMI-30 Index maintained a positive momentum during Aug'26, closing at 251,657, up 1.80% MoM (+4,458.77 points). Trading activity also improved, with average daily traded value increasing 7.60% MoM to USD 71.86Mn, while average daily traded volume rose 3.96% MoM to 120.10Mn shares. Foreign investor flows remained negative, with net FIPI recording an outflow of USD 19.89Mn during the month. Market sentiment was shaped by ongoing geopolitical developments, movements in global oil prices and domestic economic and political factors. Pakistan, Saudi Arabia and Türkiye signed a Joint Defence Agreement in Mecca, while Pakistan and Qatar continued efforts to revive diplomatic channels amid the ongoing US-Iran conflict. Global oil prices remained volatile, with Brent crude rising 10% MoM, while Arab Light declined 4% MoM. In the domestic market, MS prices increased 2% MoM, whereas HSD prices declined approximately 5% MoM following the Government's decision to cap HSD crack spreads at USD 41.89/bbl. Dealers' margins also increased by approximately 16% to PKR 9.98/litre. Moody's upgrade of Pakistan's sovereign credit rating to 'B3' with a Stable outlook provided a positive development for the country's credit profile. Meanwhile, the IMF is scheduled to visit Pakistan next month for the 4th EFF review, keeping the Fund programme and reform implementation in focus. Inflation rose to 11.15% YoY in Aug'26 from 9.2% YoY in Jul'26, reflecting renewed price pressures. External-sector developments also remained relevant, with the current account recording a deficit of USD 328Mn in Jul'26, while the trade deficit increased 17% YoY. The potential settlement of PKR 1.49Trn in outstanding gas circular debt also remained an important development for the energy sector. On the political front, PML(N) emerged as the majority party in the AJK elections, while PTI announced a long march towards Islamabad on September 27, 2026, contributing to continued political uncertainty.

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Shariah Compliant Voluntary Pension Scheme
Launch Date	August 20th, 2014
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees	up to 1.5% - ESF | up to 0.6% - DSF | up to 0.4% - MMSF p.a. of average Net Assets of each Sub
Front End Load	3.00%
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe hussain chaudhury & co (Chartered Accountants)
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Fund Stability Rating	NA
Risk Profile of the Fund	Investor dependent
Fund Manager	M. Abdul Hayee
Benchmark IDSF	75% 12M PKISRV + 25% Six Month average of highest rates on Savings Account of 3 AA Rated Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
Benchmark IMMSF	90% 3M PKISRV + 10% Three Month average of highest rates on Savings Account of 3 AA Rated Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
Benchmark IESF	KMI - 30 Index

PERFORMANCE

	APF-IDSF	APF-IMMSF	APF-IESF
Aug-2026	**10.04%**	**9.92%**	**0.71%**
MTD Benchmark	9.73%	10.01%	1.80%
YTD Return	**9.64%**	**9.89%**	**-4.16%**
YTD Benchmark	9.71%	10.19%	-2.20%
MTD Peer Group Return	10.08%	10.22%	-3.84%

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load)

ABL IPF DEBT SUB FUND	July 31, 2026	August 31, 2026
Cash	27.40%	39.05%
Government backed securities	44.20%	43.47%
Corporate Sukuk	22.64%	15.36%
Others Including Receivables	5.76%	2.13%
Commercial Paper	0.00%	0.00%
Total	**100.00%**	**100.00%**

ABL IPF MONEY MARKET SUB FUND	July 31, 2026	August 31, 2026
Cash	46.99%	58.92%
Government backed securities	33.01%	32.61%
Corporate Sukuk	15.41%	7.55%
Others Including Receivables	4.59%	0.92%
Total	**100.00%**	**100.00%**

TECHNICAL INFORMATION	IPF-DSF	IPF-MMSF	IPF-ESF
Fund Size (PKR Millions)	246.86	925.24	267.64
NAV	234.7534	238.1627	598.5797

ABL IPF EQUITY SUB FUND	July 31, 2026	August 31, 2026
Shariah Compliant Equities	92.85%	92.54%
Bank Balances	5.95%	7.21%
Others	1.20%	0.25%
Leverage	NIL	NIL
Total	**100.00%**	**100.00%**

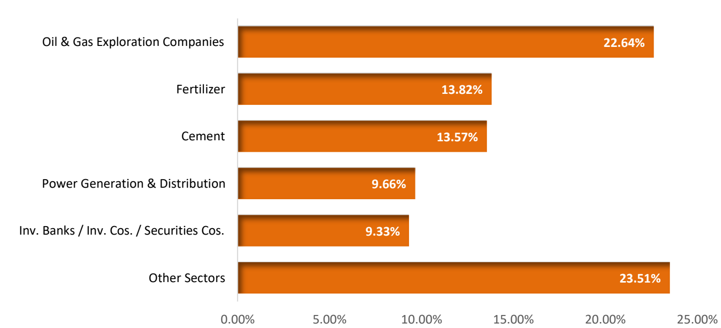
EQUITY SUB-FUND (% OF TOTAL ASSETS)	July 31, 2026	August 31, 2026
Fauji Fertilizer Company Limited	10.12%	9.85%
Hub Power Company Limited	8.83%	9.66%
Engro Holdings Limited	9.69%	9.33%
Oil and Gas Development Co. Ltd.	8.41%	8.76%
Meezan Bank Limited	8.48%	8.06%
Lucky Cement Limited	8.28%	7.69%
Pakistan Petroleum Limited	6.48%	7.00%
Mari Petroleum Company Limited	6.73%	6.88%
Systems Limited	4.67%	4.44%
Engro Fertilizers Limited	4.14%	3.97%

	3 Month	6 Month	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
APF-IDSF*	**9.82%**	**9.65%**	**9.29%**	**14.86%**	**14.30%**	**13.48%**	**11.32%**	**11.19%**
IDSF Benchmark	9.70%	9.68%	9.84%	-	-	-	-	
APF- IMMSF*	**10.27%**	**9.80%**	**9.85%**	**15.51%**	**16.06%**	**14.53%**	**11.97%**	**11.48%**
IMMSF Benchmark	10.28%	9.64%	9.5%	-	-	-	-	
APF- IESF**	**-2.00%**	**3.73%**	**13.76%**	**244.09%**	**200.97%**	**426.93%**	**288.64%**	**498.58%**
IESF Benchmark	0.46%	6.94%	18.50%	-	-	-	-	

*Fund returns are computed on simple annualized basis. Performance data does not include cost incurred by investor in the form of sales load.

