



JS Islamic Sarmaya Mehfooz Fund

JSISMF Plan 1 - 2025

April 2026

MUFAP Recommended Format

Investment philosophy

The object of JS Islamic Sarmaya Mehfooz Fund (Plan 1) is to provide investors with the opportunity to earn competitive, Shariah-compliant returns while ensuring capital protection subject to completion of the entire investment tenure of the relevant investment plan.

Key information

| | |
|-------------------------------------|--|
| Fund type | Open end |
| Category | Shariah Compliant Capital Protected Scheme |
| Fund launch date | 25 July, 2025 |
| Maturity date | 24 March, 2027 |
| Net Assets (PKR mn) | 1,695.18 |
| Net Assets Excl. JSIL FoFs (PKR mn) | 1,695.18 |
| NAV (PKR) | 95.07 |
| Benchmark | A combination to be used comprising a weighted mix of the PKISRV for the period corresponding to the maturity of the Plan and KMI-30 Index with allocations based on specified investment proportions of the Plan. |
| Management fee | Upto 1.00% p.a (Actual: 0.79% p.a) |
| Total Expense Ratio (MTD) | 1.65% (Including 0.02% Government levy & SECP fee) |
| Total Expense Ratio (YTD) | 1.69% (Including 0.26% Government levy & SECP fee) |
| Front-end Load | Upto 3.00% |
| Back-end Load | NIL |
| Contingent Load | Upto 4.00% |
| Pricing mechanism | Forward |
| Trustee | Digital Custodian Company Ltd. |
| Dealing Days & Cut-off time | (Monday to Friday) 3:00 p.m. |
| Auditor | A. F. Ferguson & Co. |
| Shariah advisor | M/s. Al Hilal Shariah Advisors (Pvt) Limited |
| Risk profile | Medium |
| Listing | PSX |
| Leverage | NIL |
| Management Quality Rating | AM1 by PACRA (5-Nov-25) |

Investment Committee Members

| | |
|------------------------------------|--------------------------|
| Ms. Iffat Zehra Mankani | Ms. Samina Faisal |
| Mr. Khawar Iqbal | Mr. Safdar Raza |
| Mr. Syed Hussain Haider, CFA, CIPM | Mr. Yasin Muhammad Hanif |

Disclaimer: Capital protection only applies to unit holders who hold their investments until maturity date.

Statistical analysis

| | Fund | Fund | BM |
|----------------------------------|--------|--------------------|-------|
| Monthly Portfolio Turnover Ratio | 0.5% | Modified Duration | 4.03 |
| Information Ratio | 0.14 | WAM (Yr) | 4.26 |
| Standard Deviation | 9.3% | Largest Month Gain | 2.8% |
| Beta | 1.1 | Largest Month Loss | -5.6% |
| Yield to Maturity (YTM) | 11.04% | % Positive Months | 70.0% |
| Macaulay's Duration | 4.26 | | |

Disclosure

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.

For Dispute resolution/ Complaints handling

JSIL Complaint Management/ Dispute Resolution Services: <http://jsil.com/investor-relation/>
SECP Service Desk Management System: <https://sdms.secp.gov.pk/>

Performance (%)

| | Since Launch |
|-----------|--------------|
| Fund | 1.68 |
| Benchmark | 10.27 |

NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

| | Apr-26 | Mar-26 |
|-----------------------------|--------|--------|
| Cash | 3.99 | 13.42 |
| Equity | 15.61 | 5.92 |
| GoP Ijara Sukuk | 75.64 | 76.66 |
| Other including receivables | 4.76 | 4.00 |
| Total | 100.00 | 100.00 |

Amount invested by fund of funds is PKR. 0 mn

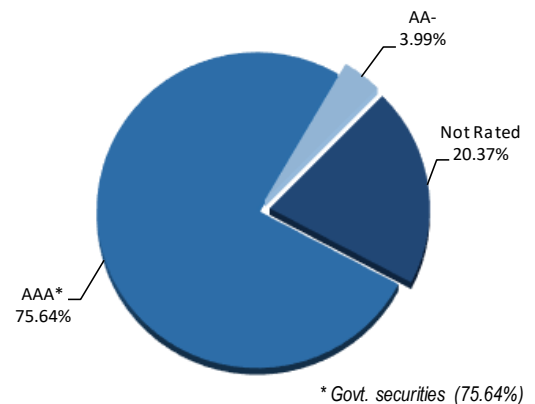
Sector Allocation - Equity (%age of total assets)

| | Apr-26 | Mar-26 |
|--|--------|--------|
| Oil & Gas Exploration Companies | 3.43 | 0.00 |
| Commercial Banks | 1.94 | 0.39 |
| Fertilizer | 1.90 | 0.94 |
| Inv. Banks / Inv. Cos. / Securities Cos. | 1.84 | 0.92 |
| Power Generation & Distribution | 1.77 | 0.00 |
| Others | 4.74 | 3.67 |
| Total | 15.61 | 5.92 |

Top holding - Equity (%age of total assets)

| | |
|--------------------------------|------|
| Fauji Fertilizer Co. Ltd. | 1.90 |
| Engro Holdings Ltd. | 1.84 |
| Oil & Gas Development Co. Ltd. | 1.77 |
| The Hub Power Co. Ltd. | 1.77 |
| Pakistan Petroleum Ltd. | 1.66 |
| Hi-Tech Lubricants Ltd. | 1.51 |
| Lucky Cement Ltd. | 1.22 |
| Faysal Bank Ltd. | 1.18 |
| Ghani Global Holdings Ltd. | 0.81 |
| Meezan Bank Ltd. | 0.76 |

Asset quality (%age of total assets)





JS Islamic Sarmaya Mehfooz Fund

JSISMF Plan 2 - 2020

April 2026

MUFAP Recommended Format

Investment philosophy

The object of JS Islamic Sarmaya Mehfooz Fund (Plan 2 2020) is to provide investors with the opportunity to earn competitive, Shariah-compliant returns while ensuring capital protection subject to completion of the entire investment tenure of the relevant investment plan.

