Lucky Investments
Invest with Trust

PACRA Rating
AM1

FUND MANAGER REPORT

PAKISTAN'S PREMIER SHARIAH COMPLIANT
Asset Management Company

Invest with Trust

August 2026

Dispute Resolution & Complaints Handling: Investors may lodge their complaints to Lucky Investments Limited through any of the following options to provide assistance: Call at (+92) 111-LUCKY1 (582-591), Email at info@luckyinvestments.com.pk, or Submit on our Website https://www.luckyinvestments.com.pk. In case your complaint has not been properly redressed by us, you may lodge your complaint with SECP at the link https://sdms.secp.gov.pk/. Further, the complaints that are not relevant to SECP's regulatory domain/competence shall not be entertained by the SECP.

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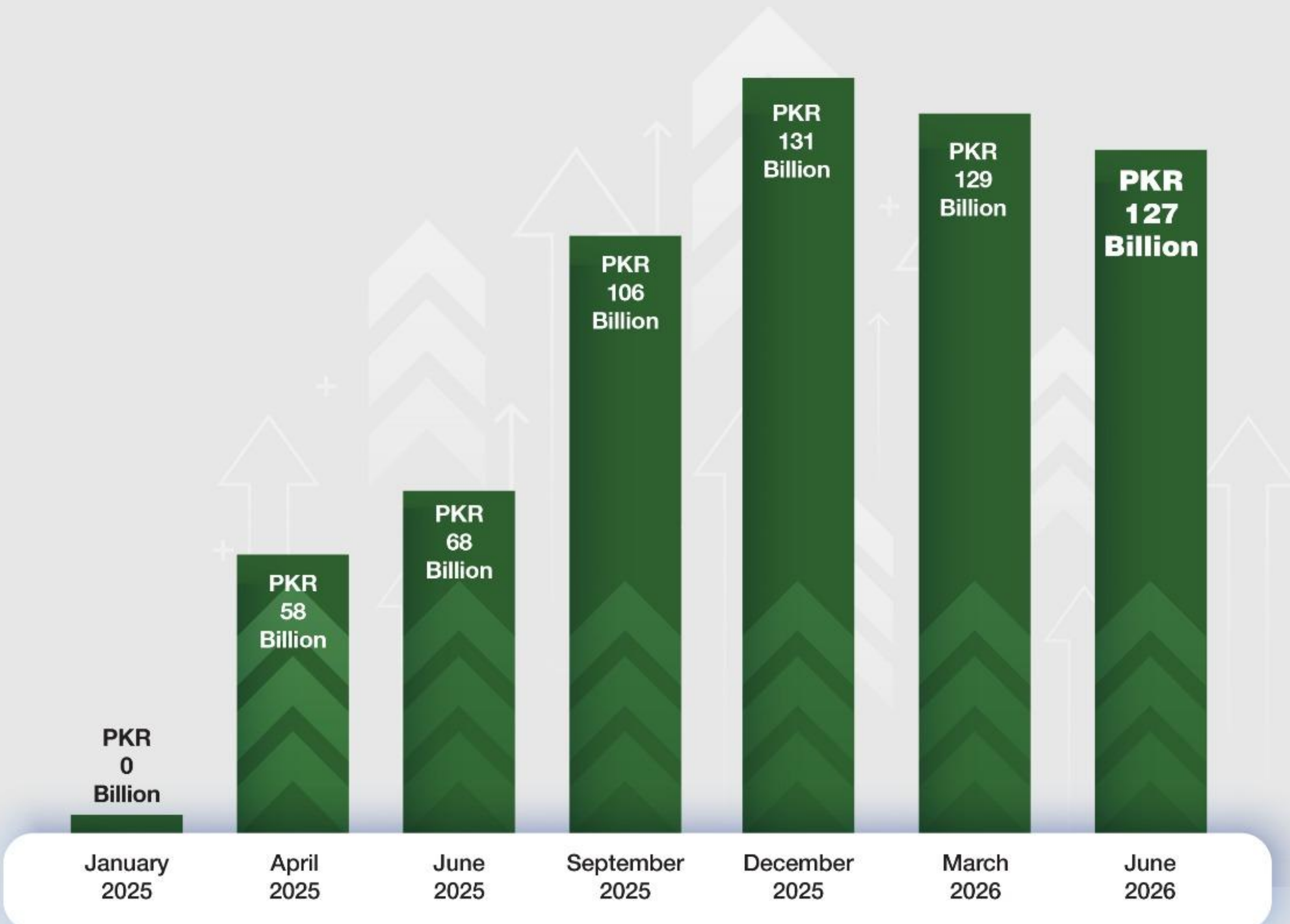
The FASTEST Growing AMC in Pakistan for 2025!



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Risk Disclaimer:
All investments in mutual funds and pension funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Documents to understand the investment policies and risks involved.

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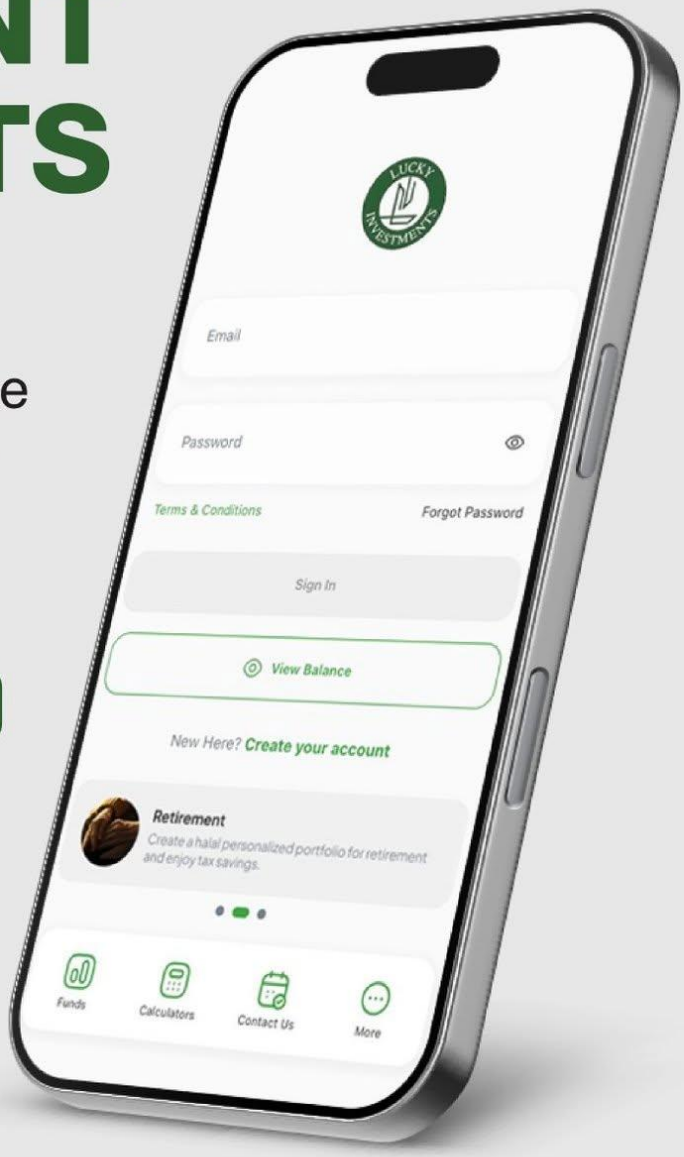
INSTANT ACCESS TO ACCOUNT STATEMENTS