Fund	T.E.R. YTD	Govt. Levy Ratio YTD	T.E.R. MTD	Govt. Levy Ratio MTD	WAM
IPF-ESF	2.49%	0.32%	2.74%	0.31%	
IPF-DSF	1.00%	0.16%	1.08%	0.16%	162.12
IPF-MMSF	0.70%	0.12%	0.71%	0.12%	84.20

SECTOR ALLOCATION (% OF EQUITY SUB-FUND)



*DETAILS OF NON-COMPLIANT INVESTMENT WITH THE INVESTMENT CRITERIA OF ASSIGNED CATEGORY

Name of the Fund	Exposure Type	Exposure Limit	% of Net Asset	% of Total Asset	Excess Exposure (% of Net Asset)	Excess / Shortage Exposure (% of Total Asset)

*The scheme holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest Financial Statements.

INFOCUS

ABL GOKP - Pension Fund

INVESTMENT OBJECTIVE

The Investment Objective of the Money Market Sub-Fund is To provide a secure source of retirement savings and regular income after retirement to the Employee(s).

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Pension Scheme
Launch Date	April 23rd, 2024
Net Assets	PKR 71.84 mn as at August 31, 2026
Net Assets excluding FoF	PKR 71.84 mn as at August 31, 2026
NAV	134.7931 as on August 31, 2026
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees	Up to 0.75% p.a. of Net Assets
Front end Load	NIL
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhary & Co Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Investor Dependent
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
TER YTD	0.46%
TER MTD	0.47%
Govt. Levies YTD	0.09%
Govt. Levies MTD	0.09%
Selling & Marketing Exp	0
Leverage	Nil
Management Fees charged (Annualized)	0.20%
Trustee fee (Annualized)	0.15%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Weighted average time to maturity of net assets	19.68

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GOKP-MMSF	10.84%	10.98%	N/A	N/A	N/A
Benchmark	11.29%	11.28%			

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

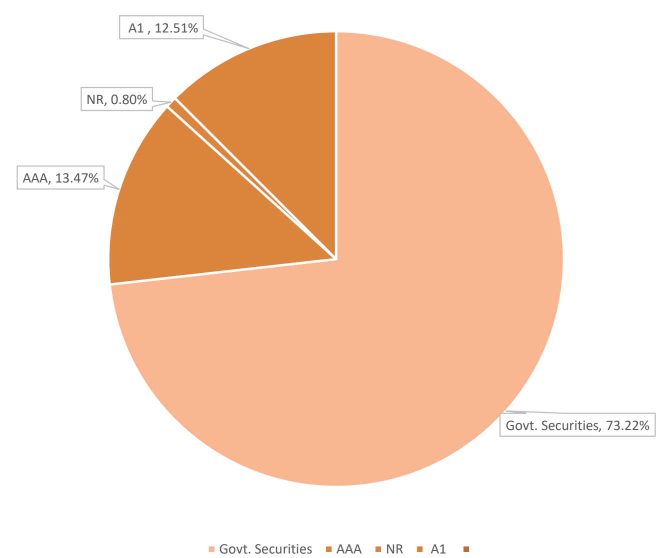
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Corporate TFC/Skuks	17.08%	12.51%
Cash	4.61%	13.54%
Placement with Commercial Banks/DFIs	0.00%	0.00%
Others including receivables	4.02%	0.74%
Government Securities	74.29%	73.22%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GOKP-MMSF	11.13%	11.07%	11.19%	N/A	N/A	14.77%
Benchmark	11.40%	11.21%	10.84%	N/A	N/A	N/A

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL GOKP Islamic Pension Fund

INVESTMENT OBJECTIVE

The Investment Objective of the Money Market Sub-Fund is to provide a secure source of retirement savings and regular income after retirement to the Employee(s).

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Islamic Pension Scheme
Launch Date	April 23rd, 2024
Net Assets	PKR 171.89 mn as at August 31, 2026
Net Assets excluding FoF	PKR 171.89 mn as at August 31, 2026
NAV	126.5673 as at August 31, 2026
Dealing Days	As Per Banking Days
Cut-off time	Upto 4.00 pm
Pricing Mechanism	Forward
Management Fees	Up to 0.75% p.a. of Net Assets
Front end Load	NIL
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhary & Co Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Investor Dependent
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
TER YTD	0.45%
TER MTD	0.45%
Govt. Levies YTD	0.09%
Govt. Levies MTD	0.09%
Selling & Marketing Exp	0
Management Fees charged (Annualized)	0.20%
Trustee fee (Annualized)	0.15%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Weighted average time to maturity of net assets	36.81

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GOKP-IMMSF	9.88%	9.94%	N/A	N/A	N/A
Benchmark	10.02%	10.19%			

