AL Habib Asset Management Limited

AHAM/CS/2025/005
August 21, 2026

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

Dear Sir,

AL Habib Funds – Financial Results

We are pleased to inform you that the Board of Directors of AL Habib Asset Management Limited (AHAM), in their meeting held on Friday August 21, 2025 at 11:00 a.m. at 2ndFloor, Mackinnons Building, I.I. Chundrigar Road, Karachi, has approved the Financial Statements of following Funds for the year ended June 30, 2026:

S. No	Name of Fund	Financial Results
1.	AL Habib Cash Fund	Annexure-A
2.	AL Habib Money Market Fund	Annexure-B
3.	AL Habib Income Fund	Annexure-C
4.	AL Habib Asset Allocation Fund	Annexure-D
5.	AL Habib Stock Fund	Annexure-E
6.	AL Habib Islamic Cash Fund	Annexure-F
7.	AL Habib Islamic Income Fund	Annexure-G
8.	AL Habib Islamic Savings Funds	Annexure-H
9.	AL Habib Islamic Stock Fund	Annexure-I

We will be sending copies of the printed accounts in due course.

Yours truly,

Zahid Hussain Vasnani
Company Secretary

Enclosed: Annexure A to I

Annexure – A

AL HABIB CASH FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		------- (Rupees in '000) -------	
ASSETS			
Bank balance & Term deposit	5	33,657,649	12,236,496
Investments	6	46,947,683	38,783,299
Profit receivable	7	279,278	134,884
Advance tax, deposits, prepayments and other receivable	8	106,722	31,647
TOTAL ASSETS		80,991,332	51,186,326
LIABILITIES			
Payable to AL Habib Asset Management Limited - Management company	9	131,612	111,005
Provision for Federal Excise Duty on remuneration of the Management Company	10	13,417	13,417
Payable to Central Depository Company of Pakistan Limited - Trustee	11	4,547	3,753
Payable to Securities and Exchange Commission of Pakistan	12	4,585	3,645
Payable against redemption/purchase of units		1,754,794	74,847
Accrued expenses and other liabilities	13	447,982	606,376
TOTAL LIABILITIES		2,356,937	813,043
NET ASSETS		78,634,395	50,373,283
UNIT HOLDERS' FUND (AS PER THE STATEMENT ATTACHED)		78,634,395	50,373,283
Contingencies and commitments	14		
		(Number of units)	
Number of units in issue (face value of units is Rs. 100 each)		771,342,947	495,804,976
		(Rupees)	
Net assets value per unit		101.94	101.60

The annexed notes 1 to 29 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

AL HABIB CASH FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		------- (Rupees in '000) -------	
Income			
(Loss) / gain on sale of investments - net		(7,553)	162,560
Income from government securities		6,356,972	10,557,944
Mark-up on bank deposits		1,410,859	202,522
Profit on term deposit receipts		452,364	-
		8,212,642	10,923,026
Unrealised (diminution) / appreciation on re-measurement of investments classified at 'fair value through profit or loss' - net		(2,278)	5,813
Total income		8,210,364	10,928,839
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company	9.1	531,557	929,612
Sindh Sales tax on Management Company's remuneration	9.2	79,699	139,442
Expenses allocated by the Management company		-	49,372
Sindh Sales tax on Expenses allocated by the Management Company		-	7,406
Remuneration of Central Depository Company of Pakistan Limited - Trustee	11	41,826	42,311
Sindh Sales tax on Trustee's remuneration	11.2	6,274	6,345
Annual fee to Securities and Exchange Commission of Pakistan	12	57,035	57,696
Brokerage expense		758	1,958
Settlement and bank charges		822	135
Annual listing fee		25	25
Auditors' remuneration		626	596
Mutual fund rating fee		261	282
Printing and other expenses		203	120
		719,086	1,235,300
Net income for the year before taxation		7,491,278	9,693,539
Taxation	17	-	-
Net income for the year after taxation		7,491,278	9,693,539
Allocation of net income for the year after taxation			
Net income for the year		7,491,278	9,693,539
Income already paid on units redeemed		(4,890,588)	(6,857,117)
		2,600,690	2,836,422
Accounting income available for distribution:			
Relating to capital loss		(7,553)	-
Excluding capital gains		2,608,243	2,836,422
		2,600,690	2,836,422