View and download your account statements in real time through the Lucky Funds App and Online Investment Portal



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LUCKY INVESTMENTS LIMITED

RISK PROFILE OF COLLECTIVE INVESTMENT SCHEMES

Name of Shariah Compliant Collective Investment Scheme	Symbol	Category of Shariah Compliant Collective Investment Scheme	Risk Profile	Risk of Principal Erosion	Credit Rating from PACRA
Lucky Islamic Money Market Fund	LIMMF	Shariah Compliant Money Market Scheme	Low	Low	AA+(f)
Lucky Islamic Cash Fund	LICF	Shariah Compliant Money Market Scheme	Low	Low	AA(f)
Lucky Islamic Income Fund	LIIF	Shariah Compliant Income Scheme	Medium	Medium	AA(f)
Lucky Islamic Stock Fund	LISF	Shariah Compliant Equity Scheme	High	High	Not Applicable
Lucky Islamic Energy Fund	LIEF	Shariah Compliant Sector (Equity) Scheme	High	High	Not Applicable
Lucky Islamic Dividend Yield Fund	LIDYF	Shariah Compliant Equity Scheme	High	High	Not Applicable
Lucky Islamic Fixed Term Fund	LIFTF	Shariah Compliant Fixed Rate/ Return Scheme	Low – Medium	Low – Medium	Not yet rated

Disclaimer: This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any Fund. All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependent on factors affecting the capital markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Performance data does not include cost incurred by investor in the form of sales load etc. Please read the Offering Document of the respective Fund(s) to understand the investment policies and risks involved. The products herein above have been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002)

Lucky Investments
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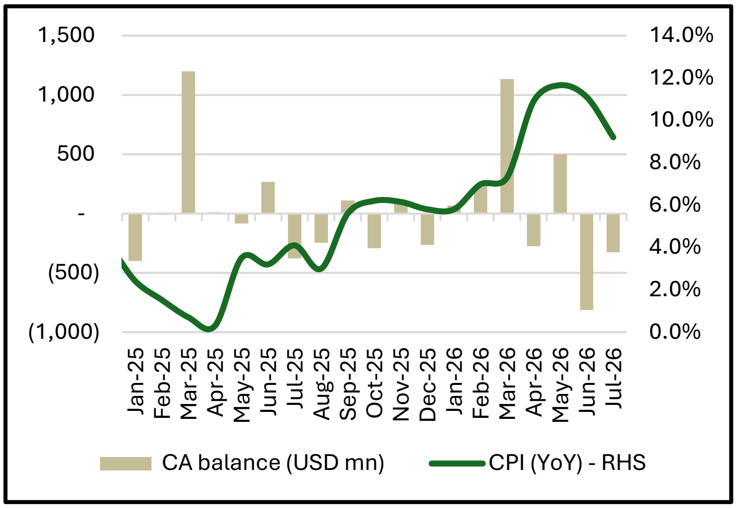
August 2026
Economic Review

Headline inflation in August 2026 was 11.1%, compared with 9.2% in July 2026; the increase was mainly attributable to higher food and fuel prices. Core inflation, however, came in at around 8.68% vs. 8.40% in July.

Pakistan's current account (CA) posted a deficit of USD 328mn in July 2026 against a deficit of USD 814mn in June 2026. Goods trade deficit declined 12% MoM to USD 3.1bn; while remittances increased 4% MoM to USD 3.6bn SBP's Forex reserves were USD 17.1bn as on 28 August 2026, implying a healthy import cover of almost three months. The PKR-USD appreciated by about 0.1% to close the month at 277.47. The SBP bought about USD 7.3bn from the open market during 11MFY26 to shore up its forex reserves. The SBP is guiding GDP growth during FY27 to fall in the range of 3.5-4.5% and the C/A deficit to remain under 1% of GDP.

FBR's tax collection of PKR 1.72 trillion in 2MFY27 (July-Aug 2026) exceeded the target of PKR1.71 trillion by about PKR 12 billion (up 3.3% YoY). This was despite a shortfall in tax collection in July of around PKR 28 billion.

Inflation & CA balance



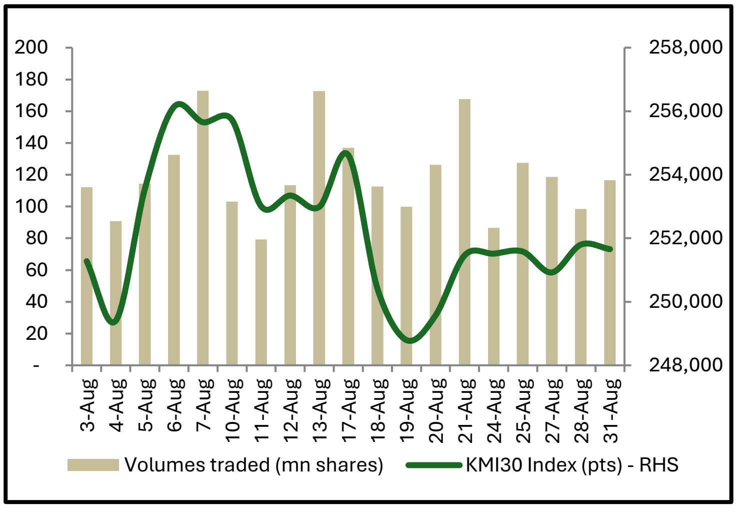
Equity Market Review

The equity market posted a mild rebound in August 2026, after a decline in July 2026. The KSE-100 index showed a positive return of 0.5%, while the KMI-30 index increased by 1.8% in August. The market recovery was majorly driven by the Refinery sector as local refineries are set to sign upgradation agreements in September/October. However, key drag for market performance remained the US and Iran not making progress on a permanent resolution to the conflict.

