



AM2++
by PACRA

FUND MANAGER REPORT

September 2026



**Best Islamic Income Fund Manager
Award 2024 by CFA Society Pakistan**



**Best Emerging Asset Management
Company Award 2024 by CFA Society Pakistan**

For Queries & Complaints
Asif Iqbal - Manager Investor Services

Tel Off: 051-11 11 AWTIL (29845) Ext: 810
Email: mgr.invs@awtinvestments.com



For Investor Complaints (only)
SECURITIES & EXCHANGE COMMISSION OF PAKISTAN
Toll Free: 0800-88008
To file your complaint and queries online
Click Here: <https://investor.scep.gov.pk>



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Risk Profiling for Collective Investment Schemes



Funds Name	Risk profile	Risk of principal erosion
AWT Islamic Money Market Fund	Low	Principal at low risk
AWT Islamic Income Fund	Medium	Principal at medium risk
AWT Islamic Stock Fund	High	Principal at high risk
AWT Islamic Asset Allocation Fund (Formerly: AWT Stock Fund)	High	Principal at high risk
AWT Islamic Pension Fund	Investor Dependent	Principal at risk based on allocation
AWT Islamic Punjab Pension Fund (Money Market Sub Fund)	Investor Dependent	Principal at risk based on allocation

Note: The performance is net of expenses and based on dividend reinvestment, excluding front end load and taxes.

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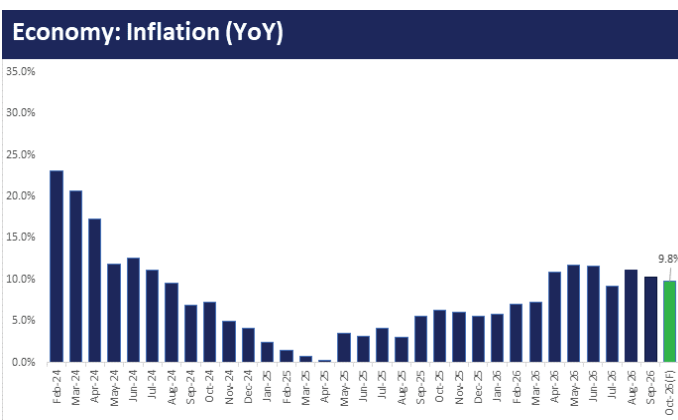
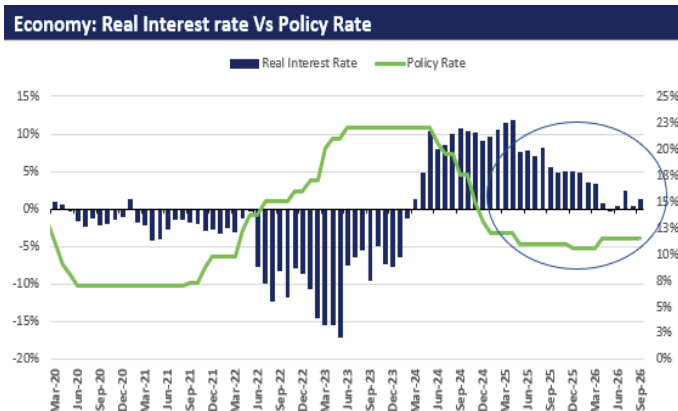
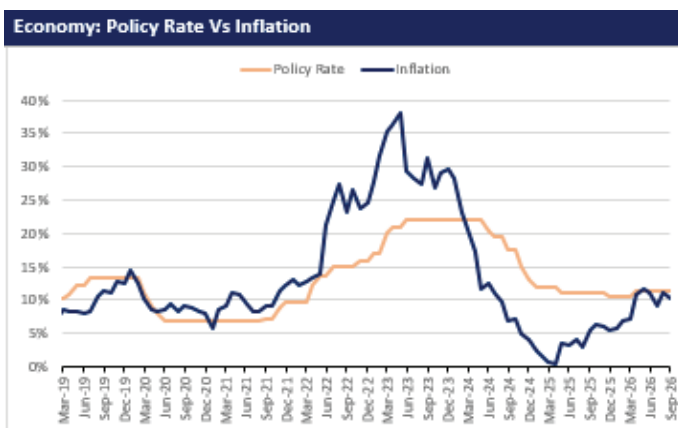
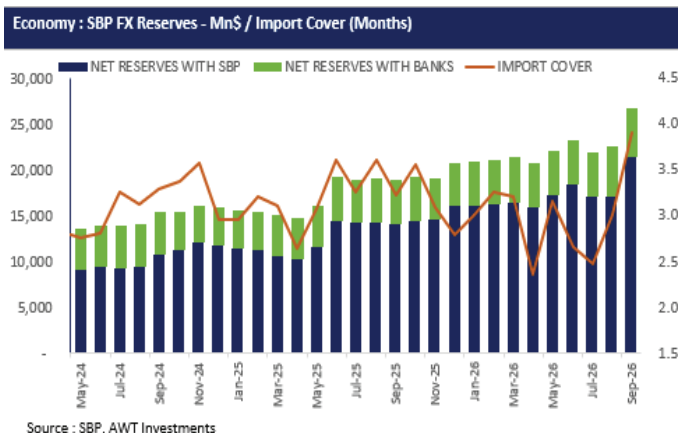
Economic Overview and Outlook

Elevated international oil prices and heightened geopolitical tensions continued to weigh on investor sentiment during September. On domestic front, Pakistan continued to witness broad based macro-economic improvement. CPI inflation moderated to 10.3% YoY in September 2026, down from 11.1% in August. On MoM basis, it was up by 1.3% MoM. Though, international oil prices remain elevated, we eye inflation to clock in the range of 9-10% next month in October due to high base effect.

Despite increased uncertainty and elevated international oil prices, State Bank of Pakistan (SBP) kept the policy rate stable at 11.5% in September. Improvement in external sector buffers in the form of strong foreign exchange reserves and contained current account deficit led to this decision. Furthermore, SBP expects inflation to remain close to its target range of 5-7%, prompting status quo in its policy decision.

Pakistan's foreign exchange reserves increased to record USD 26.7bn in September 2026 versus USD 22.5bn during the previous month. Reserves held by SBP rose to USD 21.4bn, up by USD 4.3bn mainly driven by receipt of USD 3bn through the issuance of Eurobond. Current Account deficit during 2MFY27 clocked in at USD 543mn as against USD 853mn same period last year. Worker's remittances were up 15% YoY to USD 7.3bn during the period. Owing to better-than-expected foreign inflows and a contained current account deficit, SBP in its latest analyst briefing stated that it will be raising its foreign exchange reserves forecast for FY27.

Fiscal performance also remained encouraging, with FBR collecting Rs3.08tn during 1QFY27, exceeding the quarterly target of Rs3.05tn by around Rs30bn driven by higher-than-expected sales tax receipts.