The annexed notes 1 to 29 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer **Chief Financial Officer** **Direcctor**

Annexure – B

AL HABIB MONEY MARKET FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		---------(Rupees in '000)---------	
Assets			
Balances with bank	5	30,708,543	42,770,552
Investments	6	41,973,141	48,145,483
Profit receivable	7	178,715	120,838
Preliminary expenses and floatation costs	8	383	453
Receivable against issuance of units		1,099	200
Other receivable		106	105
Total assets		72,861,987	91,037,631
Liabilities			
Payable to AL Habib Asset Management Limited - Management Company	9	99,973	53,508
Payable to Central Depository Company of Pakistan Limited - Trustee	10	3,916	3,678
Payable to Securities and Exchange Commission of Pakistan	11	4,085	3,803
Payable against redemption of units		315,961	4,957,776
Accrued expenses and other liabilities	12	779,805	254,653
Total liabilities		1,203,740	5,273,418
Net Assets		71,658,247	85,764,213
Unit Holders' Fund (As Per The Statement Attached)		71,658,247	85,764,213
Contingencies and Commitments	13		
		(Number of Units)	
Number of units in issue	14	708,578,134	853,636,623
		(Rupees)	
Net asset value per unit		101.13	100.47

The annexed notes 1 to 32 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

AL HABIB MONEY MARKET FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		---------(Rupees in '000)---------	
Income			
Profit on bank deposits	15	1,510,557	171,616
Profit on term deposit receipts		317,566	-
Income from government securities		6,682,244	4,434,541
(Loss) / gain on sale of government securities		(6,374)	77,897
Unrealised (diminution) / appreciation on re-measurement of investments classified as financial assets at 'fair value through profit or loss	6.1	(1,514)	12,560
Total income		8,502,479	4,696,614
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company		540,097	377,368
Sindh sales tax on Management Company's remuneration		81,015	56,605
Expenses allocated by the Management Company	16	-	21,579
Sindh sales tax on expenses allocated by the Management Company		-	2,952
Remuneration of Central Depository Company of Pakistan Limited - Trustee		43,465	19,033
Sindh sales tax on Trustee remuneration		6,520	2,853
Fee to Securities and Exchange Commission of Pakistan		59,270	25,740
Auditors' remuneration	17	341	333
Brokerage expenses		765	915
Annual listing fee		25	25
Other expenses		373	325
Settlement and bank charges		541	195
Amortization of preliminary expenses and floatation costs	8	70	70
Total expenses		732,482	507,993
Net income for the year before taxation		7,769,997	4,188,621
Taxation	18	-	-
Net income for the year after taxation		7,769,997	4,188,621
Allocation of net income for the year after taxation:			
Net income for the year after taxation		7,769,997	4,188,621
Income already paid on units redeemed		(6,222,027)	(2,476,185)
		1,547,970	1,712,436
Accounting income available for distribution:			
Relating to capital gain		-	90,457
Excluding capital gain		1,547,970	1,621,979
		1,547,970	1,712,436
Earning per share	19		

The annexed notes 1 to 32 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer	**Chief Financial Officer**	**Director**

Annexure – C

AL HABIB INCOME FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		(Rupees in '000)	
Assets			
Bank balances	5	9,519,706	8,675,112
Investments	6	13,575,020	16,220,458
Profit receivable	7	145,134	237,540
Advances, deposits and other receivables	8	6,210	6,696
Total assets		23,246,070	25,139,806
Liabilities			
Payable to AL Habib Asset Management Limited - Management Company	9	34,140	19,881
Provision for Federal Excise Duty on remuneration of the Management Company	10	8,746	8,746
Payable to Central Depository Company of Pakistan Limited - Trustee	11	1,461	1,311
Payable to Securities and Exchange Commission of Pakistan	12	2,678	1,042
Payable against redemption of units		810	21,103
Accrued expenses and other liabilities	13	341,314	209,696
Total liabilities		389,149	261,779
Net assets		22,856,921	24,878,027
Unit holders' Fund (as per statement attached)		22,857,021	24,878,027
Contingencies and commitments	14		
		(Number of Units)	
Number of units in issue	15	221,567,197	243,306,622
		(Rupees)	
Net asset value per unit		103.16	102.25