Key developments during the month included: (i) Saudi Arabia, Turkey and Pakistan inked trilateral defense agreement; (ii) Moody's upgraded Pakistan's sovereign credit rating to B3; (iii) the government of Pakistan commenced the privatization of an efficient power distribution company, FESCO; (iv) the government raised the petroleum dealers' margin on diesel and petrol by PKR 1.34 per liter to PKR 9.98 per liter.

During the month, Individuals, Companies and Mutual funds were among key net buyers, of USD 32mn, USD 20mn and USD 9mn, respectively. Banks and Insurance were major net sellers, of USD 39mn and USD 5mn respectively. Foreign investors were net sellers of USD 20mn.

KMI 30 Index & Market Volumes

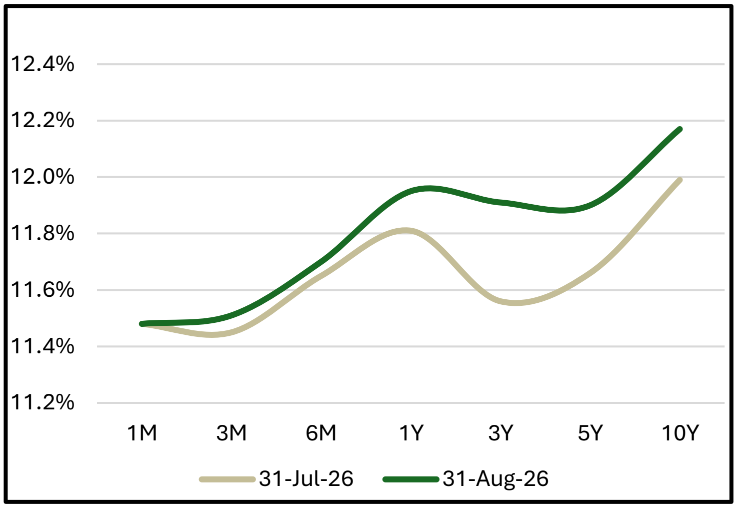


Money Market Review

During August 2026, short-term KIBOR rates (3M, 6M, and 12M) increased by 3–6 bps, closing at 11.73%, 11.81%, and 12.16%, respectively. Similarly, secondary market T-Bill yields increased by 5–14 bps, ending the month at 11.51%, 11.70%, and 11.95% for the 3M, 6M, and 12M tenors, respectively. Longer-tenor PIB yields increased by 18–35 bps, with the 3Y, 5Y, and 10Y PIBs closing at 11.91%, 11.90%, and 12.17%, respectively. In the primary market, the Government conducted two Market Treasury Bill (MTB) auctions, accepting PKR 1.4 trillion against a target of PKR 900 billion, with the majority of the accepted amount concentrated in the 3-month tenor.

On the Islamic finance front, the Government raised PKR 422.99 billion through auctions of 3-month, 6-month, 1-year, 3-year, 5-year, and 10-year floating-rate and fixed-rate Ijarah Sukuk, against total bids of PKR 1,518.69 billion and a target of PKR 400 billion. In the foreign exchange market, the PKR appreciated by PKR 0.33 against the USD in the interbank market, while depreciating by PKR 0.64 in the open market. The PKR closed the month at PKR 277.47/USD in the interbank market and PKR 279.21/USD in the open market.

Yield curve



Lucky Investments
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Lucky Islamic Money Market Fund
Fund Manager Report - August 2026

Investment Objective

The investment objective of the Fund is to generate regular and stable returns by investing primarily in Shariah Compliant Banks and Shariah Compliant windows of conventional Banks and any other Shariah compliant short-term securities and money market instruments.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Money Market Scheme
AMC Rating	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	AA+(f) by PACRA (June 16, 2026)
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	April 9, 2025
Weighted Average Time to Maturity	72 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.33% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/- and subsequently PKR 1,000/-
Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates on savings account of three AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
Pricing Mechanism	Backward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Portfolio Performance	
Portfolio Turnover Ratio (%)	26.20
Portfolio Information Ratio	1.34
Yield to Maturity (%)	11.19
Modified Duration (years)	0.19
Macaulay Duration (years)	0.20

Top Portfolio Holdings	Percentage of Total Assets
Engro Fertilizer Short Term Sukuk 3	4.53%
Lucky Electric Power Company Limited - STS 23	2.28%
Airlink Short Term Sukuk 11	1.81%
PTCL short Term Sukuk 21	1.80%
Pakistan Cables Short Term Sukuk 1	1.57%
Select Technologies Short Term Sukuk 5	1.36%
PTCL Short Term Sukuk 18	1.25%
Digital World Short Term Sukuk 3	1.13%
Digital World Short Term Sukuk 4	1.13%
Ismail Industries Limited STS 7	0.98%

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Placements with Banks, DFIs.	47.58%	35.04%
Cash and Cash Equivalent	19.09%	23.09%
Corporate Sukuk	12.42%	20.31%
GoP Guaranteed Securities	19.95%	20.00%
Other receivables	0.96%	1.56%

The fund has exposure of 10.62% of Net Assets in GoP Issued Security (Listed on PSX) with maturity exceeding 6 months and up to 1 year

Non-Compliance Disclosure	Percentage of Net Assets	Regulatory Limit
Pak Oman Investment Company Limited	24.22%	15.00%
Investment in Corporate Sukuk	20.38%	20.00%

Credit Quality Rating	Percentage of Total Assets
AAA	33.64%
AA+	33.58%
AA	10.91%
A1+	10.64%
A1	9.67%

Fund Net Assets	July 2026	August 2026	MoM%
Net Assets (PKR Mn.) **	57,087	33,034	-42.13%
Net Assets (excluding FoFs) (PKR Mn.)	57,087	33,034	-42.13%
NAV per unit (PKR)	101.3105	102.2069	0.88%
Peer Group Average Return for August 2026			10.21%
5 years Peer Group Average Return for August 2026			9.77%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.54%	0.58%

*This includes 0.13% MTD and 0.14`% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	FY26	FY25*	Since Inception*
LIMMF	10.42%	10.78%	10.32%	10.66%	10.37%	10.25%	10.65%	10.71%
Benchmark	10.01%	10.28%	9.64%	10.19%	9.44%	9.37%	10.40%	9.65%

