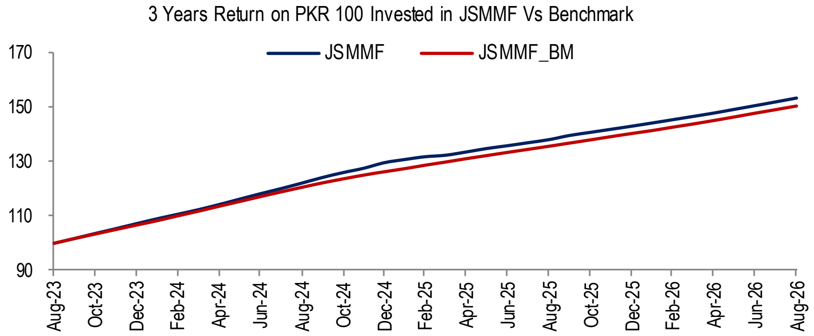
JS Money Market Fund (JSMMF)
August 2026

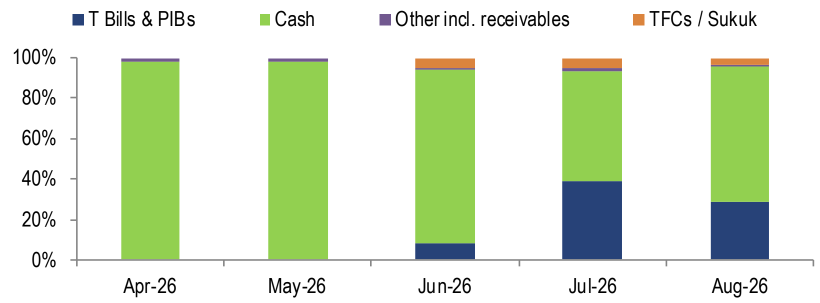
MUFAP Recommended Format

Investment philosophy
JSMMF aims to provide a competitive return to its investors (with a periodic payout as may be set out by the Management Company) by investing in low risk, highly liquid, and short-duration portfolio consisting of money market instruments.

Key information
Fund type	Open end
Category	Money Market Scheme
Fund launch date	3 March, 2023
Net Assets (PKR mn)	12,396.01
Net Assets Excl. JSIL FoFs (PKR mn)	12,396.01
NAV (PKR)	124.00
Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) “AA” rated scheduled Banks as selected by MUFAP
Management fee	Upto 1.25% p.a (Actual: 0.00% p.a)
Total Expense Ratio (MTD)	0.20% (Including 0.09% Government levy & SECP fee)
Total Expense Ratio (YTD)	0.20% (Including 0.09% Government levy & SECP fee)
Front-end Load	Upto 2.00% of NAV (subject to applicable duties/taxes)
Back-end Load	NIL
Pricing mechanism	Backward
Trustee	Digital Custodian Company Ltd.
Dealing Days & Cut-off time	(Monday to Friday) 3:00 p.m.
Auditor	Grant Thornton Anjum Rahman
Risk profile	Low
Listing	PSX
Fund stability rating	AA+ (f) by PACRA (04-May-26)
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	





Statistical analysis
	Fund		Fund
Monthly Portfolio Turnover Ratio	0.00%	Macaulay's Duration	0.08
Information Ratio	0.26	Modified Duration	0.07
Yield to Maturity (YTM)	11.44%	WAM (Days)	34

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 (%)
Annualized performance[1]

	1M	1Y	3Y	5Y	Launch
Fund	11.05	11.05	15.31	n/a	16.30
Benchmark	11.29	10.83	14.50	n/a	15.41
Difference	-0.24	0.22	0.81	n/a	0.89

Avg. Peer Group Return for Aug 2026 was 10.52%

5 years Peer Group Average Return as of Aug 2026 was 10.40%

NAV to NAV return with dividend reinvestment.

Monthly performance (%)
Annualized performance[1]

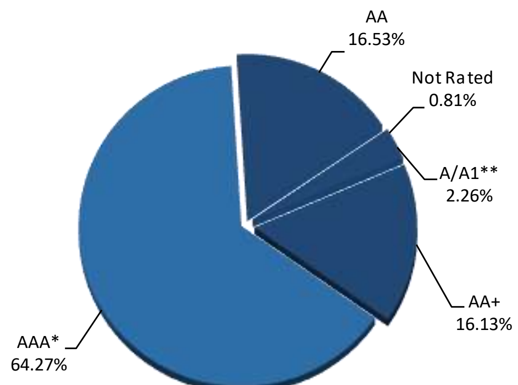
	FY27	FY26	FY25	FY24	FY23
July	10.98	9.72	19.19	21.40	n/a
August	11.05	9.83	19.87	20.76	n/a
September		13.35	20.34	21.41	n/a
October		9.70	17.35	21.41	n/a
November		9.62	15.15	20.69	n/a
December		9.58	19.11	20.89	n/a
January		9.94	10.82	20.01	n/a
February		10.08	9.56	18.13	n/a
March		10.04	5.10	18.30	19.61
April		10.04	10.73	19.98	20.47
May		11.08	11.52	20.92	20.08
June		10.89	9.07	20.37	20.47
YTD	11.07	10.82	14.95	22.38	20.67
Benchmark	11.27	11.28	14.79	20.88	21.02
Difference	-0.21	-0.46	0.15	1.50	-0.35

Performance data does not include the cost incurred directly by an investor in the form of sales load etc. NAV to NAV return with dividend reinvestment.

Asset Allocation (% age of total assets)
	Aug-26	Jul-26
Cash	44.93	54.29
Commercial Papers	-	-
Placement with Banks and DFIs	32.66	-
Short term Sukuk	2.26	4.64
T Bills	3.89	7.91
PIBs	15.45	31.43
Other including receivables	0.81	1.73
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Top Holdings - TFC/Sukuks (%age of total assets)
	Aug-26
SELECT TECHNOLOGIES (PVT) LTD 16-JUN-26	2.26

Asset quality (%age of total assets)


** Govt. securities (19.34%)*
***Short term sukuk*

1. *Annualized returns are based on MUFAP recommended methodology.*