The annexed notes 1 to 33 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer **Chief Financial Officer** **Director**

AL HABIB INCOME FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		(Rupees in '000)	
Income			
Profit on bank deposits	16	480,058	60,793
Profit on investments		2,102,642	1,649,178
Profit on term deposit receipt		7,808	-
Realised (loss) / gain on sale of investments - net		(45,618)	141,337
Unrealised diminution on re-measurement of investments classified at 'fair value through profit or loss' - net		(3,692)	24,472
		(49,310)	165,809
Total income		2,541,198	1,875,780
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company		159,166	147,933
Sindh Sales Tax on Management Company's remuneration		23,805	22,190
Expense allocated by the Management Company	17	-	9,083
Remuneration of Central Depository Company of Pakistan Limited - Trustee		17,786	9,198
Sindh Sales tax on Trustee's remuneration		2,668	1,380
Annual fee to Securities and Exchange Commission of Pakistan		17,786	9,198
Brokerage expense		222	579
Settlement and bank charges		369	373
Annual listing fee		25	25
Auditor's remuneration	18	545	530
Mutual fund rating fee		551	557
Printing charges		-	58
Fees and subscription		282	287
Other expense		-	90
Total expenses		223,205	201,481
Net income for the period before taxation		2,317,993	1,674,299
Taxation	19	-	-
Net income for the year after taxation		2,317,993	1,674,299
Allocation of net income for the year after taxation			
Net income for the year after taxation		2,317,993	1,674,299
Income already paid on units redeemed		(2,233,862)	(1,427,304)
		84,131	246,995
Accounting Income available for distribution:			
- Relating to capital (loss) / gain		(49,310)	165,809
- Excluding capital gain		133,441	81,186
		84,131	246,995

The annexed notes 1 to 33 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer	**Chief Financial Officer**	**Director**

Annexure – D

AL HABIB ASSET ALLOCATION FUND
STATEMENT OF ASSET AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		----------Rupees in '000----------	
Assets			
Balances with banks	5	147,970	36,652
Investments	6	1,153,358	124,156
Profit and dividend receivable	7	194	188
Receivable against sale of investment		6,950	4,362
Receivable against issuance of units		2,316	150,100
Advances and deposits	8	3,810	6,151
Total assets		1,314,598	321,609
Liabilities			
Payable to AL Habib Asset Management Limited - Management Company	9	2,809	613
Payable to Central Depository Company of Pakistan Limited- Trustee	10	221	32
Payable to Securities and Exchange Commission of Pakistan	11	103	13
Payable against redemption of units		-	553
Accrued expenses and other liabilities	12	13,594	16,281
Total liabilities		16,727	17,492
Net Assets		1,297,871	304,117
Unit holders' fund (as per the statement attached)		1,297,871	304,117
Contingencies and Commitments	13		
		-------- (Number of Units) --------	
Number of units in issue	14	12,230,035	3,033,067
		-------------- (Rupees)--------------	
Net asset value per unit		106.12	100.27

The annexed notes 1 to 31 form an integral part of these financial statements.