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

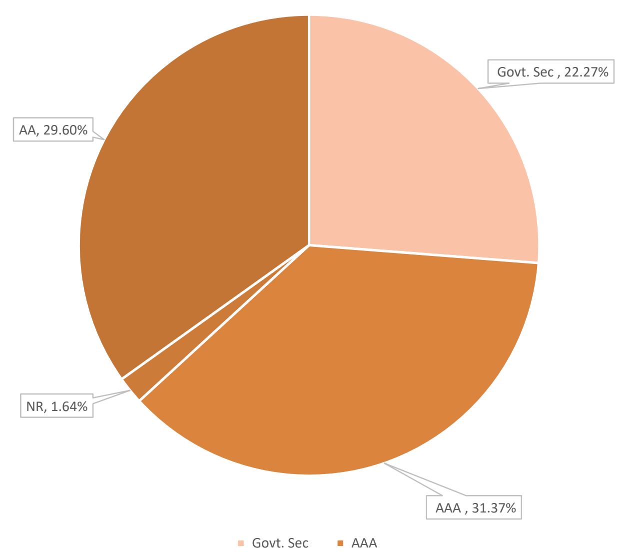
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Government Guaranteed	45.89%	22.27%
Cash	33.95%	61.02%
Others including receivables	1.39%	1.60%
Sukuks/TFC Ijarah	18.77%	15.11%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GOKP-IMMSF	10.09%	9.38%	9.71%	N/A	N/A	11.28%
Benchmark	10.27%	9.64%	9.51%	N/A	N/A	N/A

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL GOPB - Pension Fund

INVESTMENT OBJECTIVE

The Investment Objective of the Money Market Sub-Fund is To provide a secure source of retirement savings and regular income after retirement to the Employee(s).

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Pension Scheme
Launch Date	November 26, 2025
Net Assets	PKR 0.54 mn as at August 31, 2026
Net Assets excluding FoF	PKR 0.54 mn as at August 31, 2026
NAV	107.4747 as on August 31, 2026
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees	NIL
Front end Load	NIL
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhary & Co Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Investor Dependent
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
TER YTD	0.21%
TER MTD	0.21%
Govt. Levies YTD	0.06%
Govt. Levies MTD	0.06%
Selling & Marketing Exp	0
Leverage	Nil
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.15%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Weighted average time to maturity of net assets	63.03

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GOPB-MMSF	10.40%	10.44%	N/A	N/A	N/A
Benchmark	11.29%	11.28%			

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

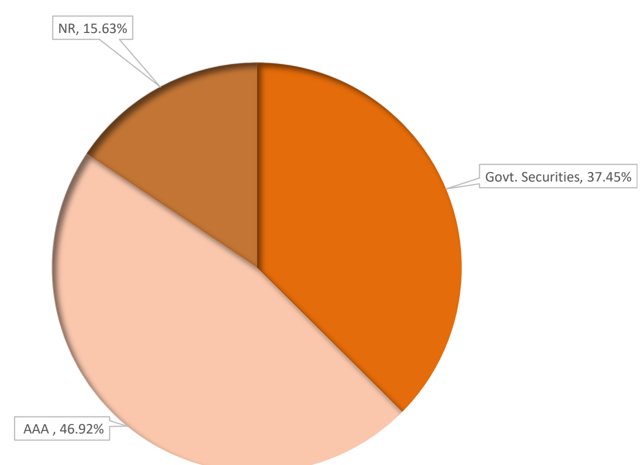
ASSET ALLOCATION	July 31, 2026	August 31, 2026
T-bills	0.00%	37.45%
Cash	84.70%	47.03%
TFCs	0.00%	0.00%
Others including receivables	15.30%	15.53%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GOPB-MMSF	10.72%	9.75%	N/A	N/A	N/A	9.81%

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL GOPB Islamic Pension Fund

INVESTMENT OBJECTIVE

The Investment Objective of the Money Market Sub-Fund is to provide a secure source of retirement savings and regular income after retirement to the Employee(s).

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Islamic Pension Scheme
Launch Date	November 26th, 2025
Net Assets	PKR 0.53 mn as at August 31, 2026
Net Assets excluding FoF	PKR 0.53 mn as at August 31, 2026
NAV	105.4246 as at August 31, 2026
Dealing Days	As Per Banking Days
Cut-off time	Upto 4.00 pm
Pricing Mechanism	Forward
Management Fees	NIL
Front end Load	NIL
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhary & Co Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Investor Dependent
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
TER YTD	0.21%
TER MTD	0.21%
Govt. Levies YTD	0.06%
Govt. Levies MTD	0.06%
Selling & Marketing Exp	0
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.15%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Weighted average time to maturity of net assets	205.21

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GOPB-IMMSF	7.04%	9.33%	N/A	N/A	N/A
Benchmark	10.02%	10.19%			

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

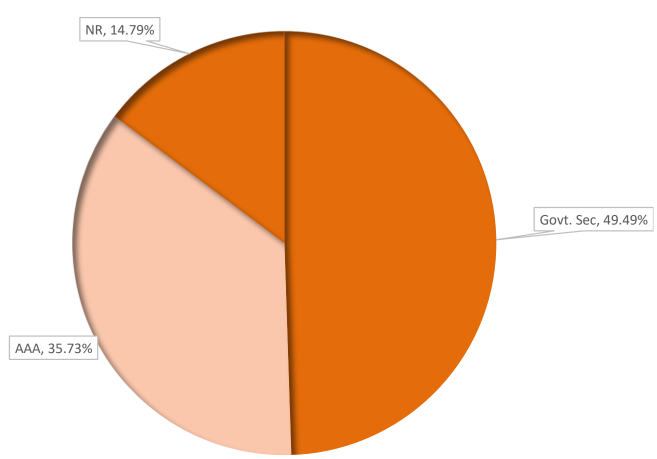
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Government Guaranteed	49.45%	49.49%
Cash	36.50%	36.31%
Others including receivables	14.05%	14.20%
Sukuks/TFC Ijarah	0.00%	0.00%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GOPB-IMMSF	9.41%	7.62%	N/A	N/A	N/A	7.12%

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL GOB - Pension Fund

INVESTMENT OBJECTIVE

The Investment objective of ABL GOB Pension Fund (ABLGOBPF) is to provide secure source of savings and regular income after retirement to the Employee(s).