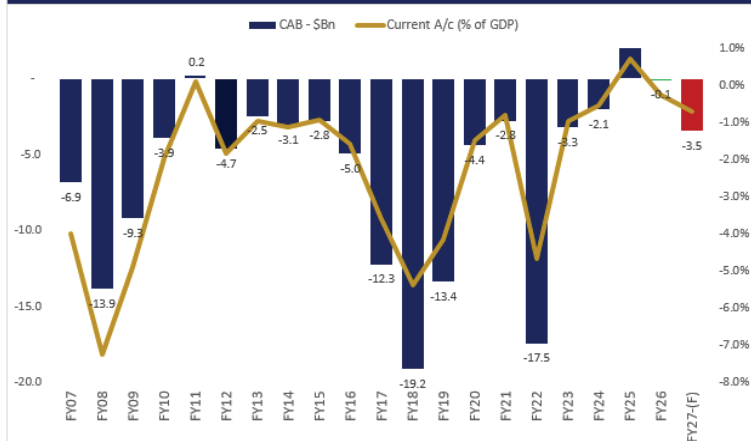
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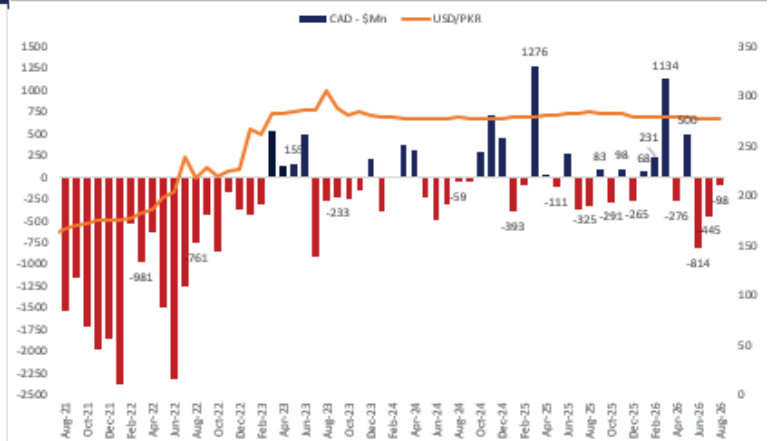
Economic Overview and Outlook

The domestic economic outlook remained encouraging as contained twin deficits and strengthening external buffers continued to improve Pakistan's resilience amid a highly uncertain global environment. However, the policy makers will keep a close eye on Iran war situation and international oil prices, as rising global bond yields and higher energy cost could increase pressure for a possible rate hike.

Economy: Current Account Balance (\$bn)



Economy: Monthly Current Account Balance (\$mn) & USD/PKR



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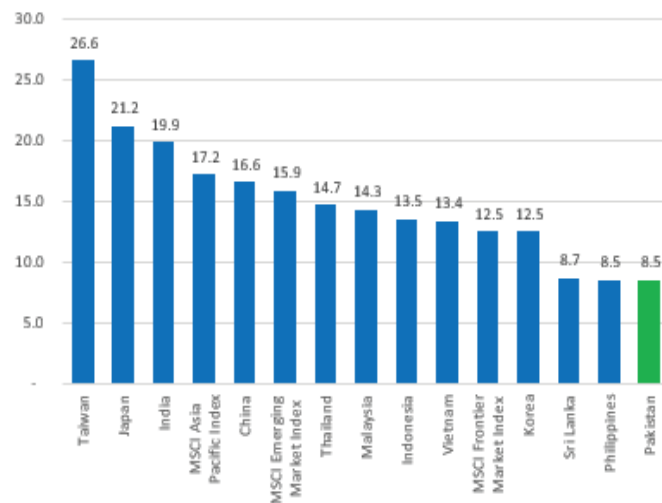
Stock Market Review

The Pakistan equity market remained under pressure declining by 4% in September amid continued geopolitical uncertainty, elevated international oil prices and rising domestic secondary market yields. The KMI-30 index declined by around 3.2% to 243,609 points taking CYTD index decline to 2%.

Investor's sentiment remained weak as participation in the market reduced with traded value and volume declining by 35% and 24%, respectively. During the month, Mutual Funds and Brokers were net sellers of USD 51mn cumulatively whereas Individual and Companies were net buyers to the tune of USD 37mn and USD 19mn, respectively.

Despite the prevailing headwinds, the market continues to trade at an attractive forward P/E of 7.4x, well below its historical average. While Pakistan's macroeconomic outlook remains strong, the near-term market outlook and investor sentiment are likely to remain sensitive to developments in the Iran-US conflict and international oil prices. On the domestic front, political noise has also increased; however, we do not view this as a major threat to the market outlook, as we expect a gradual resolution of differences between the government and opposition.

Economy : Regional P/E (Trailing)



Source: Bloomberg, AWT Investments

Economy : Average Price to Book (P/Bv)



Source: Bloomberg, AWT Investments

Economy : Average Price Earnings (P/E)



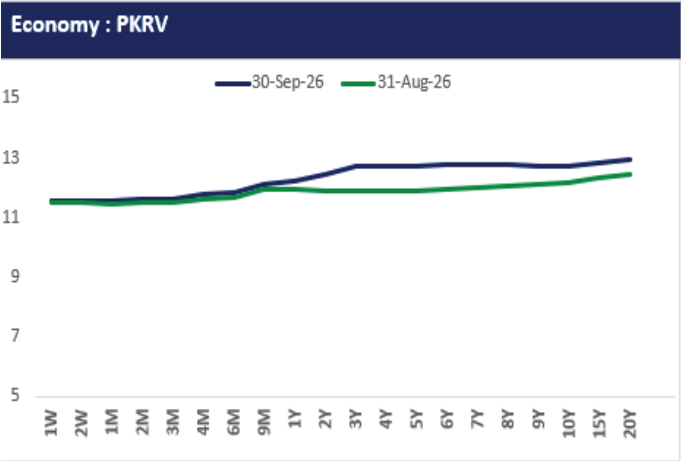
Source: Bloomberg, AWT Investments

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Money Market Review

Pakistan’s annual inflation rate eased to 10.3% in September 2026 from 11.1% in August, although it remained well above the State Bank of Pakistan’s 5%-7% target range. The moderation was primarily driven by food inflation, which declined sharply to 8.2% from 13.9%, with inflation in both non-perishable and perishable food items easing to 7.6% and 11.8%, respectively. Inflation also moderated in miscellaneous goods and services, clothing and footwear, health, communication, and alcoholic beverages and tobacco. In contrast, inflation increased in transport and housing and utilities to 27.4% and 12.4%, respectively, amid higher fuel and electricity costs. On a monthly basis, consumer prices increased by 1.3% in September compared with 1.2% in August.



