



JS Islamic Money Market Fund (JSIMMF)

August 2026

MUFAP Recommended Format

Investment philosophy

The objective of the Fund is to meet liquidity needs of the investors by providing periodic dividend through investment in Shariah Compliant money market instruments.

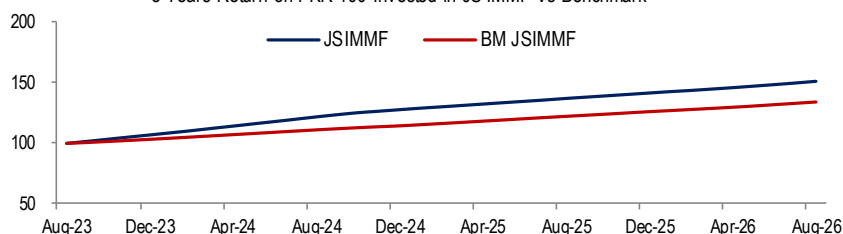
Key information

Fund type	Open end
Category	Shariah Compliant Money Market Scheme
Fund launch date	3 September, 2020
Net Assets (PKR mn)	9,203.54
Net Assets Excl. JSIL FoFs (PKR mn)	9,203.54
NAV (PKR)	106.05
Benchmark	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
Management fee	Upto 1.25% p.a (Actual: 0.14% p.a)
Total Expense Ratio (MTD)	0.22% (Including 0.09% Government levy & SECP fee)
Total Expense Ratio (YTD)	0.42% (Including 0.12% Government levy & SECP fee)
Front-end Load	Upto 1.00% of NAV
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	A. F. Ferguson & Co.
Shariah advisor	M/s. Al Hilal Shariah Advisors (Pvt) Limited
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)

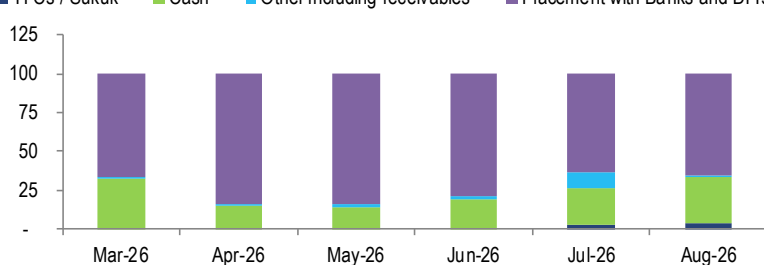
Investment Committee Members

Ms. Iffat Zehra Mankani	Ms. Samina Faisal
Mr. Khawar Iqbal	Mr. Safdar Raza
Mr. Syed Hussain Haider, CFA, CIPM	

3 Years Return on PKR 100 Invested in JS IMMF Vs Benchmark



■ TFCs / Sukuk ■ Cash ■ Other including receivables ■ Placement with Banks and DFIs



Statistical analysis

	Fund		Fund
Monthly Portfolio Turnover Ratio	11.36%	Macaulay's Duration	0.12
Information Ratio	0.39	Modified Duration	0.11
Yield to Maturity (YTM)	11.17%	WAM (Days)	46

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 performance¹

	1M	1Y	3Y	5Y	Launch
Fund	10.98	10.15	14.52	14.42	13.08
Benchmark	10.01	9.42	9.99	8.11	7.30
Difference	0.97	0.73	4.53	6.31	5.78

Avg. Peer Group Return for Aug 2026 was 10.21%

5 years Peer Group Average Return as of Aug 2026 was 9.77%

NAV to NAV return with dividend reinvestment.

Monthly performance (%)

Annualized performance¹

	FY27	FY26	FY25	FY24	FY23
July	10.24	9.72	18.66	19.64	12.67
August	10.98	10.77	18.70	20.13	13.58
September		9.65	17.71	20.18	13.60
October		9.41	15.55	20.30	15.10
November		9.63	11.69	20.33	15.12
December		9.41	11.59	19.08	15.52
January		9.16	11.26	18.97	14.20
February		8.95	10.89	20.16	15.29
March		9.24	10.20	20.10	16.88
April		9.49	10.49	19.57	18.13
May		9.95	10.14	19.30	19.20
June		10.33	10.01	19.20	19.53
YTD	10.66	10.09	13.91	21.64	16.91
Benchmark	10.18	9.79	10.41	10.82	6.43
Difference	0.47	0.30	3.50	10.82	10.48

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)

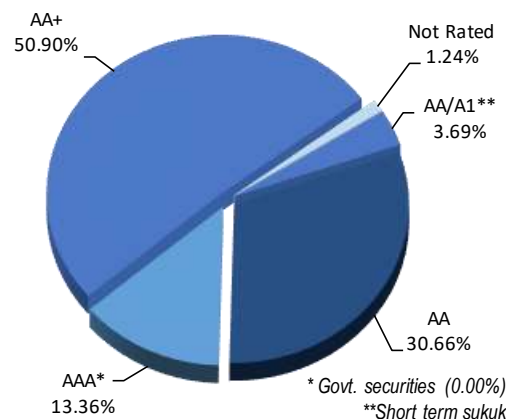
	Aug-26	Jul-26
Cash	29.84	23.60
Placement with Banks and DFIs	65.23	63.19
TFCs / Sukuks	3.69	3.11
GoP Ijara Sukuk	-	-
Commercial Papers	-	-
Other including receivables	1.24	10.10
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Top Holdings - TFC/Sukuks (%age of total assets)

	Aug-26
NIL	

Asset quality (%age of total assets)



1. Annualized return is based as per MUFAP stated methodology.

