



MCB FUNDS
Investments for Life
AM1
by PACRA

Under Sealed Cover

Form 7

2025-26/FAD/KS/16910
October 15, 2025

The General Manager
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject: Financial results for the quarter ended September 30, 2025

Dear Sir,

We have to inform you that the Board of Directors of **MCB Investment Management Limited**, the management company of **Alhamra Islamic Money Market Fund**, approved the financial results of **Alhamra Islamic Money Market Fund** for the quarter ended September 30, 2025, in their meeting held at Head Office in Karachi on Wednesday, October 15, 2025 at 11:00 a.m.

Please find attached the following for your reference:

- Statement of Assets and Liabilities.
- Statement of Profit and Loss.
- Statement of Other Comprehensive Statement.
- Statement of Movement in Unit Holders' Fund.
- Statement of Cash Flows.

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Muhammad Rehan Khan
Company Secretary



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ALHAMRA ISLAMIC MONEY MARKET FUND
CONDENSED INTERIM STATEMENT OF ASSETS AND LIABILITIES
AS AT SEPTEMBER 30, 2025

(Un-audited) (Audited)
September 30, June 30,
2025 2025
----- (Rupees in '000) -----

ASSETS

Balance with banks
Investments
Markup receivable on investments and bank balance
Receivable from National Clearing Company of Pakistan Limited
Advances, deposits and prepayments
Total assets

1,280,424	2,880,860
989,122	2,774,155
23,475	74,299
1,986	-
1,928	1,735
2,296,935	5,731,049

LIABILITIES

Payable to the Management Company
Payable to Digital Custodian Company - Trustee
Payable to the Securities and Exchange Commission of Pakistan
Dividend Payable
Accrued expenses and other liabilities
Total liabilities

2,752	9,356
141	464
142	465
1,359	2,453
5,299	5,642
9,693	18,380

NET ASSETS

2,287,242	5,712,669
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Unit holders' fund (as per statement attached)

2,287,242	5,712,669
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Contingencies and commitments

(Number of units)

Number of units in issue

22,985,046	57,407,988
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(Rupees)

NET ASSET VALUE PER UNIT

99.5100	99.5100
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**ALHAMRA ISLAMIC MONEY MARKET FUND
CONDENSED INTERIM INCOME STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2025**

	Quarter ended September 30,	
	2025	2024
	----- (Rupees in '000) -----	
INCOME		
Return on investments	47,479	258,246
Gain on sale of investments classified as 'at fair value through profit or loss' - net	(213)	3,547
Profit on bank deposits	25,924	117,509
Unrealised appreciation / (diminution) on remeasurement of investments classified as 'financial assets at fair value through profit or loss' - net	711	13,967
Total income	73,901	393,269
EXPENSES		
Remuneration of Management Company	4,183	15,980
Sindh Sales Tax on remuneration of the Management Company	628	2,397
Allocated expenses	-	259
Remuneration of the Trustee	453	1,318
Sindh Sales Tax on remuneration of the Trustee	68	198
Fee of Securities and Exchange Commission of Pakistan	523	1,521
Auditors' remuneration	251	195
Legal and professional charges	85	87
Settlement and bank charges	163	238
Shahriah fee	94	86
Fees and subscriptions	66	59
Printing and related costs	-	25
Total expenses	6,514	22,363
Net income from Operating activities	67,387	370,906
Net income for the period before taxation	67,387	370,906
Taxation	-	-
Net income for the period after taxation	67,387	370,906
Allocation of net income for the period:		
Net income for the period	67,387	370,906
Income already paid on units redeemed	-	(9)
	67,387	370,897
Accounting income available for distribution		
- Relating to capital gains	498	16,487
- Excluding capital gains	66,889	354,410
	67,387	370,897



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**ALHAMRA ISLAMIC MONEY MARKET FUND
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2025**

	Quarter ended September 30,	
	2025	2024
	----- (Rupees in '000) -----	
Net income for the period after taxation	67,387	370,906
Other comprehensive income for the period	-	-
Total comprehensive income for the period	<u>67,387</u>	<u>370,906</u>