Monthly Performance	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
LIMMF	9.81%	9.77%	9.98%	9.89%	10.11%	9.62%	9.53%	8.90%	9.82%	9.97%	10.83%	10.81%
Benchmark	9.66%	9.49%	9.37%	9.66%	9.51%	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%

*** Inception date (Performance start date) was April 9, 2025. NAV to NAV return with Dividend reinvested.**

Lucky Investments
Invest with Trust

Lucky Islamic Cash Fund
Fund Manager Report - August 2026

Investment Objective

Lucky Islamic Cash Fund (LICF) investment objective is to generate regular and stable returns by investing primarily in Shariah Compliant Banks and Shariah Compliant windows of conventional Banks and any other Shariah compliant short-term securities and money market instruments in a Shariah Compliant manner.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Money Market Scheme
AMC Rating	AM1 by PACRA (August 7, 2026)
Stability Rating	AA(f) by PACRA (April 07, 2026)
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	January 16, 2026
Weighted Average Time to Maturity	34 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual Rate of Management Fee	0.10% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates on savings account of three AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
Pricing Mechanism	Backward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu) 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Portfolio Performance	
Portfolio Turnover Ratio (%)	4.83
Portfolio Information Ratio	3.00
Yield to Maturity (%)	11.30
Modified Duration (years)	0.09
Macaulay Duration (years)	0.09

Top Portfolio Holdings	Percentage of Total Assets
Select Technologies Short Term Sukuk 5	2.53%
Ismail Industries Limited STS 7	1.83%
Airlink Short Term Sukuk 13	1.46%
PTCL Short Term Sukuk 19	1.41%
Digital World Short Term Sukuk 3	1.41%
Citi Pharma Short Term Sukuk 4	1.27%
Roomi Poultry Short Term Sukuk	0.34%

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Cash and Cash Equivalent	59.97%	47.51%
Placements with Banks, DFIs	31.97%	41.48%
Corporate Sukuk	7.62%	10.24%
Other receivables	0.44%	0.77%

Credit Quality Rating	Percentage of Total Assets
AAA	72.27%
AA+	9.88%
AA	6.84%
A1+	1.41%
A1	8.84%

Fund Net Assets	July 2026	August 2026	MoM%
Net Assets (PKR Mn.) **	18,294	17,747	-2.99%
Net Assets (excluding FoFs) (PKR Mn.)	18,294	17,747	-2.99%
NAV per unit (PKR)	100.9604	101.9125	0.94%
Peer Group Average Return for August 2026			10.21%
5 years Peer Group Average Return for August 2026			9.77%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.27%	0.34%

*This includes 0.10% MTD and 0.11% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	FY26*	Since Inception*
LICF	11.10%	11.06%	10.61%	11.08%	-	-	10.04%	10.36%
Benchmark	10.01%	10.28%	9.64%	10.19%	-	-	9.11%	9.38%

Monthly Performance	Sep-25	Oct-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
LICF	-	-	8.67%	9.51%	9.51%	9.50%	10.67%	10.89%	10.95%
Benchmark	-	-	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%

*** Inception date (Performance start date) was January 16, 2026. NAV to NAV return with Dividend reinvested.**

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.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Islamic Income Fund
Fund Manager Report - August 2026

Investment Objective

The Objective of the Fund is to generate long-term, and risk adjusted returns by investing in Shariah Compliant securities and Shariah Compliant debt instruments in accordance with Shariah Compliant Islamic Income Category.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Income Scheme
AMC Rating	AM1 by PACRA (August 7, 2026)
Stability Rating	AA(f) by PACRA (June 16, 2026)
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Medium / Principal at Medium Risk
Launch Date	April 25, 2025
Weighted Average Time to Maturity	110 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.38% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
Benchmark	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.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu) 9:00 AM to 4:00 PM (Fri)

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Portfolio Performance	
Portfolio Turnover Ratio (%)	16.69
Portfolio Information Ratio	1.25
Yield to Maturity (%)	10.43
Modified Duration (years)	0.29
Macaulay Duration (years)	0.30

Top Portfolio Holdings	Percentage of Total Assets
Lucky Electric Power Company Limited - STS 23	6.23%
PTCL Short Term Sukuk 18	3.40%
Airlink Short Term Sukuk 11	3.27%
Airlink Short Term Sukuk 10	2.37%
PTCL Short Term Sukuk 19	2.06%
Pakistan Cables Short Term Sukuk 1	1.48%
Select Technologies Short Term Sukuk 6	1.24%
Airlink Short Term Sukuk 13	1.15%
Select Technologies Short Term Sukuk 5	0.82%
Gas & Oil Pakistan Limited Long Term Sukuk	0.77%

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Cash & Cash Equivalents	21.76%	48.93%
Corporate Sukuk	21.64%	23.43%
Placements with Banks, DFIs, NBFCs & Modarabas	39.94%	15.61%
GoP Guaranteed Securities	14.77%	10.43%
Other Receivables	1.89%	1.60%

Credit Quality Rating	Percentage of Total Assets
AAA	46.60%
AA+	21.03%
AA	8.06%
A1+	0.05%
A1	11.70%

Fund Net Assets	July 2026	August 2026	MoM%
Net Assets (Rs. Mn)**	13,472	12,118	-10.05%
Net Assets (excluding FoFs) (Rs. Mn)	13,472	12,118	-10.05%
NAV per unit (Rs.)	101.1707	102.0540	0.87%
Peer Group Average Return for August 2026			10.25%
5 years Peer Group Average Return for August 2026			9.66%

** This includes Rs. 0 invested by Fund of Funds

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.63%	0.69%

*This includes 0.14% MTD and 0.14% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	FY26	FY25*	Since Inception*
LIIF	10.28%	10.51%	10.02%	10.39%	10.39%	10.38%	10.59%	10.72%
Benchmark	9.45%	9.65%	9.51%	9.39%	9.38%	9.43%	10.69%	9.65%

Monthly Performance	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
LIIF	10.22%	10.17%	10.14%	10.11%	10.58%	9.91%	9.38%	8.00%	9.55%	10.02%	10.57%	10.41%
Benchmark	9.29%	9.19%	9.14%	9.36%	9.30%	9.21%	9.37%	9.24%	9.69%	9.74%	9.60%	9.32%

*** Inception date (Performance start date) was April 25, 2025. NAV to NAV return with Dividend reinvested.**

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Lucky Investments
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Lucky Islamic Stock Fund
Fund Manager Report - August 2026