The Monetary Policy Committee meeting is scheduled for October 26, 2026. Meanwhile, the geopolitical situation remains unresolved, with Iran and the US continuing to await movement from the other side despite mediation efforts. The US blockade remains in place, while the Strait of Hormuz continues to remain closed by Iran, resulting in Brent crude trading around \$100 per barrel. Against this backdrop, yields in the secondary market increased significantly across all major tenors. Yields on 3-month, 6-month, 1-year, 2-year, 3-year, 5-year and 10-year instruments increased from 11.51%, 11.70%, 11.95%, 11.87%, 11.91%, 11.90% and 12.17% to 11.76%, 12.24%, 12.47%, 12.61%, 12.79%, 12.80% and 12.78%, respectively. The sharp increase in yields, particularly at longer tenors, reflects growing expectations of a policy rate hike at the upcoming MPC meeting. This is also evident from the Ministry of Finance accepting higher bids in recent auctions, in contrast to previous auctions, indicating a more hawkish market outlook amid persistent geopolitical risks and heightened inflation concerns.

AWT – Islamic Money Market Fund

Fund Objective

The objective of the fund is to seek high liquidity, competitive return and maximum possible preservation of the Capital for investors by investing in low risk Shariah Compliant securities.

Fund Statistics

Net Assets (PKR mn)	10,825
NAV per unit (PKR)	121.2080
Weighted Average Maturity (days)	50
Portfolio Turnover Ratio	122.99%
Information Ratio	0.20
Standard Deviation	0.04%
Yield to Maturity	10.26%
Modified Duration (years)	0.07
Macaulay's Duration (years)	0.07

* 3M PKISRV yield used as Risk-Free rate

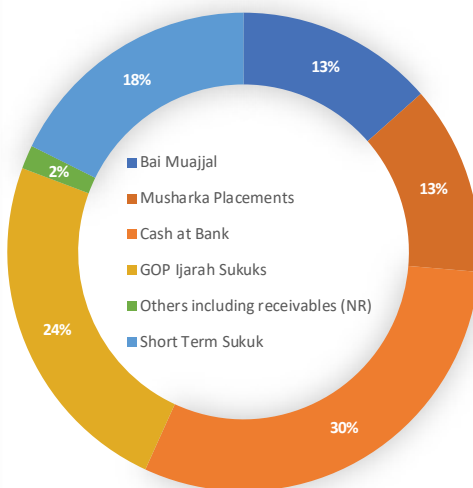
Fund Manager's Review

In the month of September, the AWT Islamic Money Market Fund achieved an annualized return of 10.83%. At the end of the month, the fund's allocation in GOP Ijarah Sukuk & Short Term Sukuk (STS) was approximately 23.87% & 17.71% of the fund's holdings respectively, while Bai Muajjal Placements represented 13.51% and the fund held 30.49% of its assets in cash at the bank. Looking ahead, we will closely monitor the situation and adjust our investment strategies accordingly.

FUND DETAILS

Fund Type	Open End
Category	Shariah Compliant Money Market
Fund Stability Rating	AA+(f) by PACRA (30-June-2026)
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.
Management Co. Rating	AM2++ by PACRA (31st July 2026)
Inception Date	26th February 2025
Dealing Days	Daily (days when Banks are open for business)
Cut-off Times	Monday to Friday 09:00 - 16:00
Pricing Mechanism	Forward
Management Fee	0.60%
Load	Nil
Risk Profile	Low
Risk of Principal Erosion	Principal at Low Risk
Total Expense Ratio	YTD 0.85% p.a. (including 0.10% Govt. Levy and 0.075% SECP Fee) MTD 0.86% p.a. (including 0.10% Govt. Levy and 0.075% SECP Fee)
Listing	Pakistan Stock Exchange
Leverage	Nil
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	BDO Ebrahim & Co. Chartered Accountants
Shariah Advisor	Mufti Abdul Zahid Farooqi Reg No. SECP/IFD/SA/012
Legal Advisor	Faiz, Sharif & Shinwari LLP
Fund Manager	Ahmad Hassan

Portfolio Allocation (as % of total assets) September '26



Portfolio Allocation (as % of T.A.)	Sep. '26	Aug. '26
Bai Muajjal	13.51%	22.40%
Musharka Placements	12.83%	0.00%
Cash at Bank	30.49%	38.76%
GOP Ijarah Sukuks	23.87%	19.13%
Others including receivables (NR)	1.60%	1.51%
Short Term Sukuk	17.71%	18.19%
Total	100.00%	100.00%

	AWT-IMMF*	Benchmark	Peer Group Avg.
Sep-26	10.83%	9.67%	10.27%
FYTD	11.31%	10.02%	
CYTD	11.10%	9.42%	
12M Trailing	11.09%	9.44%	
Since Inception (annualized)	11.00%	9.68%	

*Simple Annualized | Annualized Returns for period of more than one year.

Fund returns are calculated based on NAV with dividends reinvested (excluding sales load). Performance data does not include the cost incurred directly by investor in the form of sales load

Credit Quality of Portfolio (as % of T.A.)	Sep. '26	Aug. '26
AAA (Government Securities)	23.87%	19.13%
AAA	43.04%	15.12%
AA+	13.52%	13.45%
AA	0.26%	32.60%
A1	17.71%	18.19%
Other including recievables (NR)	1.60%	1.51%
Total	100.00%	100.00%

Months	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
Performance	10.17%	10.18%	9.99%	10.12%	9.94%	9.52%	9.68%	10.54%	10.99%	12.09%	12.12%	10.65%	10.83%
Benchmark	9.49%	9.37%	9.66%	9.51%	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%	10.01%	9.67%

Period	FY26
Performance	10.73%
Benchmark	9.37%

Investment Committee Members

Sajjad Anwar, CFA	Chief Executive Officer
Syed Hyder Raza Zaidi, FCMA	Chief Financial Officer
Ahmad Hassan	Head of Fixed Income
M. Iqbal Jawaid	Head of Research
Saad Ahmed Khan, FCA	Senior Manager Risk

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AWT – Islamic Income Fund

Fund Manager's Review

In the month of September, the AWT Islamic Income Fund achieved an annualized return of 10.29%. At the end of the month, the fund allocated approximately 0.73% to Corporate Sukuks, 10.89% to Short-term Sukuk (STS), and 22.09% to GOP Ijarah Sukuk. Cash reserves in the bank accounted for 37.88% of the total assets, while Bai Muajjal & Musharka placements represented 13.50% and 13.42% respectively. Looking ahead, the fund aims to generate competitive returns by investing in Shariah-compliant debt securities and bank deposits with low risk and high liquidity.