ALHAMRA ISLAMIC MONEY MARKET FUND
CONDENSED INTERIM STATEMENT OF MOVEMENT IN UNIT HOLDERS' FUND (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2025

	Quarter Ended September 30,					
	2025			2024		
	(Rupees in '000)					
	Capital Value	Undistributed income	Total	Capital Value	Undistributed income	Total
Net assets at beginning of the period	5,707,977	4,692	5,712,669	22,055,581	4,692	22,060,273
Issue of 48,872,828 units (2023: 290,938,351 units)						
- Capital value (at net asset value per unit at the beginning of the period)	670,335.48	-	670,335	4,863,335.9	-	4,863,335.9
- Element of income	-	-	-	-	-	-
Total proceeds on issuance of units	670,335	-	670,335	4,863,344	-	4,863,344
Redemption of 209,775,960 units (2023: 270,171,941 units)						
- Capital value (at net asset value per unit at the beginning of the period)	(4,095,762)	-	(4,095,762)	(20,874,806)	-	(20,874,806)
- Amount paid out of element of income	-	-	-	-	(9)	(9)
Total payments on redemption of units	(4,095,762)	-	(4,095,762)	(20,874,806)	(9)	(20,874,815)
Total comprehensive income for the period	-	67,387	67,387	-	370,906	370,906
Distribution made during the period		(67,387)	(67,387)		(359,512)	(359,512)
Net income for the period less distribution	-	-	-	-	11,394	11,394
Net assets at end of the period	2,282,550	4,692	2,287,242	6,044,119	16,077	6,060,196
Undistributed income brought forward						
- Realized income at the beginning of the year		4,692			4,692	
- Unrealized income at the beginning of the year		-			-	
		4,692			4,692	
Accounting income available for distribution						
- Relating to capital gains		498			16,487	
- Excluding capital gains		66,889			354,410	
		67,387			370,897	
Cash distribution during the period		(67,387)			(359,512)	
Undistributed income carried forward		4,692			16,077	
Undistributed income carried forward						
- Realised		3,981			2,110	
- Unrealised		711			13,967	
		4,692			16,077	
		(Rupees)			(Rupees)	
Net assets value per unit at beginning of the period		99.5100			99.5100	
Net assets value per unit at end of the period		99.5100			99.6974	



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**ALHAMRA ISLAMIC MONEY MARKET FUND
CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2025**

	Quarter ended September 30,	
	2025	2024
	----- (Rupees in '000) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income for the period before taxation	67,387	370,906
Adjustments for non cash and other items:		
Unrealised appreciation in value of investments classified as 'at fair value through profit or loss' - net	(711)	(13,967)
	66,676	356,939
Decrease/ (Increase) in assets		
Investments	1,785,744	7,058,675
Receivable from Investment and Bank balance	50,824	638,258
Receivable from National Clearing Company of Pakistan Limited	(1,986)	-
Advances, deposit and prepayments	(193)	456
	1,834,389	7,697,389
(Decrease) / increase in liabilities		
Payable to the Management Company	(6,604)	(22,488)
Remuneration of Digital Custodian Company	(323)	(826)
Payable to the Securities and Exchange Commission of Pakistan	(323)	(848)
Dividend payable	(1,094)	(14,893)
Accrued expenses and other liabilities	(343)	215
	(8,687)	(38,840)
Net cash generated from operating activities	1,892,378	8,015,488
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from issuance of units	670,335	4,863,344
Payments on redemption of units	(4,095,762)	(20,874,815)
Distribution during the period	(67,387)	(359,512)
Net cash (used in) / generated from financing activities	(3,492,814)	(16,370,983)
Net increase in cash and cash equivalents during the period	(1,600,436)	(8,355,495)
Cash and cash equivalents at beginning of the period	2,880,860	9,402,349
Cash and cash equivalents at end of the period	1,280,424	1,046,854