Investment Objective

The objective of the Fund is to provide long-term capital growth through an actively managed portfolio of Shariah Compliant listed equity securities with prudent and professional management.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Equity Scheme
Asset Manager Rating	AM1 by PACRA (August 7, 2026)
Stability Rating	Not applicable
Unit Type	Growth
Risk Profile/ Risk of principal erosion	High / Principal at High Risk
Launch Date	April 25, 2025
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual rate of Management Fee	3.00% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR. 1,000/-
Benchmark	KMI 30 Index
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Top Ten Equity Holdings	Percentage of Total Assets
Fauji Fertilizer Company Limited	10.86%
Meezan Bank Limited	10.01%
Oil & Gas Development Company Limited	9.55%
Lucky Cement Limited	7.72%
Pakistan Petroleum Limited	7.59%
The Hub Power Company Limited	6.63%
Engro Holdings Limited	6.03%
Mari Energies Limited	5.92%
Systems Limited	3.71%
Pakistan State Oil Company Limited	3.55%

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Equities	99.10%	98.18%
Cash	0.88%	1.79%
Preliminary Expenses & Flotation Cost	0.02%	0.02%
Other Receivables	0.00%	0.01%

Non-Compliance Disclosure

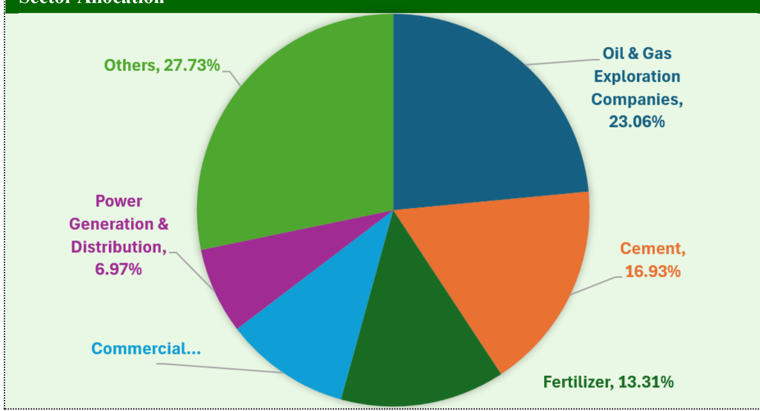
Non-Compliance Type	Name	Percentage of Net Assets
Non-Shariah Investment	National Foods Limited	0.29%

Portfolio Performance	
Portfolio Turnover Ratio (%)	173.92
Portfolio Information Ratio	0.17
Beta (β)	0.94
Standard Deviation	6.53

Total Expense Ratio	MTD	YTD
Expense Ratio*	3.88%	4.03

*This includes 0.59% MTD and 0.61% YTD representing Government Levy, SECP Fee and Sales tax (Annualized). Selling and Marketing Expenses are 0%.

Sector Allocation



Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Fund Net Assets	July 2026	August 2026	MoM%
Net Assets (Rs. Mn) **	14,961	15,009	0.32%
Net Assets (excluding FoFs) (Rs. Mn)	14,961	15,009	0.32%
NAV per unit (Rs.)	132.1811	134.8183	2.00%
Peer Group Average Return for August 2026			1.42%
5 years Peer Group Average Return for August 2026			1.81%

*** This includes Rs. 0 investment by Fund of Funds*

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD	1Yr	FY26	FY25*	Since Inception*
LISF	2.00%	2.23%	13.08%	-2.91%	15.82%	32.41%	7.36%	38.01%
Benchmark	1.80%	2.81%	14.38%	-2.20%	18.50%	39.18%	6.42%	44.85%

Monthly Performance	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
LISF	6.82%	14.85%	-5.36%	3.98%	3.60%	4.23%	-10.02%	-9.19%	8.44%	7.22%	2.90%	-4.81%
Benchmark	7.85%	15.96%	-5.51%	2.84%	3.85%	5.03%	-9.85%	-8.18%	8.34%	7.01%	2.73%	-3.94%

*** Inception date (Performance start date) was April 25, 2025. NAV to NAV return with Dividend reinvested.**

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.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Islamic Energy Fund
Fund Manager Report - August 2026

Investment Objective

The Investment objective of the Lucky Islamic Energy Fund is to seek long-term capital growth through investments in Shariah-compliant listed equity securities, primarily from the Energy sector.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Sector (Equity) Scheme
Asset Manager Rating	AM1 by PACRA (August 7, 2026)
Stability Rating	Not applicable
Unit Type	Growth
Risk Profile/ Risk of principal erosion	High / Principal at High Risk
Launch Date	January 01, 2026
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual rate of Management Fee	3.00% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
Benchmark	KMI 30 Index
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Portfolio Performance	
Portfolio Turnover Ratio (%)	245.29
Portfolio Information Ratio	2.20
Beta (β)	1.14
Standard Deviation	8.51

Total Expense Ratio	MTD	YTD
Expense Ratio*	5.37%	4.98%

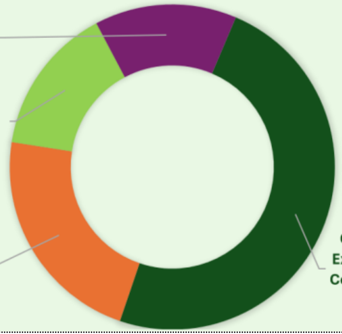
*This includes 0.78% MTD and 0.72% YTD representing Government Levy, SECP Fee and Sales tax (Annualized). Selling and Marketing Expenses are 0%.

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Top Ten Equity Holdings	Percentage of Total Assets
Oil & Gas Development Company Limited	19.09%
Pakistan Petroleum Limited	18.89%
Attock Refinery Limited	12.30%
The Hub Power Company Limited	11.57%
Mari Energies Limited	8.98%
Pakistan State Oil Company Limited	8.59%
Pakistan Refinery Limited	7.37%
Sui Northern Gas Pipelines Limited	5.31%
K-Electric Limited	2.01%
Cnergyico PK Limited	1.63%

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Equities	98.94%	96.16%
Cash	0.95%	3.76%
Preliminary Expense and Flotation Cost	0.07%	0.06%
Other Receivables	0.04%	0.02%

Sector Allocation



Fund Net Assets	July 2026	August 2026	MoM%
Net Assets (Rs. Mn) **	2,698	2,778	2.97%
Net Assets (excluding FoFs) (Rs. Mn)	2,698	2,778	2.97%
NAV per unit (Rs.)	94.9451	103.6914	9.20%
Peer Group Average Return for August 2026			10.44%
5 years Peer Group Average Return for August 2026			1.06%