Fund Objective

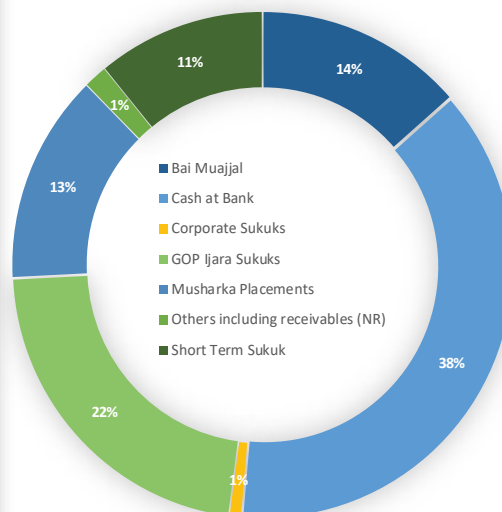
The investment objective of the fund is to generate competitive risk adjusted returns by investing in short, medium and long-term Shariah Compliant Fixed Income Instruments.

Fund Statistics

Net Assets (PKR mn)	61,298
NAV per unit (PKR)	108.6536
Weighted Average Maturity (days)	90
Portfolio Turnover Ratio	313%
Information Ratio	1.25
Standard Deviation	0.33%
Yield to Maturity	10.88%
Modified Duration (years)	0.36
Macaulay's Duration (years)	0.40

* 3M PKRV yield used as Risk-Free rate

Portfolio Allocation (as % of total assets) September '26



Top TFCs Holding (As of T.A) September. '26

Dubai Islamic Bank Sukuk	0.07%
K-Electric Limited Sukuk	0.16%
Mughal Steel	0.50%

Portfolio Allocation (as % of T.A.)	Sep. '26	Aug. '26
Bai Muajjal	13.50%	19.82%
Cash at Bank	37.88%	31.03%
Corporate Sukuks	0.73%	0.77%
GOP Ijarah Sukuks	22.09%	26.91%
Musharka Placements	13.42%	6.59%
Others including receivables (NR)	1.49%	2.70%
Short Term Sukuk	10.89%	12.18%
Total	100.00%	100.00%

	AWT-IIF*	Benchmark	Peer Group Avg.
Sep-26	10.29%	9.60%	9.71%
FYTD	10.55%	9.46%	
CYTD	10.19%	9.47%	
12M Trailing	10.27%	9.42%	
Since Inception	9.29%	5.84%	
Last 5 Yrs	14.82%	8.18%	9.69%
Last 3 Yrs	14.93%	10.12%	

*Simple Annualized / Annualized Returns for period of more than one year.

Fund returns are calculated based on NAV with dividends reinvested (excluding sales load).
*Performance data does not include the cost incurred directly by investor in the form of sales load etc.

Credit Quality of Portfolio (as % of T.A.)	Sep. '26	Aug. '26
AAA (Government Securities)	22.09%	26.91%
AAA	26.33%	11.58%
AA+	13.50%	19.41%
AA	21.72%	30.33%
AA-	0.00%	0.00%
A+	14.87%	9.07%
A	0.00%	0.00%
A-	0.00%	0.00%
Other including recievables (NR)	1.49%	2.70%
Total	100.00%	100.00%

Period	FY21	FY22	FY23	FY24	FY25	FY26
Performance	5.48%	8.46%	17.06%	22.86%	15.21%	10.14%
Benchmark	3.56%	3.34%	6.05%	10.10%	10.37%	9.43%

Months	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
Performance	9.61%	9.35%	9.68%	9.98%	9.84%	9.17%	7.81%	9.29%	10.59%	10.63%	10.49%	10.60%	10.29%
Benchmark	9.19%	9.14%	9.36%	9.30%	9.21%	9.37%	9.24%	9.69%	9.74%	9.60%	9.32%	9.45%	9.60%

FUND DETAILS

Fund Type	Open End
Category	Islamic Income Scheme
Fund Stability Rating	A+(f) by PACRA (30-June-2026)
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.
Management Co. Rating	AM2++ by PACRA (31st July 2026)
Inception Date	4th March 2014
Dealing Days	Daily (days when Banks are open for business)
Cut-off Times	Monday to Friday 09:00 - 16:00
Pricing Mechanism	Forward
Management Fee	0.60%
Load	Upto 2.0% (Front-end) 0% (Back-end)
Risk Profile	Medium
Risk of Principal	Principal at Medium Risk
Erosion	
Total Expense Ratio	YTD 0.88% p.a. (including 0.10% Govt. Levy and 0.075% SECP Fee) MTD 0.87% p.a. (including 0.10% Govt. Levy and 0.075% SECP Fee)
Listing	Pakistan Stock Exchange
Leverage	Nil
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	BDO Ebrahim & Co. Chartered Accountants
Legal Advisor	Faiz, Sharif & Shinwari LLP
Shariah Advisor	Mufti Abdul Zahid Farooqi Reg No. SECP/IFD/SA/012
Fund Manager	Ahmad Hassan

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AWT – Islamic Stock Fund

Fund Manager's Review

In the month of September, the AWT Islamic Stock Fund achieved a return of -4.02%, underperforming the KMI-30 index, which posted a return of -3.20%. The fund had 93.80% of its total assets invested. In September 2026, the allocation was decreased in the Cement, Commercial Banks, Oil and Gas Exploration, while increased in Power Generation & Distribution, Fertilizer and Inv. Cos & Sec sectors. Moving forward, the fund will closely monitor macroeconomic and political developments to shape its investment strategy.

Fund Objective

The objective of AWT-ISF is to achieve long term capital growth by investing mainly in Shariah Compliant listed equity securities.

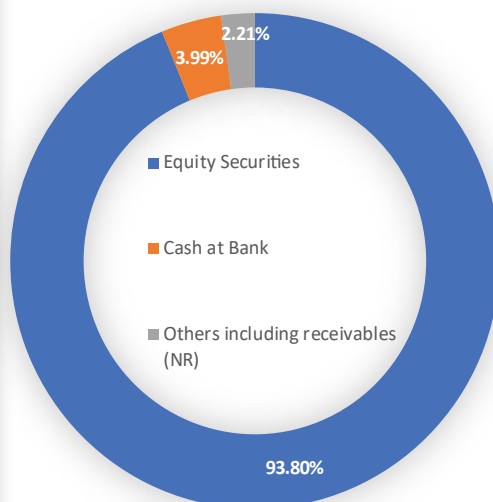
Fund Statistics

Net Assets (PKR mn)	3,464
NAV per unit (PKR)	179.6377
Portfolio Turnover Ratio	161%
Information Ratio	-0.20
Beta	0.97
R-Square	0.74
Value at Risk	1.02%
Standard Deviation	23.42%
3MPKRR yield used as Risk-Free rate Annualized	
R-Square measures the correlation between the bench mark and the fund	