Key information

| | |
|-------------------------------------|--|
| Fund type | Open end |
| Category | Shariah Compliant Capital Protected Scheme |
| Fund launch date | 12 December, 2025 |
| Maturity date | 11 August, 2027 |
| Net Assets (PKR mn) | 314.77 |
| Net Assets Excl. JSIL FoFs (PKR mn) | 314.77 |
| NAV (PKR) | 96.11 |
| Benchmark | A combination to be used comprising a weighted mix of the PKISRV for the period corresponding to the maturity of the Plan and KMI-30 Index with allocations based on specified investment proportions of the Plan. |
| Management fee | Upto 1.00% p.a (Actual: 0.58% p.a) |
| Total Expense Ratio (MTD) | 1.61% (Including 0.03% Government levy & SECP fee) |
| Total Expense Ratio (YTD) | 1.57% (Including 0.22% Government levy & SECP fee) |
| Front-end Load | Upto 3.00% |
| Back-end Load | NIL |
| Contingent Load | Upto 4.00% |
| Pricing mechanism | Forward |
| Trustee | Digital Custodian Company Ltd. |
| Dealing Days & Cut-off time | (Monday to Friday) 3:00 p.m. |
| Auditor | A. F. Ferguson & Co. |
| Shariah advisor | M/s. Al Hilal Shariah Advisors (Pvt) Limited |
| Risk profile | Medium |
| Listing | PSX |
| Leverage | NIL |
| Management Quality Rating | AM1 by PACRA (5-Nov-25) |

Investment Committee Members

| | |
|------------------------------------|--------------------------|
| Ms. Iffat Zehra Mankani | Ms. Samina Faisal |
| Mr. Khawar Iqbal | Mr. Safdar Raza |
| Mr. Syed Hussain Haider, CFA, CIPM | Mr. Yasin Muhammad Hanif |

Disclaimer: Capital protection only applies to unit holders who hold their investments until maturity date.

Statistical analysis

| | Fund | Fund | BM |
|----------------------------------|-------|--------------------|-------|
| Monthly Portfolio Turnover Ratio | 0.0% | Modified Duration | 0.15 |
| Information Ratio | -3.27 | WAM (Yr) | 0.15 |
| Standard Deviation | 6.9% | Largest Month Gain | 1.4% |
| Beta | 1.4 | Largest Month Loss | -3.2% |
| Yield to Maturity (YTM) | 9.09% | % Positive Months | 40.0% |
| Macaulay's Duration | 0.15 | | 60.0% |

Disclosure

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.

For Dispute resolution/ Complaints handling

JSIL Complaint Management/ Dispute Resolution Services: <http://jsil.com/investor-relation/>
SECP Service Desk Management System: <https://sdms.secp.gov.pk/>

Performance (%)

| | Since Launch |
|-----------|--------------|
| Fund | -3.89 |
| Benchmark | 2.78 |

NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

| | Apr-26 | Mar-26 |
|-----------------------------|--------|--------|
| Cash | 8.47 | 16.83 |
| Equity | 12.71 | 4.51 |
| GoP Ijara Sukuk | 73.89 | 74.85 |
| Other including receivables | 4.93 | 3.81 |
| Total | 100.00 | 100.00 |

Amount invested by fund of funds is PKR. 0 mn

Sector Allocation - Equity (%age of total assets)

| | Apr-26 | Mar-26 |
|--|--------|--------|
| Oil & Gas Exploration Companies | 3.37 | 0.00 |
| Commercial Banks | 1.91 | 0.70 |
| Fertilizer | 1.89 | 0.59 |
| Inv. Banks / Inv. Cos. / Securities Cos. | 1.82 | 1.78 |
| Cement | 1.20 | 0.00 |
| Others | 2.52 | 1.44 |
| Total | 12.71 | 4.51 |

Top holding - Equity (%age of total assets)

| | |
|----------------------------------|------|
| Fauji Fertilizer Co. Ltd. | 1.89 |
| Engro Holdings Ltd. | 1.82 |
| Oil & Gas Development Co. Ltd. | 1.74 |
| Pakistan Petroleum Ltd. | 1.63 |
| Lucky Cement Ltd. | 1.20 |
| Faysal Bank Ltd. | 1.17 |
| Hi-Tech Lubricants Ltd. | 1.17 |
| The Hub Power Co. Ltd. | 0.77 |
| Meezan Bank Ltd. | 0.73 |
| Century Paper & Board Mills Ltd. | 0.58 |

Asset quality (%age of total assets)