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Risk Management
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Pension Scheme
Launch Date	July 27, 2026
Net Assets	PKR 0.5 mn as at August 31, 2026
Net Assets excluding FoF	PKR 0.5 mn as at August 31, 2026
NAV	100.9385 as on August 31, 2026
Dealing Days	As Per Banking Days
Cut-off time	4.00 pm
Pricing Mechanism	Forward
Management Fees	Up to 0.75% p.a. of Net Assets
Front end Load	NIL
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhary & Co Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Investor Dependent
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
TER YTD	0.21%
TER MTD	0.21%
Govt. Levies YTD	0.06%
Govt. Levies MTD	0.06%
Selling & Marketing Exp	0.00%
Leverage	Nil
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.15%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Weighted average time to maturity of net assets	1.00

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GOB-MMSF	9.78%	N/A	N/A	N/A	N/A
Benchmark	11.29%	11.28%			

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

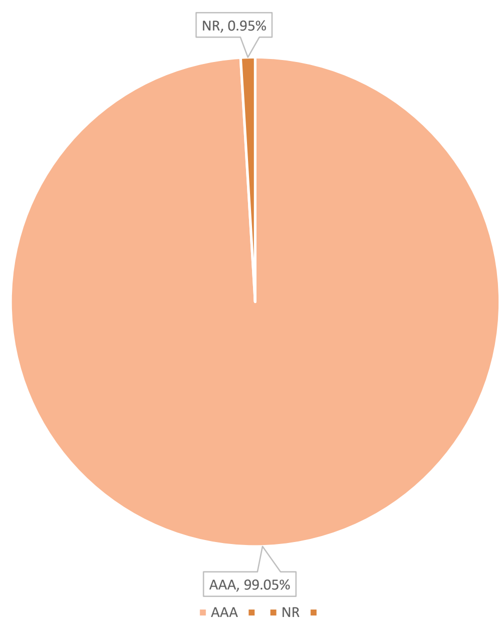
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Corporate TFC/Skuks	0.00%	0.00%
Cash	99.89%	99.05%
Placement with Commercial Banks/DFIs	0.00%	0.00%
Others including receivables	0.11%	0.95%
Government Securities	0.00%	0.00%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GOB-MMSF	N/A	N/A	N/A	N/A	N/A	9.79%

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



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INFOCUS

ABL GOB Islamic Pension Fund

INVESTMENT OBJECTIVE

The Investment Objective of the Money Market Sub-Fund is to provide a secure source of retirement savings and regular income after retirement to the Employee(s).

Investment Committee Members:
Naveed Nasim - CEO
Saqib Matin, FCA - CFO
Fahad Aziz - Chief Investment Officer
Muhammad Wamiq Sakrani - Head of Fixed Income
Wajeeh Haider - Head of Research
Muhammad Sajid Ali, CFA - Fund Manager & IC Secretary
Farooq Hameed Chaudary – Sr. Fund Manager Fixed Income
Muhammad Umair Aleem Khan – Fund Manager Fixed Income
Khubaib Asif Sipra - Head of Risk Management

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Islamic Pension Scheme
Launch Date	July 27, 2026
Net Assets	PKR 0.5 mn as at August 31, 2026
Net Assets excluding FoF	PKR 0.5 mn as at August 31, 2026
NAV	100.6515 as at August 31, 2026
Dealing Days	As Per Banking Days
Cut-off time	Upto 4.00 pm
Pricing Mechanism	Forward
Management Fees	Up to 0.75% p.a. of Net Assets
Front end Load	NIL
Trustee	Central Depository Company of Pakistan Ltd (CDC)
Auditor	Crowe Hussain Chaudhary & Co Chartered Accountants
Asset Manager Rating	AM1 (Stable Outlook) (PACRA) October 24, 2025
Risk Profile of the Fund	Investor Dependent
Fund Stability Rating	N/A
Fund Manager	Muhammad Wamiq Sakrani
TER YTD	0.21%
TER MTD	0.21%
Govt. Levies YTD	0.06%
Govt. Levies MTD	0.06%
Selling & Marketing Exp	
Management Fees charged (Annualized)	0.00%
Trustee fee (Annualized)	0.15%
Load charged (Annualized)	0.00%

TECHNICAL INFORMATION

Leverage	Nil
Weighted average time to maturity of net assets	1.00

PERFORMANCE

	31-Aug-26	YTD*	St. Dev**	Sharp Ratio***	Alpha
ABL-GOB-IMMSF	6.79%	N/A	N/A	N/A	N/A
Benchmark	10.02%	10.19%			

*Funds returns computed on NAV to NAV with the dividend reinvestment (excluding sales load) ** 12M Trailing Data ***3MPKRV used as RFR

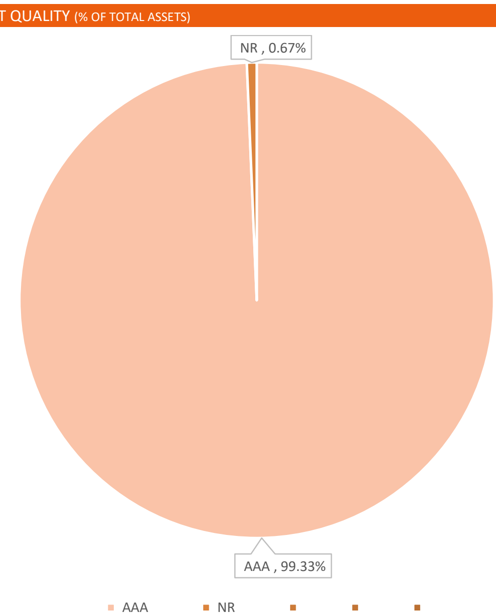
ASSET ALLOCATION	July 31, 2026	August 31, 2026
Government Guaranteed	0.00%	0.00%
Cash	99.92%	99.33%
Others including receivables	0.08%	0.67%
Sukuks/TFC Ijarah	0.00%	0.00%
Total	**100.00%**	**100.00%**

Others Amount Invested by Fund of Funds is Nil.