bno

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

AL HABIB ASSET ALLOCATION FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		---------- (Rupees in '000) ----------	
Income			
Profit on bank deposits	15	17,032	6,300
Profit on investments		-	-
Dividend income		48,283	23,217
Realised gain on sale of investments - net		137,547	86,268
Unrealised appreciation on re-measurement of investments classified as financial at 'fair value through profit or loss' - net	6.1	88,708	25,504
Total income		291,570	141,289
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company		25,529	4,568
Sindh Sales Tax on management fee		3,829	684
Remuneration of Central Depository Company of Pakistan Limited - Trustee		2,123	457
Sindh Sales Tax on trustee remuneration of Trustee		318	68
Fee to Securities and Exchange Commission of Pakistan		1,176	217
Brokerage expense		5,680	1,905
Settlement and bank charges		410	396
Annual listing fee		25	25
Auditors' remuneration	16	337	337
Printing charges		-	44
Total expenses		39,427	8,701
Net income for the year before taxation		252,143	132,588
Taxation	17	-	-
Net income for the year after taxation		252,143	132,588
Allocation of net income for the year:			
Net income for the year after taxation		252,143	132,588
Income already paid on units redeemed		(138,234)	(109,214)
		113,909	23,374
Accounting income available for distribution:			
- Relating to capital gain		226,255	111,772
- Excluding capital loss		(112,346)	(88,398)
		113,909	23,374
Earning per share	18		

The annexed notes 1 to 31 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer	**Chief Financial Officer**	**Director**

Annexure – E

AL HABIB STOCK FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		---------(Rupees in '000)--------	
Assets			
Balances with banks	5	1,778,850	487,636
Investments	6	17,597,530	4,989,666
Dividend and profit receivable	7	7,115	6,602
Receivable against sale of units		25,431	13,899
Advances and deposits	8	1,318	1,318
Total assets		19,410,244	5,499,121
Liabilities			
Payable to AL Habib Asset Management Limited - Management Company	9	43,160	8,242
Provision for Federal Excise Duty on remuneration of the Management Company	10	2,043	2,043
Payable to Central Depository Company of Pakistan Limited - Trustee	11	1,945	919
Payable to Securities and Exchange Commission of Pakistan	12	1,175	328
Payable against purchase of investment		830,705	455,393
Payable against redemption of units		21,723	32,279
Accrued expenses and other liabilities	13	152,947	55,073
Total liabilities		1,053,698	554,277
Net Assets		18,356,546	4,944,844
Unit Holders' Fund (As Per The Statement Attached)		18,356,546	4,944,844
Contingencies and Commitments	14		
		-------(Number of units)-------	
Number of units in issue	15	115,744,315	38,335,523
		(Rupees)	
Net assets value per unit		158.60	128.99

The annexed notes 1 to 33 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

AL HABIB STOCK FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		--------- (Rupees in '000) ---------	
Income			
Profit on saving accounts with banks	16	40,029	21,795
Dividend income		590,220	241,473
Net gain on investments designated at fair value through profit or loss			
- Capital gain on sale of investments		3,093,342	935,814
- Unrealised appreciation on re-measurement of investments classified at 'fair value through profit or loss' - net	6.1	985,361	567,192
		4,078,703	1,503,006
Total income		4,708,952	1,766,274
Expense			
Remuneration of AL Habib Asset Management Limited - Management Company		414,273	60,293
Sindh Sales Tax on Management Company's remuneration		62,141	9,035
Remuneration of Central Depository Company of Pakistan Limited - Trustee		14,809	4,008
Sindh Sales Tax on remuneration of the Trustee		2,221	601
Fee to the Securities and Exchange Commission of Pakistan		13,118	2,864
Brokerage expense		117,298	28,010
Settlement and bank charges		6,542	824
Annual listing fee		13	1
Auditors' remuneration	17	425	425
Printing charges		-	1
Total expenses		630,840	106,062
Net income for the year before taxation		4,078,112	1,660,212
Taxation	18	-	-
Net income for the year after taxation		4,078,112	1,660,212
Allocation of net income for the year after taxation			
Net income for the year after taxation		4,078,112	1,660,212
Income already paid on units redeemed		(2,623,286)	(982,104)
		1,454,826	678,108
Accounting income available for distribution:			
- Relating to capital gain		4,078,703	1,503,006
- Excluding capital loss		(2,623,877)	(824,898)
		1,454,826	678,108
Earnings per unit	19		

The annexed notes 1 to 33 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer	**Chief Financial Officer**	**Director**