FUND DETAILS

Fund Type	Open End
Category	Islamic Equity Scheme
Benchmark	KMI - 30 Index
Management Co. Rating	AM2++ by PACRA (31st July 2026)
Inception Date	4th March 2014
Dealing Days	Daily (days when Stock Exchange are open for business)
Cut-off Times	Monday to Thursday 09:00 - 15:00 Friday 09:00 - 16:00
Pricing Mechanism	Forward
Management Fee	2.5% p.a.
Load	Upto 3.0% (Front-end) 0% (Back-end)
Risk Profile	High
Risk of Principal Erosion	Principal at High Risk
Total Expense Ratio	YTD 3.73% p.a. (including 0.56% Govt. Levy and 0.095% SECP Fee) MTD 3.52% p.a. (including 0.45% Govt. Levy and 0.095% SECP Fee)
Listing	Pakistan Stock Exchange
Leverage	Nil
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	BDO Ebrahim & Co. Chartered Accountants
Legal Advisor	Faiz, Sharif & Shinwari LLP
Shairiah Advisor	Mufti Abdul Zahid Farooqi Reg No. SECP/IFD/SA/012
Fund Manager	Umair Naseer

Portfolio Allocation (as % of total assets) September '26



Sector Allocation (as % of T.A.)	September'26	August'26
Oil & Gas Exploration Companies	21.71%	21.97%
Cement	15.50%	16.98%
Fertilizer	13.52%	12.60%
Commercial Bank	9.22%	9.63%
Power Generation & Distribution	7.02%	6.92%
Inv. Banks / Inv. Cos. / Securities Cos.	6.92%	5.74%
Other Sectors	26.12%	26.15%
Total	100.00%	100.00%

Portfolio Allocation (as % of T.A.)	September'26	August'26
Equity Securities	93.80%	94.50%
Cash at Bank	3.99%	3.69%
Others including receivables (NR)	2.21%	1.81%
Total	100.00%	100.00%

	AWT-ISF	Benchmark	Peer Group Avg.
Sep-26	-4.02%	-3.20%	-4.11%
FYTD	-6.62%	-5.33%	
CYTD	-6.83%	-1.98%	
12M Trailing	-6.29%	-1.08%	
Since Inception (annualized)	9.70%	14.75%	
Last 3 Yrs (annualized)	21.55%	27.48%	1.59%
Last 3 Yrs (annualized)	44.44%	46.23%	

Fund returns are calculated NAV with dividends reinvested (excluding sales load).
Performance data does not include the cost incurred directly by investor in the form of sales load etc.

Top 10 Equity Holdings (as % of T.A.)	Symbol	September'26
Fauji Fertilizer Company	FFC	11.15%
Oil & Gas Dev. Co. Ltd.	OGDC	10.11%
Meezan Bank Ltd	MEBL	8.90%
Pakistan Petroleum Ltd.	PPL	8.72%
Lucky Cement Ltd.	LUCK	8.63%
The Hub Power Company Limited	HUBC	7.02%
Engro Holdings Ltd.	ENGROH	6.92%
Pakistan State Oil	PSO	4.20%
Mari Energies Limited	MARI	2.88%
Fauji Cement Company Limited	FCCL	2.78%

Period	FY21	FY22	FY23	FY24	FY25	FY26
Performance	35.47%	-24.59%	-0.66%	71.36%	57.65%	29.34%
Benchmark	39.32%	-10.25%	2.88%	78.70%	46.24%	39.18%

Months	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
Performance	12.74%	-6.83%	2.95%	4.86%	5.39%	-10.48%	-10.80%	7.75%	6.89%	2.95%	-4.25%	1.60%	-4.02%
BM	15.96%	-5.51%	2.84%	3.85%	5.03%	-9.85%	-8.18%	8.34%	7.01%	2.73%	-3.94%	1.80%	-3.20%

Investment Committee Members

Sajjad Anwar, CFA	Chief Executive Officer
Syed Hyder Raza Zaidi, FCMA	Chief Financial Officer
Umair Naseer	Head of Equity
M. Iqbal Jawaaid	Head of Research
Saad Ahmed Khan, FCA	Senior Manager Risk

Note: The performance is net of expenses and based on dividend reinvestment, excluding front end load and taxes.

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AWT – Islamic Asset Allocation Fund (Formerly: AWT Stock Fund)

Fund Manager's Review

In the month of September, the AWT Islamic Asset Allocation Fund (Formerly: AWT Stock Fund) achieved a return of -3.06% underperforming the benchmark, which posted a return of -2.57%. The fund maintained 85.06% of its total assets invested. In September 2026, the fund increased its allocation in the Oil and Gas Exploration, Cement, Commercial Banks, Inv. Cos & Sec sectors and Power Generation and distribution sector. Looking ahead, the fund will closely monitor macroeconomic and political developments to inform its investment strategy.

Fund Objective

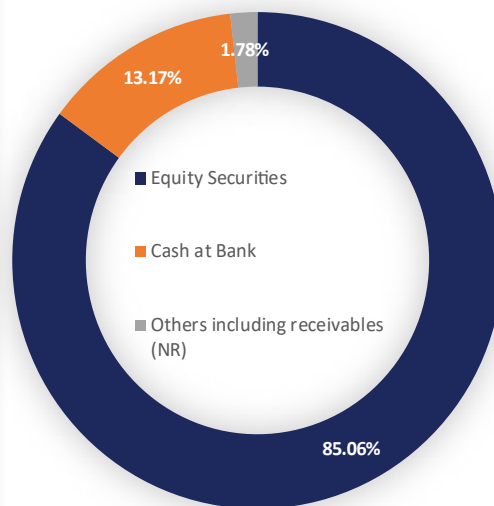
The objective of the Fund is to earn competitive return by investing in Shariah compliant equity, debt and money market instruments and securities

Fund Statistics

Net Assets (PKR mn)	149
NAV per unit (PKR)	167.50
Portfolio Turnover Ratio	61%
Information Ratio	-0.20
Beta	1.05
R-Square	0.99
Value at Risk	0.20%
Standard Deviation	4.27%

* 3M PKRV yield used as Risk-Free rate

Portfolio Allocation (as % of total assets) September '26



Portfolio Allocation (as % of T.A.) September'26 August'26

Equity Securities	85.06%	80.36%
Cash at Bank	13.17%	13.17%
Others including receivables (NR)	1.78%	6.48%

Total	100.01%	100.00%
--------------	----------------	----------------

	AWT-IAAF*	Benchmark
Sep-26	-3.06%	-2.57%
FYTD	-5.71%	-3.80%
CYTD	-5.10%	4.89%
12M Trailing	-4.47%	6.58%
Since Inception (Cumulative)	-1.62%	11.06%

*Cumulative Return

Fund returns are calculated NAV with dividends reinvested (excluding sales load).