	3 month	6 month	1 year	3 year	5 year	Since Inception
ABL-GOB-IMMSF	N/A	N/A	N/A	N/A	N/A	6.79%

*Funds returns computed on Absolute basis. Performance data does not include cost incurred by investor in the form of sales load.

CREDIT QUALITY / ASSET QUALITY (% OF TOTAL ASSETS)



Disclaimer as per MUFAP's Recommended Format:
"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 funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies and risks involved."

ABL Special Savings Fund

Plan	Status	IPO Date	Launch Date	Maturity Date	Risk Profile	Net Assets (PKR Mn)	Details of Expenses at CIS Level* (PKR Mn)
ABL Special Saving Fund - SSP I	Active	18-Sep-19	18-Sep-19	Perpetual	LOW	49,194.89	27.57
ABL Special Saving Fund - SSP II	Active	19-Sep-19	20-Sep-19	Perpetual	LOW	9,434.74	1.95
ABL Special Saving Fund - SSP III	Active	10-Oct-19	11-Oct-19	Perpetual	LOW	3,269.94	0.95
ABL Special Saving Fund - SSP IV	Active	5-Dec-19	6-Dec-19	Perpetual	LOW	2,995.06	0.55
ABL Special Saving Fund - SSP V	Active	25-Feb-21	26-Feb-21	Perpetual	LOW	691.25	0.91
ABL Special Saving Fund - SSP VI	Active	4-Aug-22	5-Aug-22	Perpetual	LOW	2,244.84	0.89
ABL Fixed Return Plan	Matured	6-Feb-23	7-Feb-23	6-Feb-24	LOW	-	-
						67,830.72	**32.83**

* This includes Audit Fee, Rating Fee, Formation Cost Amortization and other similar expenses incurred by the plan

ABL Fixed Rate Fund

Plan	Status	IPO Date	Launch Date	Maturity Date	Risk Profile	Net Assets (PKR Mn)	Details of Expenses at CIS Level* (PKR Mn)
ABL Fixed Rate Plan 1	Matured	19-Oct-23	19-Oct-23	19-Jan-24	Low	-	-
ABL Fixed Rate Plan 2	Matured	22-Nov-23	22-Nov-23	21-May-24	Low	-	-
ABL Fixed Rate Plan 3	Matured	31-Jan-24	31-Jan-24	30-Jan-25	Moderate	-	-
ABL Fixed Rate Plan 4	Matured	26-Apr-24	27-Apr-24	10-Jul-24	Low	-	-
ABL Fixed Rate Plan 5	Matured	5-Sep-24	6-Sep-24	4-Sep-25	Moderate	-	-
ABL Fixed Rate Plan 6	Matured	26-Sep-24	23-Oct-24	21-Jan-25	Low	-	-
ABL Fixed Rate Plan 7	Matured	27-Sep-24	23-Oct-24	21-Jan-25	Low	-	-
ABL Fixed Rate Plan 8	Matured	18-Sep-24	18-Sep-24	17-Mar-25	Low	-	-
ABL Fixed Rate Plan 9	Matured	24-Dec-24	26-Dec-24	25-Jun-25	Low	-	-
ABL Fixed Rate Plan 10	Matured	8-Dec-24	9-Dec-24	24-Jun-25	Moderate	-	-
ABL Fixed Rate Plan 11	Matured	5-Nov-24	15-Nov-24	13-Feb-25	Low	-	-
ABL Fixed Rate Plan 12	Matured	12-Nov-24	29-Nov-24	27-Feb-25	Low	-	-
ABL Fixed Rate Plan 13	Matured	19-Nov-24	24-Dec-24	20-Mar-25	Low	-	-
ABL Fixed Rate Plan 14	Matured	13-Apr-25	14-Apr-25	25-Jun-25	Low	-	-
ABL Fixed Rate Plan 15	Matured	23-Apr-25	24-Apr-25	26-Jun-25	Low	-	-
ABL Fixed Rate Plan 16	Matured	17-Mar-25	18-Mar-25	23-Jun-25	Low	-	-
ABL Fixed Rate Plan 17	Matured	10-Sep-25	11-Sep-25	11-Dec-25	Low	-	-
ABL Fixed Rate Plan 18	Matured	16-Jul-25	17-Jul-25	8-Jan-26	Low	-	-
ABL Fixed Rate Plan 19	Matured	24-Jun-25	25-Jun-25	16-Apr-26	Moderate	-	-
ABL Fixed Rate Plan 20	Matured	15-Oct-25	16-Oct-25	22-Jan-26	Low	-	-
ABL Fixed Rate Plan 21	Matured	12-Nov-25	13-Nov-25	11-Feb-26	Low	-	-
ABL Fixed Rate Plan 22	Matured	3-Dec-25	4-Dec-25	6-May-26	Moderate	-	-
ABL Fixed Rate Plan 23	Matured	10-Dec-25	11-Dec-25	6-May-26	Low	-	-
ABL Fixed Rate Plan 24	Matured	10-Feb-25	11-Feb-25	6-May-25	Low	-	-
ABL Fixed Rate Plan 25	Matured	8-Apr-26	9-Apr-26	11-Jun-26	Low	-	-
ABL Fixed Rate Plan 26	Matured	7-May-26	8-May-26	11-Jun-26	Low	-	-
ABL Fixed Rate Plan 27	Active	29-Jun-26	30-Jun-26	4-Nov-26	Low	30,110.37	3.86
ABL Fixed Rate Plan 28	Active	15-Jul-26	16-Jul-26	8-Oct-26	Low	7,853.04	1.09
ABL Fixed Rate Plan 29	Active	4-Aug-26	5-Aug-26	24-Jun-27	Moderate	4,207.84	0.53
ABL Fixed Rate Plan 30	Active	12-Aug-26	13-Aug-26	24-Jun-27	Moderate	3,879.91	0.29
Total						**46,051.16**	**5.77**