*** This includes Rs. 0 invested by Fund of Funds*

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD	1Yr	FY26*	Since Inception*
LIEF	9.20%	7.54%	21.48%	4.22%	-	-0.51%	3.69%
Benchmark	1.80%	2.81%	14.38%	-2.20%	-	2.65%	0.39%

Monthly Performance – Cumulative Return	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jan-26	Jul-26
LIEF	5.58%	-13.79%	-6.96%	10.09%	5.88%	0.80%	5.58%	-4.56%
Benchmark	5.03%	-9.85%	-8.18%	8.34%	7.01%	2.73%	5.03%	-3.94%

*** Inception date (Performance start date) was Jan 01, 2026. NAV to NAV return with Dividend reinvested.**

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.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Islamic Dividend Yield Fund
Fund Manager Report - August 2026

Investment Objective

Lucky Islamic Dividend Yield Fund seeks to provide competitive returns to investors through investments in dividend yielding shariah compliant listed equity securities, with the objective of generating consistent dividend income and potential capital appreciation over the medium to long term.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Equity Scheme
Asset Manager Rating	AM1 by PACRA (August 7, 2026)
Stability Rating	Not applicable
Unit Type	Growth
Risk Profile/ Risk of principal erosion	High / Principal at High Risk
Launch Date	July 01, 2026
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual rate of Management Fee	1.40% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
Benchmark	KMI 30 Index
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	-0.41
Beta (β)	1.25
Standard Deviation	5.08

Total Expense Ratio	MTD	YTD
Expense Ratio*	3.80%	4.20%

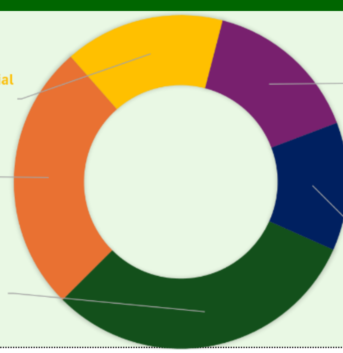
*This includes 0.37% MTD and 0.47% YTD representing Government Levy, SECP Fee and Sales tax (Annualized). Selling and Marketing Expenses are 0%.

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Top Ten Equity Holdings	Percentage of Total Assets
Oil & Gas Development Company Limited	14.77%
Fauji Fertilizer Company Limited	14.59%
Meezan Bank Limited	14.10%
The Hub Power Company Limited	13.82%
Pakistan Petroleum Limited	13.28%
Engro Fertilizers Limited	9.06%
Pakistan State Oil Company Limited	5.75%
Sui Northern Gas Pipelines Limited	5.54%

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Equities	86.07%	90.93%
Cash	13.22%	8.42%
Preliminary Expense and Flotation Cost	0.57%	0.55%
Other Receivables	0.14%	0.10%

Sector Allocation



Fund Net Assets	July 2026	August 2026	MoM%
Net Assets (Rs. Mn) **	152	156	2.63%
Net Assets (excluding FoFs) (Rs. Mn)	152	156	2.63%
NAV per unit (Rs.)	94.1939	95.4920	1.38%
Peer Group Average Return for August 2026			1.42%
5 years Peer Group Average Return for August 2026			1.81%

*** This includes Rs. 0 invested by Fund of Funds*

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD*	1Yr	3Yr	Since Inception*
LIDYF	1.38%	-	-	-4.51%	-	-	-4.51%
Benchmark	1.80%	-		-3.44%	-	-	-3.44%

Monthly Performance – Cumulative Return	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
LIDYF	-	-	-	-	-	-	-	-5.81%
Benchmark	-	-	-	-	-	-	-	-3.94%

*** Inception date (Performance start date) was July 01, 2026. NAV to NAV return with Dividend reinvested.**

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.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Islamic Fixed Term Fund Plan 22
Managed under Lucky Islamic Fixed Term Fund
Fund Manager Report - August 2026

Investment Objective

The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Fixed Rate / Return
AMC Rating	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	June 19, 2026
IPO / Subscription period	19th June 2026/ 22nd June 2026 to 21 August 2026
Weighted Average Time to Maturity	11 day
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.00% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net losses incurred due to early redemption and shall be made part of fund property.
Minimum Subscription	PKR 100,000/
Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Asset Allocation	Percentage of Total Assets	
	July 2026	August 2026
Placements with Banks & DFIs	0.00%	99.32%
Other Receivables	21.20%	0.66%
Cash & Cash Equivalents	78.80%	0.02%

Fund Net Assets	July 2026	August 2026	MoM
Net Assets (Rs. Mn) **	30	14,015	46617%
Net Assets (excluding FoFs) (Rs. Mn)	30	14,015	46617%
NAV per unit (Rs.)	100.5640	100.6773	0.11%

*** This includes Rs. 0 invested by Fund of Funds*

Credit Quality Rating	Percentage of Total Assets
AAA	99.32%
AA+	0.02%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.15%	0.16%

*This includes 0.08% MTD and 0.08% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	0.05
Yield to Maturity (%)	11.40
Modified Duration (years)	0.03
Macaulay Duration (years)	0.03

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Expected Return: 11.00% - 12.00%

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	FY26	Since inception
LIFTFP 22	10.55%	-	-	7.78%	-	11.73%	7.78%
Benchmark	10.42%	-	-	10.42%	-	10.42%	10.42%

*** Inception date (Performance start date) was Jun 19, 2026**

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.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Investments
Invest with Trust

Lucky Islamic Fixed Term Fund Plan 24
Managed under Lucky Islamic Fixed Term Fund
Fund Manager Report - August 2026

Investment Objective

The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Fixed Rate / Return
AMC Rating	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	August 04, 2026
IPO / Subscription period	4 August 2026/ 5 August 2026 to 20 August, 2026
Weighted Average Time to Maturity	59 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.21% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net losses incurred due to early redemption and shall be made part of fund property.
Minimum Subscription	PKR 100,000/
Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Asset Allocation	Percentage of Total Assets
GoP Guaranteed Securities	99.77%
Cash & Cash Equivalents	0.19%
Other Receivables	0.04%

Fund Net Assets	August 2026
Net Assets (Rs. Mn) **	1,530
Net Assets (excluding FoFs) (Rs. Mn)	1,530
NAV per unit (Rs.)	100.8089
*** This includes Rs. 0 invested by Fund of Funds*	

Credit Quality Rating	Percentage of Total Assets
AAA	99.77%
AA+	0.04%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.44%	0.43%
*This includes 0.11% MTD and 0.10% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.		