Annexure – F

AL HABIB ISLAMIC CASH FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		------- Rupees in '000' -------	
ASSETS			
Balances with bank	5	22,755,436	15,890,804
Investments	6	12,431,918	10,430,791
Profit receivable	7	186,120	455,440
Advances, deposits and other receivables	8	251	3,914,293
Preliminary expenses and floatation costs	9	1,651	1,721
TOTAL ASSETS		35,375,376	30,691,328
LIABILITIES			
Payable to AL Habib Asset Management Limited - Management company	10	49,557	25,901
Payable to Central Depository Company of Pakistan Limited - Trustee	11	1,709	1,543
Payable to Securities and Exchange Commission of Pakistan	12	2,002	1,805
Payable against redemption of units		4,539	199,250
Accrued expenses and other liabilities	13	466,465	262,164
TOTAL LIABILITIES		524,272	490,663
NET ASSETS		34,851,104	30,200,665
UNIT HOLDERS' FUND (AS PER STATEMENT ATTACHED)		34,851,104	30,200,665
CONTINGENCIES AND COMMITMENTS	14		
		------------Number of units------------	
Number of units in issue	15	345,131,673	301,235,613
		-----------------Rupees-----------------	
Net assets value per unit		100.98	100.26

The annexed notes 1 to 31 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

CHIEF EXECUTIVE OFFICER | **CHIEF FINANCIAL OFFICER** | **DIRECTOR**

AL HABIB ISLAMIC CASH FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		------- Rupees in '000' -------	
Income			
Income from government securities		1,378,027	1,119,748
Profit on bank deposits		1,330,957	1,183,430
Profit on term deposit receipts		387,345	246,672
		3,096,329	2,549,850
(Loss) / Gain on investments classified at fair value through profit or loss - net			
- Realised (loss) / gain on sale of investment - net		(30,420)	45,199
- Unrealised (diminution) / appreciation on re-measurement of investments - net	6.1 & 6.2	(17,181)	4,475
		(47,601)	49,674
		3,048,728	2,599,524
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company	10.1	135,415	171,015
Sindh Sales tax on Management Company's remuneration	10.2	20,312	25,607
Expenses allocated by the Management company		-	4,794
Sindh Sales tax on Expenses allocated by the Management Company		-	719
Remuneration of Central Depository Company of Pakistan Limited - Trustee	11	16,546	10,204
Sindh Sales tax on remuneration of Trustee	11.3	2,482	1,506
Annual fee to Securities and Exchange Commission of Pakistan	12.1	22,563	13,996
Settlement and bank charges		114	17
Brokerage expense		736	1,058
Annual listing fee		25	25
Auditors' remuneration	16	803	359
Amortization of preliminary expenses and floatation costs		70	72
Mutual Fund rating fee		150	149
Printing and other expenses		203	57
		199,419	229,578
Net income for the year before taxation		2,849,309	2,369,946
Taxation	17	-	-
Net income for the year after taxation		2,849,309	2,369,946
Allocation of net income for the year			
Net income for the year		2,849,309	2,369,946
Income already paid on redemption of units		(2,667,050)	(2,185,265)
		182,259	184,681
Accounting income available for distribution:			
- Relating to capital gains		(17,181)	4,475
- Excluding capital gains		199,439	180,206
		182,258	184,681
Earnings per unit	18		