* This includes Audit Fee, Rating Fee, Formation Cost Amortization and other similar expenses incurred by the plan

ABL Islamic Fixed Term Plans

Plan	Status	IPO Date	Launch Date	Maturity Date	Risk Profile	Net Assets (PKR Mn)	Details of Expenses at CIS Level* (PKR Mn)
ABL Islamic Fixed Term Plan 1	Matured	17-Sep-25	18-Sep-25	17-Dec-25	Low	-	-
ABL Islamic Fixed Term Plan 2	Matured	15-Oct-25	16-Oct-25	18-Nov-25	Low	-	-
ABL Islamic Fixed Term Plan 3	Matured	16-Nov-25	17-Nov-25	17-Dec-25	Low	-	-
ABL Islamic Fixed Term Plan 4	Matured	22-Dec-25	23-Dec-25	23-Jan-26	Low	-	-
ABL Islamic Fixed Term Plan 5	Matured	24-Feb-26	25-Feb-26	26-May-26	Low	-	-
Total						**0.00**	**0.00**

* This includes Audit Fee, Rating Fee, Formation Cost Amortization and other similar expenses incurred by the plan

Last 5 Years Performance

	FY'22	FY'23	FY'24	FY'25	FY'26
ABL CF	10.31%	17.50%	22.26%	14.89%	10.37%
Benchmark	9.27%	16.98%	20.90%	13.88%	10.73%
ABL ICF	9.79%	16.91%	21.97%	13.92%	10.36%
Benchmark	3.67%	6.23%	10.26%	9.93%	9.37%
ABL IF	9.88%	13.66%	21.66%	16.65%	9.88%
Benchmark	10.8%	18.32%	21.88%	13.79%	10.61%
ABL GSF	8.25%	14.78%	22.78%	17.14%	9.86%
Benchmark	10.66%	18.14%	21.68%	13.57%	10.82%
ABL IIF	8.63%	12.42%	19.87%	15.06%	8.79%
Benchmark	3.34%	6.04%	10.09%	10.37%	9.43%
AFF	-7.85%	-0.61%	86.84%	49.10%	36.41%
Benchmark	-4.94%	1.95%	89.24%	60.15%	43.52%
ABL IAAF	8.80%	15.00%	21.70%	5.82%	2.59%
Benchmark	3.40%	6.30%	10.70%	10.92%	9.89%
ABL SF	-18.26%	-2.39%	92.53%	92.53%	41.06%
Benchmark	-12.28%	-0.21%	89.24%	89.24%	43.52%
ABL ISF	-18.79%	-0.91%	80.77%	50.82%	29.24%
Benchmark	-10.25%	2.88%	78.70%	46.24%	39.18%
ABL IDSF	-19.30%	-0.13%	76.01%	50.14%	26.84%
Benchmark	-10.25%	2.88%	78.70%	46.24%	39.18%
ABL PF					
DSF	7.29%	17.51%	24.20%	16.64%	11.40%
MMSF	7.54%	15.66%	22.87%	14.22%	10.24%
ESF	-16.07%	-1.33%	93.02%	64.75%	43.21%
ABL IPF					
DSF	5.30%	10.65%	19.49%	12.17%	9.07%
MMSF	6.70%	12.71%	19.37%	13.49%	9.63%
ESF	-14.44%	1.24%	81.09%	55.87%	33.25%
ABL FPF					
Cons. Plan	4.89%	11.19%	29.73%	23.37%	-
Benchmark	7.49%	16.49%	34.02%	22.76%	-
Strategic Plan	-11.72%	4.01%	57.68%	56.29%	-
Benchmark	-6.44%	6.98%	58.72%	53.49%	-
ABL IFPP					
Cons. Plan	4.52%	10.98%	21.41%	13.64%	9.46%
Benchmark	1.28%	5.49%	9.61%	10.47%	8.99%
Active Plan	-8.87%	5.57%	51.15%	41.12%	22.46%
Benchmark	-4.89%	4.78%	48.35%	39.84%	28.31%
CPP I	0.61%	9.60%	26.70%	23.85%	14.52%
Benchmark	1.10%	4.53%	16.18%	22.69%	17.35%
ABL Special Savings Plan					
SSP-I	7.34%	16.96%	22.85%	19.10%	10.69%
Benchmark	10.57%	19.89%	21.67%	13.60%	11.05%
SSP-II	7.45%	28.17%	20.87%	14.37%	11.20%
Benchmark	10.75%	19.81%	21.56%	13.80%	10.94%
SSP-III	10.09%	17.77%	22.62%	17.27%	10.02%
Benchmark	11.25%	19.90%	21.67%	13.60%	11.05%
SSP-IV	7.61%	27.62%	21.97%	20.10%	11.16%
Benchmark	10.24%	18.98%	21.61%	13.60%	10.86%
SSP-V	8.44%	18.16%	22.28%	17.36%	9.92%
Benchmark	11.23%	19.89%	21.67%	13.60%	11.05%
SSP-VI	-	5.17%	22.97%	20.10%	10.91%
Benchmark	-	18.11%	21.67%	13.60%	11.05%
SSP-FRP	-	6.38%	-	-	-
Benchmark	-	8.31%	-	-	-
MMP- I	-	-	-	14.69%	9.79%
Benchmark	-	-	-	13.88%	10.73%
ABL FSP - I	-	-	-	14.87%	10.47%
Benchmark	-	-	-	13.78%	10.61%
IMMP - I	-	-	-	13.88%	10.34%
Benchmark	-	-	-	9.93%	9.37%