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	-
Yield to Maturity (%)	11.42
Modified Duration (years)	0.05
Macaulay Duration (years)	0.16

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Expected Return: 10.75% to 11.15%

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP 24	11.36%	-	-	11.36%	-	-	11.36%
Benchmark	10.52%	-	-	10.52%	-	-	10.52%

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.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Investments
Invest with Trust

Lucky Islamic Fixed Term Fund Plan 25
Managed under Lucky Islamic Fixed Term Fund
Fund Manager Report - August 2026

Investment Objective

The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Fixed Rate / Return
AMC Rating	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	August 24, 2026
IPO / Subscription period	24th August 2026/ 25th August 2026 to 4th September 2026
Weighted Average Time to Maturity	25 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.10% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net losses incurred due to early redemption and shall be made part of fund property.
Minimum Subscription	PKR 100,000/
Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	99.75%
Other Receivables	0.23%
Cash & Cash Equivalents	0.02%

Fund Net Assets	August 2026
Net Assets (Rs. Mn) **	11,838
Net Assets (excluding FoFs) (Rs. Mn)	11,838
NAV per unit (Rs.)	100.2190

*** This includes Rs. 0 invested by Fund of Funds*

Credit Quality Rating	Percentage of Total Assets
AA+	99.77%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.23%	0.22%

*This includes 0.08% MTD and 0.08% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	-
Yield to Maturity (%)	11.65
Modified Duration (years)	0.07
Macaulay Duration (years)	0.07

Expected Return: 11.00% to 11.40%

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP 25	13.32%	-	-	13.32%	-	-	13.32%
Benchmark	11.30%	-	-	11.30%	-	-	11.30%

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.

Disclaimer: This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any Fund. All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependent on factors affecting the capital markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Performance data does not include cost incurred by investor in the form of sales load etc. Please read the Offering Document to understand the investment policies and risks involved.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Islamic Pension Fund
Fund Manager Report - August 2026

Investment Objective

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

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Voluntary Pension Scheme
Pension Fund Manager Rating	AM1 by PACRA (August 7, 2026)
Risk Profile/ Risk of principal erosion	Lower to High (As per Allocation Scheme)
Launch Date	November 10, 2025
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual rate of Management Fee	Equity Sub Fund – 1.50% Debt Sub Fund –0.10% Money Market Sub Fund –0.10% Gold Sub Fund – 1.50%
Front End Load	Up to 3.00% on all contributions
Back End Load	NIL
Contingent Load	NIL
Minimum Contribution Amount	Rs. 1,000/-
Benchmark	**Equity Sub Fund** – KMI-30 Index. **Debt Sub Fund** – 75% Twelve (12) months PKISRV +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP. **Money Market Sub Fund** – 90% Three (3) months PKISRV rates +10% three (3) months average of the highest rate on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP. **Gold Sub Fund** – Combination of 70% of relevant commodity's future contract at PMEX and 30% average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic window of Conventional Banks as selected by MUFAP.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

NAV Per Unit	July 2026	August 2026	MoM
LIPF – ESF	107.6663	110.3865	2.53%
LIPF – DSF	107.2358	108.1337	0.84%
LIPF – MMSF	107.1947	108.0905	0.84%
LIPF – GSF*	99.6178	105.2994	5.70%

* Price Adjustment Charge (PAC) of 1% shall be added to NAV to determine Offer Price, and 1% shall be deducted from NAV to determine Redemption Price

Top Holding – LIPF Equity Sub Fund	Percentage of Total Assets
Fauji Fertilizer Company Limited	11.00%
Oil & Gas Development Company Limited	9.84%
Meezan Bank Limited	9.26%
Pakistan Petroleum Limited	7.58%
Lucky Cement Limited	7.23%
The Hub Power Company Limited	6.33%
Engro Holdings Limited	6.00%
Mari Energies Limited	5.83%
Pakistan State Oil Company Limited	3.64%
Systems Limited	3.07%

Sector Allocation – LIPF Equity Sub Fund	Percentage of Total Assets
Oil & Gas Exploration Companies	23.25%
Cement	16.63%
Fertilizer	12.79%
Commercial Banks	9.26%
Power Generation & Distribution	6.50%
Others	29.97%

Asset Allocation - LIPF Equity Sub Fund	Percentage of Total Assets
Equities	98.41%
Cash	1.43%
Other Receivables	0.16%
Preliminary Expense and Flotation Cost	0.00%

Asset Allocation - Debt Sub Fund	Percentage of Total Assets
GoP Guaranteed Securities	36.24%
Cash and Cash Equivalent	30.95%
Placements with Banks, DFIs.	16.30%
Corporate Sukuk	15.54%
Other receivables	0.97%

Asset Allocation - Money Market Sub Fund	Percentage of Total Assets
GoP Guaranteed Securities	53.68%
Cash and Cash Equivalent	34.94%
Corporate Sukuk	9.46%
Other receivables	1.92%

Asset Allocation - Gold Sub Fund	Percentage of Total Assets
Gold	74.09%
Cash*	20.05%
Other Receivables	5.86%

*This includes 4.63% of cash margin at PMEX

Non-Compliance Disclosure -

Non-Compliance Type	Name	Percentage of Net Assets
Non-Shariah Investment	National Foods Limited	0.01%

Please be advised that the Front-End Load up to 3.00% may be charged on the investment at the discretion of the Management Company.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Investments
Invest with Trust

Lucky Islamic Pension Fund
Fund Manager Report - August 2026

Investment Objective

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

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Voluntary Pension Scheme
Pension Fund Manager Rating	AM1 by PACRA (August 7, 2026)
Risk Profile/ Risk of principal erosion	Lower to High (As per Allocation Scheme)
Launch Date	November 10, 2025
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual rate of Management Fee	Equity Sub Fund – 1.50% Debt Sub Fund –0.10% Money Market Sub Fund –0.10% Gold Sub Fund – 1.50%
Front End Load	Up to 3.00% on all contributions
Back End Load	NIL
Contingent Load	NIL
Minimum Contribution Amount	Rs. 1,000/-
Benchmark	**Equity Sub Fund** – KMI-30 Index. **Debt Sub Fund** – 75% Twelves (12) months PKISRV +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP. **Money Market Sub Fund** - 90% Three (3) months PKISRV rates +10% three (3) months average of the highest rate on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP. **Gold Sub Fund** – Combination of 70% of relevant commodity's future contract at PMEX and 30% average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic window of Conventional Banks as selected by MUFAP.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Fund Net Assets (PKR mn)	July 2026	August 2026	MoM
LIPF – ESF	1,214	1,250	2.97%
LIPF – DSF	128	129	0.78%
LIPF – MMSF	104	106	1.92%
LIPF – GSF	89	94	5.62%
Total	**1,535**	**1,579**	**2.87%**