*Performance data does not include the cost incurred directly by investor in the form of sales load

Top 10 Equity Holdings (as % of T.A.) Symbol September'26

Fauji Fertilizer Company	FFC	10.50%
Oil & Gas Dev. Co. Ltd.	OGDC	10.45%
Pakistan Petroleum Ltd.	PPL	8.44%
Meezan Bank Ltd	MEBL	8.21%
Lucky Cement Ltd.	LUCK	8.20%
Engro Holdings Ltd.	ENGROH	7.10%
The Hub Power Company Limited	HUBC	7.03%
Pakistan State Oil Co. Ltd.	PSO	2.87%
Fauji Cement Company Limited	FCCL	2.86%
Systems Ltd.	SYS	2.55%

Sector Allocation (as % of T.A.)	September'26	August'26
Oil & Gas Exploration Companies	20.63%	19.34%
Cement	14.62%	14.23%
Fertilizer	13.01%	11.60%
Commercial Bank	8.41%	8.24%
Powe Generation & Distribution	7.10%	6.73%
Inv. Banks / Inv. Cos. / Securities Cos.	7.03%	6.32%
Other Sectors	29.21%	33.55%
Total	100.00%	100.00%

Months	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
Performance	-6.68%	3.31%	4.40%	4.58%	-9.14%	-8.44%	6.73%	6.15%	2.11%	-3.83%	1.14%	-3.06%
Benchmark	-4.45%	2.71%	3.43%	4.55%	-7.62%	-5.20%	8.23%	6.13%	2.59%	-2.93%	1.69%	-2.57%

Fund Type	Open End
Category	Shariah Compliant Asset Allocation Scheme
Benchmark	Combination of performance benchmarks for Shariah Compliant Equity, Shariah Compliant Fixed Income and Shariah Compliant Money Market CIS on the basis of actual proportion held by CIS.
Management Co. Rating	AM2++ by PACRA (31st July 2026)
Inception Date	22 September 2025
Dealing Days	Monday to Friday (days when Stock Exchange are open for business)
Cut-off Times	Monday to Thursday 09:00 - 15:00 Friday 09:00 - 16:00
Pricing Mechanism	Forward
Management Fee	Up to 2% p.a.
Load	Upto 3.0% (Front-end) 0% (Back-end)
Risk Profile	High
Risk of Principal Erosion	Principal at High Risk
Total Expense Ratio	YTD 3.71% p.a. (including 0.38% Govt. Levy and 0.095% SECP Fee) MTD 3.67% p.a. (including 0.35% Govt. Levy and 0.095% SECP Fee)
Listing	Pakistan Stock Exchange
Leverage	Nil
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	BDO Ebrahim & Co. Chartered Accountants
Legal Advisor	Faiz, Sharif & Shinwari LLP
Shairiah Advisor	Mufti Abdul Zahid Farooqi Reg No. SECP/IFD/SA/012
Fund Manager	Umair Naseer

Investment Committee Members

Sajjad Anwar, CFA	Chief Executive Officer
Syed Hyder Raza Zaidi, FCMA	Chief Financial Officer
Umair Naseer	Head of Equity
Ahmad Hassan	Head of Fixed Income
M. Iqbal Jawaid	Head of Research
Saad Ahmed Khan, FCA	Senior Manager Risk

Note: The performance is net of expenses and based on dividend reinvestment, excluding front end load and taxes.

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AWT – Islamic Pension Fund

Fund Manager’s Review

During the month:
Money Market Sub-Fund achieved an annualized return of 10.61%. At the end of the month, the fund's allocation in GOP Ijarah sukuk was approximately 71.25%, whereas the fund's cash in the bank represented 21.57% of its assets. Looking ahead, we will closely monitor the situation and adjust our investment strategies accordingly.

Debt Sub-Fund generated an annualized return of 10.55%. At the end of the month, the fund's allocation in GOP Ijarah sukuk was approximately 54.66%, while cash in the bank represented 41.26% of its assets. Moving forward, the fund would remain vigilant on macroeconomic developments and will devise the investment strategy accordingly.

Equity Sub Fund achieved a return of -3.99%, underperforming the KMI-30 index, which posted a return of -3.20%. The fund had 95.30% % of its total assets invested. In September 2026, the fund reduces its exposure in Inv. Cos & Sec Sectors, Cement, Oil and Gas exploration, Power Generation and Distribution sectors, Commercial banks while increase in Fertilizer. Moving forward, the fund will closely monitor macroeconomic and political developments to shape its investment strategy.

Fund Objective

AWT Islamic Pension Fund is a Shariah Compliant, Tax efficient, and individualized retirement savings scheme designed to help individuals achieve long-term financial security post retirement.

Fund Statistics

AWT - IPF Money Market Sub Fund - Net Assets (mn)	77.7
AWT - IPF Money Market Fund - NAV per unit (PKR)	116.4810
AWT - IPF Debt Sub Fund - Net Assets (mn)	121.0
AWT - IPF Debt Fund - NAV per unit (PKR)	117.8143
AWT - IPF Equity Sub Fund - Net Assets (mn)	185.5
AWT - IPF Equity Fund - NAV per unit (PKR)	126.0345
AWT - IPF Fund Size (PKR Mn)	384

FUND DETAILS

Fund Type	Open End
Category	Islamic Voluntary Pension Scheme
Benchmark	- AWTIPF-MMSF 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 - AWTIPF-DSF Benchmark: 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 Windows of Conventional Banks - AWTIPF-ESF Benchmark: KMI-30 Index
Management Co. Rating	AM2++ by PACRA (31st July 2026)
Inception Date	7th April 2025
Dealing Days	Daily (days when Banks & Stock Exchange are open for business)
Cut-off Times	Monday to Thursday 09:00 - 15:00 Friday 09:00 - 16:00
Pricing Mechanism	Forward
Management Fee	Money Market 0.1%, Debt 0.1%, Equity 2%
Load	Upto 3% (Front-end) 0% (Back-end)
Risk Profile	Investor Dependent
Total Expense Ratio Equity:	YTD 2.76% p.a. (including 0.37% Govt. Levy and 0.040% SECP Fee) MTD 2.67% p.a. (including 0.38% Govt. Levy and 0.040% SECP Fee)
Total Expense Ratio Debt:	YTD 0.40% p.a. (including 0.06% Govt. Levy and 0.040% SECP Fee) MTD 0.34% p.a. (including 0.04% Govt. Levy and 0.040% SECP Fee)
Total Expense Ratio MMF:	YTD 0.42% p.a. (including 0.06% Govt. Levy and 0.040% SECP Fee) MTD 0.33% p.a. (including 0.04% Govt. Levy and 0.040% SECP Fee)
Listing	Pakistan Stock Exchange
Leverage	Nil
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	BDOEbrahim & Co. Chartered Accountants
Shariah Advisor	Mufti Abdul Zahid Farooqi Reg No. SECP/IFD/SA/012
Legal Advisor	Faiz, Sharif & Shinwari LLP
Fund Manager	Ahmad Hassan & Umair Naseer