The annexed notes 1 to 31 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

CHIEF EXECUTIVE OFFICER **CHIEF FINANCIAL OFFICER** **DIRECTOR**

Annexure – G

AL HABIB ISLAMIC INCOME FUND
STATEMENT OF ASSET AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		----------Rupees in '000----------	
Assets			
Balances with banks	5	1,260,923	10,690,753
Investments	6	5,860,669	6,876,111
Profit receivable	7	175,036	250,998
Receivable against sale of units		3,065	1,673,153
Advances and deposits	8	17,089	18,139
Total assets		7,316,782	19,509,154
Liabilities			
Payable to AL Habib Asset Management Limited - Management Company	9	29,360	24,755
Payable to Central Depository Company of Pakistan Limited- Trustee	10	2,006	2,083
Payable to Securities and Exchange Commission of Pakistan	11	2,374	2,370
Payable against redemption of units		1,355	56,482
Accrued expenses and other liabilities	12	233,713	189,142
Total Liabilites		268,808	274,832
NET ASSETS		7,047,974	19,234,322
UNIT HOLDERS' FUND (AS PER STATEMENT ATTACHED)		7,047,974	19,234,322
CONTINGENCIES AND COMMITMENTS	13	-	-
		(Number of Units)	
Number of units in issue	14	68,998,246	188,899,433
		(Rupees)	
Net asset value per unit		102.15	101.82

The annexed notes 1 to 31 from an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

AL HABIB ISLAMIC INCOME FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		---------Rupees in '000---------	
Income			
Profit on saving accounts with banks	15	813,365	985,271
Profit on term deposit receipt		69,694	40,739
Profit on investments		960,052	1,202,653
Income on margin deposit with National Clearing Company of Pakistan Limited		-	9
Realised loss on sale of investments - net		(110,215)	(46,990)
Unrealised (loss) / gain on re-measurement of investments classified as financial at 'fair value through profit or loss' - net		(80,403)	71,294
Total income		1,652,493	2,252,976
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company		86,800	175,743
Sindh Sales Tax on Management remuneration		13,692	26,366
Expenses allocated by the Management Company		-	8,580
Sindh Sales Tax on allocated expenses		-	1,138
Remuneration of Central Depository Company of Pakistan Limited - Trustee		13,472	12,470
Sindh Sales Tax on remuneration of the Trustee		2,021	1,870
Fee to Securities and Exchange Commission of Pakistan		13,472	12,470
Brokerage expense		1,266	1,115
Settlement and bank charges		295	370
Annual listing fee		25	25
Auditors' remuneration	16	688	688
Mutual fund rating fee		146	146
Total expenses		131,877	240,981
Net income for the year before taxation		1,520,616	2,011,995
Taxation	17	-	-
Net income for the year after taxation		1,520,616	2,011,995
Allocation of net income for the year:			
Net income for the year after taxation		1,520,616	2,011,995
Income already paid on units redeemed		(1,440,788)	(1,895,099)
		79,828	116,896
Accounting income available for distribution:			
- Relating to capital gain		-	24,304
- Excluding capital gain		79,828	92,592
		79,828	116,896

The annexed notes 1 to 31 from an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

Annexure – H

AL HABIB ISLAMIC SAVINGS FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		------Rupees in '000-----	
ASSETS			
Balances with bank	6	7,880,596	6,749,382
Investments	7	11,479,731	5,686,912
Profit receivable	8	277,672	189,442
Advances, deposits, and other receivables	9	317	317
Receivable against sale of units		200,000	1,001,267
Preliminary expenses and floatation costs	10	391	453
TOTAL ASSETS		19,838,707	13,627,773
LIABILITIES			
Payable to AL Habib Asset Management Limited - Management Company	11	27,224	23,628
Payable to Central Depository Company of Pakistan Limited (CDC) - Trustee	12	1,236	1,334
Payable to Securities and Exchange Commission of Pakistan (SECP)	13	1,065	1,187
Payable against redemption of units		-	150,094
Payable against purchase of investment		259,769	-
Accrued expenses and other liabilities	14	195,100	283,922
TOTAL LIABILITIES		484,394	460,165
NET ASSETS		19,354,313	13,167,608
UNIT HOLDERS' FUND (AS PER THE STATEMENT ATTACHED)		19,354,313	13,167,608
CONTINGENCIES AND COMMITMENTS	15	-	-
		---------Number of units---------	
Number of units in issue	16	191,485,419	131,157,015
		----------------Rupees----------------	
Net asset value per unit		101.07	100.40

