JS Islamic Fund (JSISF)
October 2026

MUFAP Recommended Format

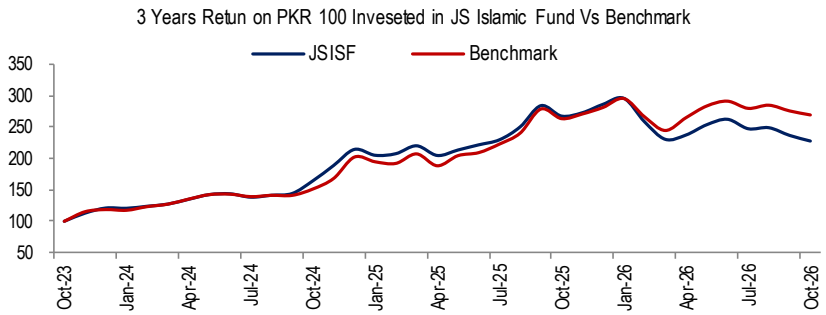
Investment philosophy
JSISF aims to grow investor's capital in the long term in adherence with principles of Shariah compliance as advised by the Shariah Advisory Council (SAC) of this fund. The fund investments are limited to asset classes approved by the Shariah Advisory Council (SAC) and all companies under investment consideration are semiannually screened for Shariah compliance.

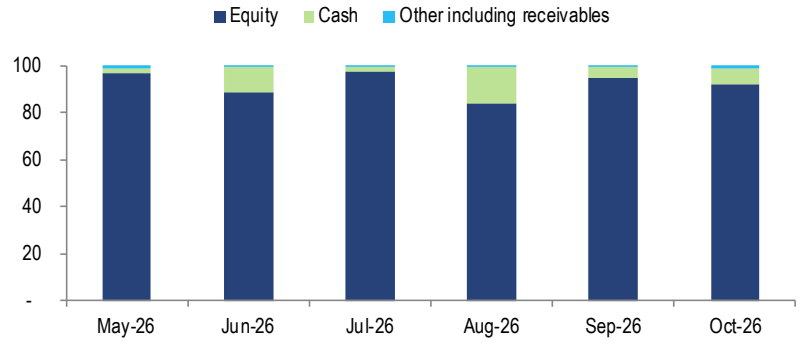
Key information

Fund type	Open end
Category	Shariah Compliant - Equity Scheme
Fund launch date	27 December, 2002
Net Assets (PKR mn)	546.46
Net Assets Excl. JSIL FoFs (PKR mn)	546.46
NAV (PKR)	223.58
Benchmark	KMI-30 Index
Management fee	Upto 3.00% p.a (Actual: 3.00% p.a)
Total Expense Ratio (MTD)	4.93% (Including 0.72% Government levy & SECP fee)
Total Expense Ratio (YTD)	5.25% (Including 0.76% Government levy & SECP fee)
Front-end Load	Upto 3.00%
Back-end Load	NIL
Pricing mechanism	Forward
Trustee	Central Depository Company of Pakistan Ltd.
Dealing Days & Cut-off time	(Monday to Friday) 3:00 p.m.
Auditor	Yousuf Adil, Chartered Accountants
Shariah advisor	M/s. Al Hilal Shariah Advisors (Pvt) Limited
Risk profile	High
Listing	PSX
Leverage	NIL
Management Quality Rating	AM1 by PACRA (5-Nov-26)

Investment Committee Members

Ms. Iffat Zehra Mankani	Mr. Syed Hussain Haider, CFA, CIPM
Mr. Khawar Iqbal	Mr. Yasin Muhammad Hanif





Statistical analysis

	Fund		Fund	BM
Monthly Portfolio Turnover Ratio	9.9%	Largest Month Gain	21.2%	23.3%
Information Ratio	-0.64	Largest Month Loss	-30.5%	-37.1%
Standard Deviation	22.4%	% Positive Months	61.9%	60.1%
Beta	0.9			

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 (%)

	1M	1Y	3Y	5Y	Launch	Avg. Ann.*
Fund	-3.77	-14.82	127.29	129.03	1894.24	13.36
Benchmark	-2.31	2.26	169.72	219.47	2562.46	14.75
Difference	-1.46	-17.08	-42.43	-90.44	-668.22	-1.38

Avg. Peer Group Return for Oct 2026 was -3.04%

5 years Peer Group Average Return as of Oct 2026 was 1.38%

** Return since inception as per Morning Star formula*
NAV to NAV return with dividend reinvestment.

Monthly performance (%)

	FY27	FY26	FY25	FY24	FY23
July	-5.72	3.62	-3.75	14.16	-2.75
August	0.66	8.95	2.24	-8.63	4.41
September	-4.92	13.45	1.97	3.46	-4.64
October	-3.77	-5.85	13.99	10.85	1.02
November		2.01	14.80	12.91	3.68
December		4.92	13.48	7.21	-3.28
January		3.31	-4.35	-0.34	-2.37
February		-12.62	1.24	2.68	-0.85
March		-10.79	6.04	2.76	-0.89
April		2.98	-6.99	5.96	5.97
May		6.88	4.25	5.55	-3.04
June		3.41	3.85	0.88	1.19
YTD	-13.18	18.30	54.07	71.81	-2.17
Benchmark	-7.53	39.18	46.25	78.70	2.88
Difference	-5.65	-20.87	7.82	-6.89	-5.05

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)

	Oct-26	Sep-26
Cash	6.47	4.38
Equity	92.30	94.93
Other including receivables	1.23	0.70
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Sector Allocation - Equity (%age of total assets)

	Oct-26	Sep-26
Oil & Gas Exploration Companies	18.36	18.47
Cement	16.04	17.29
Fertilizer	13.30	10.63
Commercial Banks	11.86	8.75
Food & Personal Care Products	7.54	7.97
Others	25.21	31.82
Total	92.30	94.93

Top holding - Equity (%age of total assets)

Meezan Bank Ltd.	9.96
Fauji Fertilizer Co. Ltd.	8.78
Oil & Gas Development Co. Ltd.	8.42
Pakistan Petroleum Ltd.	6.23
Big Bird Foods Ltd.	6.21
Lucky Cement Ltd.	5.79
Engro Holdings Ltd.	4.65
Lotte Chemical Pakistan Ltd.	4.40
Maple Leaf Cement Factory Ltd.	4.28
Mari Energies Ltd.	3.71

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.

Cumulative returns are based as per MUFAP stated methodology.

Disclaimer: This publication is for informational purposes only and nothing herein should be construed as 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 forces and factors affecting the capital markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Please read the Offering Documents to understand the investment policies and risks involved.