Peer Group	August 2026
LIPF – ESF	1.52%
LIPF – DSF	10.22%
LIPF – MMSF	10.14%

Credit Quality Rating	LIPF – DSF	LIPF – MMSF
AAA	67.19%	88.62%
AA+	3.88%	-
AA	17.86%	-
A1	10.09%	9.46%

Total Expense Ratio	LIPF – ESF	LIPF – DSF	LIPF – MMSF	LIPF – GSF
MTD	2.17%	0.73%	0.81%	2.68%
YTD	2.44%	0.89%	1.07%	2.74%
Gov Levi – MTD	0.32%	0.07%	0.07%	0.06%
Gov Levi – YTD	0.34%	0.08%	0.08%	0.06%

Portfolio Performance	LIPF – ESF	LIPF – DSF	LIPF – MMSF	LIPF – GSF
Portfolio Turnover Ratio (%)	56.07	0.00	0.00	0.63
Portfolio Information Ratio	0.70	0.11	-0.14	0.04
Yield to Maturity (%)	-	11.51	11.22	-
Modified Duration (years)	-	0.49	0.33	-
Macaulay Duration (years)	-	0.52	0.35	-
WATM (days)	-	188	127	-
Beta (β)	1.05	-	-	1.12
Standard Deviation	5.92	-	-	5.54

Performance	1M	90 Days	180 Days	FYTD	1Yr	3Yr	5Yr	7Yr	FY26*	Since Inception*
LIPF – ESF	**2.53%**	**4.37%**	**16.30%**	**-1.39%**	**-**	**-**	**-**	**-**	**11.95%**	**10.39%**
Benchmark	1.80%	2.81%	14.38%	-2.20%	-	-	-	-	10.22%	7.79%
LIPF – DSF	**9.86%**	**10.53%**	**9.94%**	**10.67%**	**-**	**-**	**-**	**-**	**9.77%**	**10.10%**
Benchmark	9.73%	9.70%	9.68%	9.71%	-	-	-	-	9.80%	9.79%
LIPF – MMSF	**9.84%**	**10.05%**	**10.01%**	**10.31%**	**-**	**-**	**-**	**-**	**9.80%**	**10.04%**
Benchmark	10.01%	10.28%	9.64%	10.19%	-	-	-	-	9.23%	9.42%
LIPF – GSF	**5.70%**	**-0.21%**	**-8.27%**	**4.36%**	**-**	**-**	**-**	**-**	**0.90%**	**5.45%**
Benchmark	5.66%	0.58%	-5.68%	4.64%	-	-	-	-	1.97%	6.70%

*** Inception date (Performance start date) was November 10, 2025.**

Please be advised that the Front-End Load up to 3.00% may be charged on the investment at the discretion of the Management Company.

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Lucky Islamic Punjab Pension Fund
Fund Manager Report - August 2026

Investment Objective

The Investment objective of Lucky Islamic Punjab Pension Fund is to provide a secure source of savings and regular income after retirement to the Employee(s).

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Voluntary Pension Scheme
AMC Rating	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Risk Profile / Risk of principal erosion	Lower to High (As per Allocation Scheme)
Launch Date	December 22, 2025
Weighted Average Time to Maturity	1 day
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual Rate of Management Fee	0% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL.
Minimum Subscription	No Limit
Benchmark	**Money Market Sub Fund** - 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 window of conventional banks as selected by MUFAP
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Asset Allocation	Percentage of Total Assets
Cash & Cash Equivalents	93.27%
Other Receivables	6.73%

Fund Net Assets	July 2026	August 2026	MoM
Net Assets (Rs. Mn) **	0.53	0.53	0.00%
Net Assets (excluding FoFs) (Rs. Mn)	0.53	0.53	0.00%
NAV per unit (Rs.)	105.7663	106.7395	0.92%
*** This includes Rs. 0 invested by Fund of Funds*			

Credit Quality Rating	Percentage of Total Assets
AA+	93.27%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.21%	0.46%
*This includes 0.06% MTD and 0.10% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.		

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	0.85
Yield to Maturity (%)	11.05
Modified Duration (years)	0.00
Macaulay Duration (years)	0.00

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	FY26*	Since inception*
LIPPF – Money Market Sub Fund	10.83%	10.30%	10.03%	10.39%	-	9.39%	9.76%
Benchmark	10.01%	10.28%	9.64%	10.19%	-	9.17%	9.40%

Monthly Performance – Annualized Return	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26
LIPPF – Money Market Sub Fund	7.99%	10.42%	9.06%	9.07%	9.34%	9.86%	9.94%	9.86%
Benchmark	9.51%	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%

*** Inception date (Performance start date) was December 22, 2025.**

The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

Investment Plan Summary - August 2026

(Amounts are in PKR)

Fund Name	Risk Profile of CIS	Plan	Date of launch /IPO	Risk Profile of Plan	Net Assets	Active	Matured	Maturity Date	Year to date details of expenses charged				
									Audit Fee	Shariah Advisor fee	Rating Fee	Formation cost	Other fixed cost
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 22	19-Jun-26	Principal at low risk	14,015,366,528.17	Active	-	23-Sep-26	-	51,352.00	-	30,000.00	1,338,989.38
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 24	4-Aug-26	Principal at low risk	1,529,542,524.74	Active	-	29-Oct-26	9,285.64	-	-	30,966.00	452,025
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 25	24-Aug-26	Principal at low risk	11,837,683,188.23	Active	-	25-Sep-26	-	-	-	20,694.84	499,700

Fund Name	Fund Category	Cumulative Net Assets	Total Number of Investment Plans (Active & Matured)	Number of Active Plans	Number of Matured Plans
Lucky Islamic Fixed Term Fund	Fixed Term	13,397,256,533.63	25	3	22

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.

The products herein above have been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).

For information regarding **LUCKY INVESTMENTS LIMITED** and our products, please contact us:

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Follow us:

Our Shariah Advisor is Mufti Muhammad Hassaan Kaleem whose registration reference number is (SECP/IFD/SA/002)