The annexed notes 1 to 32 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

CHIEF FINANCIAL OFFICER **CHIEF EXECUTIVE OFFICER** **DIRECTOR**

AL HABIB ISLAMIC SAVINGS FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		---------Rupees in '000---------	
Income			
Profit on bank deposits		949,188	1,369,083
Profit on term deposits receipts		129,693	150,369
Income from government securities		1,084,106	1,479,484
		2,162,987	2,998,936
Net (loss) / gain on investments classified at 'fair value through profit or loss			
- Loss on sale of Sukuk Certificates		(65,461)	(25,864)
- Net unrealized (loss) / gain on revaluation of investmen	6.1 & 6.2	(76,370)	96,237
		(141,831)	70,373
		2,021,156	3,069,309
Expenses			
Remuneration of AL Habib Asset Management Limited - Management Company	11	99,590	228,461
Sindh sales tax on Management Company's remuneration	11.2	14,939	34,216
Expense allocated by the Management Company	11.3	-	7,590
Sindh sales tax on allocated expenses		-	1,264
Remuneration of Central Depository Company of Pakistan Limited - Trustee	12	15,906	16,607
Sindh sales tax on trustee remuneration	12.2	2,386	2,486
Annual fee to Securities and Exchange Commission of Pakistan	13	15,906	16,602
Amortization of preliminary expenses and floatation costs	10	63	70
Auditors' remuneration	17	506	444
Brokerage		811	1,007
Listing fee		25	25
Settlement & bank charges		156	41
Other expenses		62	207
		150,350	309,020
Net income for the year before taxation		1,870,806	2,760,289
Taxation	18	-	-
Net income for the year after taxation		1,870,806	2,760,289
Allocation of net income for the year			
Net income for the year		1,870,806	2,760,289
Income already paid on redemption of units		(1,767,777)	(2,662,160)
		103,029	98,129
Accounting income available for distribution			
Relating to capital gains		(141,831)	70,373
Excluding capital gains		244,860	27,756
		103,029	98,129
Earnings per unit	19		

The annexed notes 1 to 32 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

CHIEF FINANCIAL OFFICER **CHIEF EXECUTIVE OFFICER** **DIRECTOR**

Annexure – I

AL HABIB ISLAMIC STOCK FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		---------- (Rupees in '000) ----------	
Income			
Profit on bank deposits	16	2,560	1,458
Dividend income		253,638	200,967
Realised gain / (loss) on sale of investments - net		1,516,342	1,710,868
Unrealised appreciation on re-measurement of investments classified at 'fair value through profit or loss' - net	6.1	530,025	680,415
Total income		2,302,565	2,593,708
Expenses			
Remuneration of Al Habib Asset Management Limited - Management Company		230,699	94,900
Sindh Sales Tax on Management Company's remuneration		34,599	14,227
Expenses allocated by the Management Company	17	-	4,991
Remuneration of Central Depository Company of Pakistan Limited - Trustee		8,691	5,741
Sindh Sales Tax on remuneration of the Trustee		1,304	861
Fees to the Securities and Exchange Commission of Pakistan		7,307	4,508
Brokerage expense		72,207	33,302
Settlement and bank charges		3,129	1,699
Annual listing fee		25	25
Auditors' remuneration	18	589	589
Printing charges		-	57
Charity expense		12,561	5,853
Total expenses		371,111	166,753
Net income for the year before taxation		1,931,454	2,426,955
Taxation	19	-	-
Net income for the year after taxation		1,931,454	2,426,955
Allocation of net income for the year after taxation			
Net income for the year after taxation		1,931,454	2,426,955
Income already paid on units redeemed		(1,208,371)	(1,466,873)
		723,083	960,082
Accounting income available for distribution:			
- Relating to capital gains		723,083	960,082
- Excluding capital gains		-	-
		723,083	960,082

The annexed notes 1 to 34 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**

AL HABIB ISLAMIC STOCK FUND
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	------- (Rupees in '000) -------	
Net income for the year after taxation	1,931,454	2,426,955
Other comprehensive income for the year	-	-
Total comprehensive income for the year	1,931,454	2,426,955

The annexed notes 1 to 34 form an integral part of these financial statements.

For AL Habib Asset Management Limited
(Management Company)

Chief Executive Officer | **Chief Financial Officer** | **Director**