Since Inception Performance

	FY'11	FY'12	FY'13	FY'14	FY'15	FY'16	FY'17	FY'18	FY'19	FY'20	FY'21	FY'22	FY'23	FY'24	FY'25	FY'26
ABL CF	11.88%	12.18%	11.87%	11.65%	12.06%	11.58%	12.01%	11.75%	12.38%	13.81%	14.05%	15.06%	17.68%	21.67%	24.23%	25.72%
Benchmark	7.49%	7.49%	7.19%	7.03%	6.83%	6.32%	6.13%	6.03%	6.33%	6.88%	6.85%	7.06%	7.83%	8.77%	9.11%	9.21%
ABL ICF	-	-	-	-	-	-	-	-	-	10.03%	7.75%	9.04%	12.45%	16.74%	18.11%	14.48%
Benchmark	-	-	-	-	-	-	-	-	-	5.19%	3.90%	3.81%	4.52%	5.84%	6.59%	7.02%
ABL IF	13.58%	14.24%	14.44%	14.34%	15.24%	15.16%	15.60%	15.14%	15.35%	17.27%	17.07%	18.12%	20.12%	24.32%	27.64%	29.21%
Benchmark	13.05%	12.87%	12.26%	11.84%	11.42%	10.79%	10.48%	9.99%	10.02%	10.27%	9.98%	10.06%	10.51%	11.24%	11.39%	11.36%
ABL GSF	-	10.68%	11.85%	11.48%	13.75%	13.37%	12.88%	12.25%	12.48%	14.50%	14.18%	14.68%	16.66%	20.66%	23.68%	24.90%
Benchmark	-	10.52%	9.46%	9.21%	8.87%	8.17%	7.76%	7.52%	7.85%	8.34%	8.23%	8.46%	9.30%	10.28%	10.52%	10.54%
ABL IIF	10.16%	11.12%	11.15%	11.30%	11.56%	11.15%	10.90%	10.49%	11.05%	12.20%	12.24%	12.91%	14.35%	17.40%	19.69%	20.63%
Benchmark	9.30%	8.34%	7.75%	7.51%	7.32%	6.97%	6.38%	5.89%	5.64%	5.72%	5.51%	5.33%	5.39%	5.73%	6.03%	6.26%
AFF	-	-	-	-	-	-	-	-	-2.12%	-7.49%	-7.63%	-0.82%	-1.42%	84.19%	174.63%	274.63%
Benchmark	-	-	-	-	-	-	-	-	-7.81%	-2.65%	20.26%	14.35%	16.58%	91.92%	207.35%	341.12%
ABL IAAF	-	-	-	-	-	-	-	0.07%	-1.03%	5.80%	14.3%	24.33%	43.00%	74.00%	84.08%	88.85%
Benchmark	-	-	-	-	-	-	-	-0.02%	-5.02%	6.30%	5.2%	8.8%	15.60%	27.90%	41.90%	55.93%
ABL SF	71.06%	116.12%	236.86%	347.69%	469.07%	525.44%	733.15%	592.90%	478.28%	469.93%	693.69%	548.83%	533.33%	1119.13%	1863.46%	2669.65%
Benchmark	52.39%	56.81%	113.18%	168.52%	183.75%	184.79%	248.70%	214.43%	154.34%	380.55%	255.28%	211.65%	210.99%	488.52%	842.49%	1252.67%
ABL ISF	-	-	-3.24%	20.63%	55.64%	64.32%	115.56%	81.22%	51.05%	51.89%	105.22%	66.66%	65.15%	198.53%	350.26%	481.32%
Benchmark	-	-	-2.30%	26.90%	52.40%	76.07%	109.16%	89.10%	44.01%	46.35%	101.92%	81.22%	86.44%	233.16%	387.22%	584.77%
ABL IDSF	-	-	-	-	-	-	2.86%	-14.01%	-28.57%	-31.26%	-5.85%	-24.02%	-24.11%	33.65%	100.67%	154.55%
Benchmark	-	-	-	-	-	-	-2.62%	-11.96%	-32.92%	-31.83%	-5.02%	-14.76%	-12.31%	56.71%	129.17%	218.80%
ABL PF																
DSF	-	-	-	-	20.92%	17.37%	13.35%	11.22%	11.06%	13.26%	12.68%	12.80%	15.32%	19.57%	22.25%	23.66%
MMSF	-	-	-	-	6.14%	5.18%	4.86%	4.74%	5.59%	7.23%	7.24%	7.75%	9.72%	13.06%	14.85%	15.86%
ESF	-	-	-	-	28.79%	42.39%	86.97%	56.58%	26.59%	26.34%	78.72%	49.99%	47.99%	185.66%	370.64%	574.00%
ABL IPF																
DSF	-	-	-	-	6.56%	5.03%	5.00%	4.08%	4.06%	5.00%	5.18%	5.43%	6.53%	9.00%	10.28%	11.04%
MMSF	-	-	-	-	6.31%	4.18%	3.93%	4.74%	3.52%	4.34%	4.53%	5.07%	6.50%	8.94%	10.46%	11.31%
ESF	-	-	-	-	30.84%	45.65%	86.96%	64.56%	31.69%	32.17%	91.69%	64.01%	66.05%	200.69%	368.69%	524.53%
ABL FPF																
Cons. Plan	-	-	-	-	-	4.41%	15.22%	15.23%	17.55%	30.94%	42.73%	49.71%	66.46%	115.95%	166.41%	-
Benchmark	-	-	-	-	-	4.17%	14.01%	18.02%	24.01%	51.25%	69.16%	81.84%	111.82%	183.88%	248.50%	-
Strategic Plan	-	-	-	-	-	-	0.57%	-1.88%	5.25%	-8.98%	22.55%	8.19%	12.52%	77.42%	177.29%	-
Benchmark	-	-	-	-	-	-	-0.25%	0.67%	-1.35%	10.19%	45.39%	36.07%	45.56%	130.97%	254.51%	-
ABL IFPP																
Cons. Plan	-	-	-	-	-	3.52%	13.96%	13.19%	14.71%	21.50%	32.10%	38.45%	53.65%	86.89%	112.38%	132.49%
Benchmark	-	-	-	-	-	5.92%	12.82%	13.27%	11.55%	26.13%	31.03%	32.69%	39.97%	54.06%	70.19%	85.18%
Active Plan	-	-	-	-	-	3.53%	22.44%	9.07%	0.79%	-1.80%	36.11%	18.72%	25.33%	89.43%	167.33%	227.41%
Benchmark	-	-	-	-	-	10.27%	19.88%	12.56%	-1.91%	-1.85%	43.32%	24.55%	30.51%	95.04%	172.74%	248.22%
CPP I	-	-	-	-	-	-	0.34%	-1.38%	-2.02%	0.50%	27.95%	13.17%	18.72%	82.64%	122.21%	154.48%
Benchmark	-	-	-	-	-	-	-0.95%	-2.05%	-6.73%	-0.77%	25.35%	19.1%	39.93%	-	91.40%	124.59%
ABL Special Savings Plan																
SSP-I	-	-	-	-	-	-	-	-	-	14.02%	17.77%	26.41%	47.86%	17.08%	20.07%	20.52%
Benchmark	-	-	-	-	-	-	-	-	-	9.00%	17.23%	29.62%	55.40%	13.98%	13.92%	13.50%
SSP-II	-	-	-	-	-	-	-	-	-	10.31%	17.74%	26.51%	63.08%	20.32%	21.71%	22.23%
Benchmark	-	-	-	-	-	-	-	-	-	9.58%	17.45%	30.07%	55.84%	13.84%	13.83%	13.41%
SSP-III	-	-	-	-	-	-	-	-	-	10.09%	17.57%	29.43%	52.43%	18.86%	20.84%	21.00%
Benchmark	-	-	-	-	-	-	-	-	-	8.10%	16.25%	29.34%	55.07%	13.99%	13.92%	13.49%
SSP-IV	-	-	-	-	-	-	-	-	-	11.08%	16.57%	26.38%	61.88%	21.17%	24.04%	23.94%
Benchmark	-	-	-	-	-	-	-	-	-	6.57%	14.15%	25.84%	49.73%	13.62%	17.89%	13.33%
SSP-V	-	-	-	-	-	-	-	-	-	11.08%	11.28%	20.68%	42.59%	22.27%	24.11%	23.40%
Benchmark	-	-	-	-	-	-	-	-	-	6.57%	2.63%	14.15%	36.86%	15.88%	15.36%	14.55%
SSP-VI	-	-	-	-	-	-	-	-	-	-	-	-	14.96%	21.73%	24.04%	22.63%
Benchmark	-	-	-	-	-	-	-	-	-	-	-	-	18.11%	20.13%	17.89%	16.14%
SSP-FRP	-	-	-	-	-	-	-	-	-	-	-	-	6.38%	-	-	-
Benchmark	-	-	-	-	-	-	-	-	-	-	-	-	8.71%	-	-	-
MMP- I	-	-	-	-	-	-	-	-	-	-	-	-	-	21.22%	18.40%	16.24%
Benchmark	-	-	-	-	-	-	-	-	-	-	-	-	-	20.41%	16.47%	14.33%
ABL FSP - I	-	-	-	-	-	-	-	-	-	-	-	-	-	23.49%	20.68%	18.60%
Benchmark	-	-	-	-	-	-	-	-	-	-	-	-	-	21.78%	17.83%	15.42%
IMMP - I	-	-	-	-	-	-	-	-	-	-	-	-	-	19.95%	16.74%	15.25%
Benchmark	-	-	-	-	-	-	-	-	-	-	-	-	-	20.32%	10.35%	9.97%