Investment Committee Members	
Sajjad Anwar, CFA	Chief Executive Officer
Syed Hyder Raza Zaidi, FCMA	Chief Financial Officer
Umair Naseer	Head of Equity
Ahmad Hassan	Head of Fixed Income
M. Iqbal Jawaid	Head of Research
Saad Ahmed Khan, FCA	Senior Manager Risk

AWT - IP MMSF			
Credit Quality of Portfolio (as % of T.A.)			
	Sep. '26	Aug. '26	
AAA (Government Securities)	71.25%	0.00%	
AAA	19.09%	83.99%	
AA+	0.00%	0.20%	
AA	2.48%	2.51%	
AA-	0.00%	0.00%	
A+	0.00%	0.00%	
A	0.00%	0.00%	
A-	0.00%	0.00%	
BBB-	0.00%	0.00%	
Other including recievables (NR)	7.18%	13.30%	
Total	100.00%	100.00%	

AWT - IP DSF			
Credit Quality of Portfolio (as % of T.A.)			
	Sep. '26	Aug. '26	
AAA (Government Securities)	54.66%	11.11%	
AAA	0.43%	0.00%	
AA+	0.00%	0.28%	
AA	40.57%	82.88%	
AA-	0.18%	0.19%	
A+	0.08%	0.09%	
A	0.00%	0.00%	
A-	0.00%	0.00%	
BBB-	0.00%	0.00%	
Other including recievables (NR)	4.08%	5.45%	
Total	100.00%	100.00%	

Sector Allocation (as % of T.A.)		
	September'26	August'26
Oil & Gas Exploration Companies	21.62%	22.16%
Cement	15.91%	16.34%
Fertilizer	12.46%	11.75%
Commercial Bank	8.13%	8.87%
Power Generation & Distribution	6.08%	6.39%
Inv. Banks / Inv. Cos. / Securities Cos.	5.85%	8.09%
Other Sectors	29.96%	26.40%
Total	100.00%	100.00%

Months	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
AWT IPF-MMSF	7.89%	7.76%	12.64%	11.80%	11.66%	8.66%	9.35%	7.78%	19.65%	9.74%	10.79%	10.61%
Benchmark									10.46%	10.36%	10.01%	9.67%
AWT IPF-DSF	9.13%	8.60%	14.30%	16.06%	14.29%	9.36%	10.14%	7.67%	13.27%	10.00%	10.19%	10.55%
Benchmark									9.68%	9.69%	9.73%	9.74%
AWT IPF-ESF	-7.03%	2.90%	5.02%	5.40%	-10.19%	-10.25%	8.51%	6.87%	3.25%	-4.32%	1.51%	-3.99%
Benchmark									2.73%	-3.94%	1.80%	-3.20%

	AWTIPF-MMSF*	Benchmark	Peer Group Avg.	AWTIPF-DSF*	Benchmark	Peer Group Avg.	**AWTIPF-ESF*	Benchmark	Peer Group Avg.
Sep-26	10.61%	9.67%	9.73%	10.55%	9.74%	9.27%	-3.99%	-3.20%	-4.08%
FYTD	10.47%	10.02%		10.33%	9.72%		-6.75%	-5.33%	
CYTD	11.50%	9.42%		11.68%	9.68%		-5.14%	-1.98%	
12M Trailing	11.21%	9.44%		11.69%	9.83%		-4.70%	-1.08%	
Since Inception	10.84%	9.63%		11.70%	9.96%		16.90%	25.49%	

Cumulative Return for Equity Sub while all other Returns of more than one year are Annualized

AWT - IP MMSF			
Portfolio Allocation (as % of T.A.)			
	Sep. '26	Aug. '26	
Cash at Bank	21.57%	86.70%	
GOP Ijarah	71.25%	0.00%	
Others including receivables (NR)	7.18%	13.30%	
Total	100.00%	100.00%	

AWT - IP DSF			
Portfolio Allocation (as % of T.A.)			
	Sep. '26	Aug. '26	
Cash at Bank	41.26%	83.44%	
GOP Ijarah Sukuk	54.66%	11.11%	
Others including receivables (NR)	4.08%	5.45%	
Total	100.00%	100.00%	

AWT - IP ESF			
Portfolio Allocation (as % of T.A.)			
	September'26	August'26	
Equity Securities	95.30%	94.67%	
Cash at Bank	0.97%	2.25%	
Others including receivables (NR)	3.72%	3.07%	
Total	99.99%	100.00%	

Top 10 Equity Holdings (as % of T.A.)		
	Symbol	September'26
Fauji Fertilizer Company	FFC	9.94%
Oil & Gas Dev. Co. Ltd.	OGDC	9.75%
Pakistan Petroleum Ltd.	PPL	9.24%
Meezan Bank Ltd	MEBL	7.83%
Lucky Cement Ltd.	LUCK	7.43%
The Hub Power Company Limited	HUBC	6.08%
Engro Holdings Ltd.	ENGROH	5.85%
Pakistan State Oil Co. Ltd.	PSO	4.41%
Systems Ltd.	SYS	3.21%
Meaple Leaf Cement Factory	MLCF	3.17%

AWT – Islamic Punjab Pension Fund

(Money Market Sub Fund)

Fund Objective

The objective of the fund is to provide a secure source of savings and regular income after retirement to the employee(s) of the Government of Punjab.

Fund Statistics

AWT - IPPF Money Market Sub Fund - Net Assets (mn)	0.5
AWT - IPPF Money Market Fund - NAV per unit (PKR)	100.8086

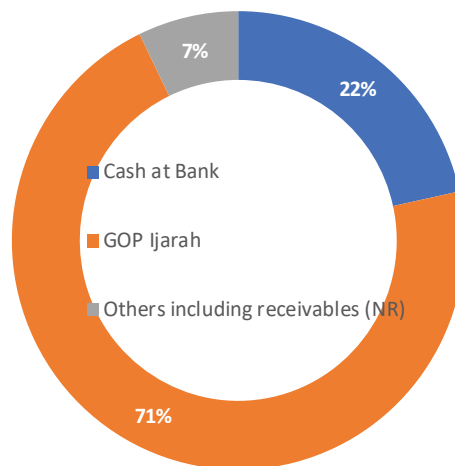
Fund Manager's Review

In the month of September, the AWT Islamic Punjab Pension Fund - Money Market Sub-Fund achieved an annualized return of 6.03%. At the end of the month, the fund's allocation in GOP Ijarah sukuk was approximately 59.39%, whereas the fund's cash in the bank represented 23.07% of its assets. Looking ahead, we will closely monitor the situation and adjust our investment strategies accordingly.