ABL Funds
SAVINGS CENTRE

KARACHI
Mezzanine Floor
Main Khayaban e Ittehad
DHA Phsae VII,Karachi
Tel: 021-35311001

KARACHI
Mezzanine Floor, Office # 5,
Zohra Plaza, University Road
Opposite to Urdu University,
Block 13 C Gulshan-e-Iqbal
Tel: 021-35311001

LAHORE
Plot # 24-B, Mezzanine Floor,
Zahoor Ellahi Road,
Main Market Gulberg II, Lahore.
Tel: 042-35752700

LAHORE
Plot # 42 XX Block,
DHA Phase III, Lahore.

ISLAMABAD
1st Floor, ABL Building,
F-10 Markaz, Islamabad.
Tel: 051-2223001

ISLAMABAD
1st Floor, Allied bank,
F-8 Markaz Johar,
Islamabad.
Tel: 051-2744726

GUJRAT
Allied Bank,
Tower Branch, GT Road,
Gujrat

GUJRANWALA
Allied Bank Regional /
Tower Branch,
Shaheenabad besides
Racha Pearl hotel,
Gujranwala.

RAWALPINDI
Plot # 17, A-1 Phase 1,
DHA, Rawalpindi.
Tel: 051-5788728

PESHAWAR
Plot # 19, Pc-10918,
Sector-08, Phase VII,
Stage-1 Office, Enclave,
Hayatabad, Peshawar.
Tel: 091-5890541

FAISALABAD
ABL Jail Road Branch (0983),
Opposite Punjab Medical
College (PMC), Faisalabad.
Tel: 041-8813201-5

SIALKOT
Aziz Shaheed Road,
Cantt. Branch, Sialkot.
Tel: 052-4560048-9

MULTAN
Mezzanine Floor, ABL Shah
Rukne Alam Branch (0249),
Multan

QUETTA
Allied Bank Limited,
Shahbaz Town Branch,
Commercial Area, Shahbaz
Town, Quetta.

ABL Funds
Discover the potential

AM1
Rating by PACRA

REGISTERED OFFICE LAHORE
Plot No. 14, Main Boulevard,
DHA, Phase VI, Lahore.

KARACHI OFFICE
Plot # 18-C, Stadium Lane # 1,
Khadda Market, DHA, Phase V, Karachi.

GET IN TOUCH

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UAN 042 111 225 262
contactus@ablfunds.com
www.ablfunds.com

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Note: ABL Asset Management Company Limited Rating was upgraded as “AM1” by PACRA as on October 24, 2025.