FUND DETAILS

Fund Type	Open End
Category	Islamic Voluntary Pension Scheme
Benchmark	- AWTIPPF-MMSP 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
Management Co. Rating	AM2++ by PACRA (31st July 2026)
Inception Date	10th August 2026
Dealing Days	Daily (days when Banks are open for business)
Cut-off Times	Monday to Friday 09:00 - 16:00
Pricing Mechanism	Forward
Management Fee	Money Market 0.1%
Load	Nil
Risk Profile	Allocation Dependent
Total Expense Ratio	YTD 0.18% p.a. (including 0.06% Govt. Levy and 0.040% SECP Fee) MTD 0.33% p.a. (including 0.04% Govt. Levy and 0.040% SECP Fee)
Listing	Pakistan Stock Exchange
Leverage	Nil
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	BDO Ebrahim & Co. Chartered Accountants
Shariah Advisor	Mufti Abdul Zahid Farooqi Reg No. SECP/IFD/SA/012
Legal Advisor	Faiz, Sharif & Shinwari LLP
Fund Manager	Ahmad Hassan

Portfolio Allocation (as % of total assets) September '26



Portfolio Allocation (as % of T.A.)	Sep. '26	Aug. '26
Cash at Bank	23.07%	83.10%
GOP Ijarah	59.39%	0.00%
Others including receivables (NR)	17.54%	16.90%
Total	100.00%	100.00%

	AWTIPPF-MMSP*	Benchmark
Sep-26	6.03%	9.67%
Since Inception	5.69%	9.63%

Returns are annualized.

Credit Quality of Portfolio (as % of T.A.)	Sep. '26	Aug. '26
AAA (Government Securities)	59.39%	0.00%
AAA	0.00%	83.10%
AA+	0.00%	0.00%
AA	23.07%	0.00%
AA-	0.00%	0.00%
A+	0.00%	0.00%
A	0.00%	0.00%
A-	0.00%	0.00%
BBB-	0.00%	0.00%
Other including receivables (NR)	17.54%	16.90%
Total	100.00%	100.00%

Investment Committee Members

Sajjad Anwar, CFA	Chief Executive Officer
Syed Hyder Raza Zaidi, FCMA	Chief Financial Officer
Ahmad Hassan	Head of Fixed Income
M. Iqbal Jawaid	Head of Research
Saad Ahmed Khan, FCA	Senior Manager Risk

Note: The performance is net of expenses and based on dividend reinvestment, excluding front end load and taxes.

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Key Economic Indicators

Economic Indicators		Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26
External Indicators													
Overall Balance of Payments	USD million	(314)	(34)	(490)	(89)	(124)	(152)	551	(169)	(1,287)	1,389	(118)	n.a
Current Account Balance	USD million	(291)	98	(265)	68	231	1,134	(276)	500	(814)	(445)	(98)	n.a
Exports	USD million	2,632	2,277	2,758	2,745	2,480	2,527	2,619	2,357	2,573	2,985	2,460	n.a
Imports	USD million	5,383	4,716	5,737	5,346	5,165	4,892	5,989	5,640	6,152	6,154	5,486	n.a
Worker's Remittances	USD million	3,420	3,188	3,592	3,464	3,288	3,831	3,539	4,252	3,630	3,631	3,656	n.a
Foreign Direct Investment	USD million	179	180	(135)	173	214	168	54	214	49	179	316	n.a
Foreign Portfolio Investment	USD million	94	(76)	14	136	(27)	(452)	(434)	232	(41)	26	41	n.a
Forex Reserves	USD billion	14.5	14.6	16.1	16.2	16.3	16.4	15.8	17.2	18.3	17.0	17.1	21.4
Exchange Rate against PKR													
USD	Month end	283.18	282.50	280.03	280.00	279.38	279.24	278.79	278.55	278.06	277.85	277.72	277.08
Inflation Indicators													
General CPI	YoY change	6.24%	6.10%	5.60%	5.80%	7.00%	7.30%	10.90%	11.70%	11.10%	9.20%	11.10%	10.30%
Food CPI	YoY change	5.42%	5.38%	3.44%	3.86%	5.39%	3.53%	7.63%	7.93%	9.38%	10.64%	13.89%	8.20%
Core (NFNE) Urban	YoY change	7.50%	6.60%	6.90%	7.20%	7.10%	7.40%	8.00%	9.00%	8.70%	8.60%	8.80%	8.60%
Core (Trimmed) Urban	YoY change	6.00%	5.30%	5.50%	4.90%	5.10%	5.90%	9.20%	9.80%	9.60%	7.50%	8.90%	9.40%
Interest Rates													
SBP Policy Rate	Current	11.00%	11.00%	10.50%	10.50%	10.50%	10.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%
6 Month KIBOR	Month end	11.19%	11.16%	10.65%	10.49%	10.61%	11.59%	11.96%	12.50%	11.80%	11.78%	11.81%	12.80%
12 Month KIBOR	Month end	11.44%	11.43%	10.90%	10.74%	10.87%	12.02%	12.34%	12.94%	12.06%	12.10%	12.16%	12.43%
3 Month T-Bill Yield	Month end	10.96%	10.85%	10.38%	10.20%	10.34%	11.28%	11.69%	11.94%	11.60%	11.45%	11.51%	11.76%
6 Month T-Bill Yield	Month end	11.00%	10.98%	10.41%	10.33%	10.56%	11.64%	11.87%	12.37%	11.63%	11.65%	11.07%	11.84%
12 Month T-Bill Yield	Month end	11.30%	11.15%	10.39%	10.35%	10.62%	11.90%	12.04%	12.52%	11.60%	11.81%	11.95%	12.20%
10 Year PIB Yield	Month end	11.90%	11.92%	11.47%	11.10%	11.60%	12.78%	13.13%	12.75%	12.19%	11.99%	12.17%	12.74%

n.a.=Not Available

Source: SBP, PBS, MUFAP



Note: The performance is net of expenses and based on dividend reinvestment, excluding front end load and taxes.

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A Subsidiary of Fauji Foundation

OUR OFFICES

MAIN OFFICE - RAWALPINDI

2nd Floor, AWT Plaza, Mall Road ☎ 051-11 11 AWTIL (29845)

ISLAMABAD: Building, Plaza No 11, Gate # 1, Main Jinnah Boulevard, GT Road, A, Sector A DHA Phase II, Islamabad. ☎ 051-4720606

KARACHI: 3rd Floor, AWT Plaza, II Chundrigar Road, Karachi. ☎ 021-38658883

LAHORE: 1st floor, 33-DD block CCA, phase 4, DHA Cantt, Lahore. ☎ 042-35694008

MULTAN: Office No. 22, CSD Shopping Complex, Multan Cantt. ☎ 061-4503616

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