



AL Habib Asset Management Limited

AHAM/CS/2026/007
October 15, 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, in their meeting held on Thursday, October 15, 2026 at 12:00 p.m. at 2nd Floor, Mackinnons Building, I.I. Chundrigar Road, Karachi, has approved the Financial Statements of following Funds for the quarter ended September 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

AL Habib Cash Fund
Condensed Interim Income Statement (Un-Audited)
For the quarter ended September 30, 2026

Annexure - A

	Quarter ended September 30,	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits and term deposit receipt	518,707	432,590
Profit / return on investment	1,874,817	1,286,248
	2,393,524	1,718,838
Net (loss) on investments classified at fair value through profit or loss		
- Net capital (loss) on sale of investment	(11,986)	(1,696)
- Net unrealised gain / (loss) on sale of investment	2,261	(26,925)
	(9,725)	(28,621)
Total Income	2,383,799	1,690,217
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	154,951	86,630
Sindh Sales tax on management fee	23,243	12,960
Remuneration of Central Depository Company of Pakistan Limited - Trustee	11,335	8,652
Sindh Sales tax on trustee Remuneration	1,700	1,298
Annual fee - Securities and Exchange Commission of Pakistan	15,457	11,799
Brokerage and commission	543	128
Settlement and Bank charges	218	3
Auditors' remuneration	213	212
Annual listing fee	6	6
Mutual fund rating fee	35	247
Other expenses	33	3
Total expenses	207,734	121,938
Net income for the quarter before taxation	2,176,065	1,568,279
Taxation	-	-
Net income for the quarter after taxation	2,176,065	1,568,279



AL Habib Money Market Fund
Condensed Interim Income Statement (Un-Audited)
For the quarter ended September 30, 2026

Annexure-B

	Quarter ended September 30	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits	208,266	399,903
Profit on Term deposit receipt	2,580	63,468
Markup on government securities	1,928,755	1,812,053
	2,139,601	2,275,424
Net (loss) / gain on investments classified at fair value through profit or loss		
- Net capital gain on sale of investments	(17,631)	-
- Net unrealised (loss) / gain on revaluation of investments	8	(37,202)
	(17,623)	(37,202)
Total income	2,121,978	2,238,222
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	125,269	132,242
Sindh sales tax on management company's remuneration	18,790	19,836
Remuneration of Central Depository Company of Pakistan Limited - Trustee	10,197	11,465
Sindh sales tax on trustee remuneration	1,530	1,720
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	13,905	15,633
Brokerage expense	757	205
Settlement and bank charges	202	-
Auditors' remuneration	147	155
Annual Listing fee	11	9
Mutual fund rating fee	43	44
Amortization of preliminary expenses and floatation costs	18	18
Total expenses	170,869	181,327
Net income for the quarter before taxation	1,951,109	2,056,895
Taxation	-	-
Net income for the quarter after taxation	1,951,109	2,056,895
Allocation of net income for the quarter:		
Net income for the quarter	1,951,109	2,056,895
Income already paid on units redeemed	(423,714)	(273,445)
	1,527,395	1,783,450
Accounting income available for distribution:		
Relating to capital gains	-	-
Excluding capital gains	1,527,395	1,783,450
	1,527,395	1,783,450



AL Habib Income Fund
Condensed Interim Income Statement (Un-Audited)
For the quarter ended September 30, 2026

Annexure - C

Quarter ended
September 30,
2026 2025
(Rupees in '000)

Income

Profit on bank deposits & term deposit receipts
Profit on investments
Profit on term deposit receipt
- Net capital gain on sale of investments
- Net unrealised gain /(loss) on revaluation of investments

104,269	134,845
620,798	9,519,706
725,067	690,941
1,864	382.00
1,325	15,634
3,189	15,252
728,256	675,689

Total income

Expenses

Remuneration of AL Habib Asset Management Limited - Management Company
Sindh Sales tax on management fee
Remuneration of Central Depository Company of Pakistan Limited - Trustee
Sindh Sales tax on Trustee remuneration
Annual fee to Securities and Exchange Commission of Pakistan
Brokerage expense
Settlement and bank charges
Annual listing fee
Auditors' remuneration
Mutual fund Rating Fee
Total expenses

50,113	42,907
7,517	6,436
4,786	4,728
718	709
4,786	4,728
320	61
148	88
7	6
207	95
135	212
207	59,970

Net income from operating activities

728,049 615,719

Taxation

- -

Net income for the period after taxation

728,049 615,719



AL Habib Asset Allocation Fund
Condensed Interim Income Statement (Un-Audited)
For the quarter ended September 30, 2026

Annexure - D

	Quarter ended September 30	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits	4,048	3,261
Dividend income	10,006	4,496
	14,054	7,757
Net gain / (loss) on investments classified at fair value through profit or loss		
- Net capital (loss) / gain on sale of investments	(12,219)	11,233
- Net gain / (loss) unrealised loss on revaluation of investments	(47,756)	105,299
	(59,975)	116,532
Total income	(45,921)	124,289
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	6,871	3,559
Sindh Sales Tax on management fee	1,031	534
Remuneration of Central Depository Company of Pakistan Limited - Trustee	596	277
Sindh Sales Tax on trustee remuneration	89	41
Annual fee to Securities and Exchange Commission of Pakistan	326	133
Brokerage expense	738	1,678
Settlement and bank charges	40	95
Annual listing fee	16	6
Auditors' remuneration	106	58
Other professional charges	18	-
Total expenses	9,831	6,381
Net income / (loss) from operating activities	(55,752)	117,908
Provision for Sindh Worker's Welfare Fund	-	-
Net income for the quarter before taxation	(55,752)	117,908
Taxation	-	-
Net income for the quarter after taxation	(55,752)	117,908

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AL Habib Stock Fund
Condensed Interim Income Statement (Un-Audited)
For the Quarter Ended September 30, 2026

Annexure - E

	Quarter ended September 30,	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits	12,383	8,105
Dividend income	119,724	105,432
	132,107	113,537
Net gain on investment designated at fair value through profit or loss		
- Net capital (loss) /gain on sale of investments	(251,541)	513,185
- Net unrealised gain on revaluation of investments	(789,050)	1,957,844
	(1,040,591)	2,471,029
Total income	(908,484)	2,584,566
Expenses		
Payable to AL Habib Asset Management Limited - Management Company	124,918	73,225
Sindh Sales tax on management fee	18,738	10,984
Remuneration of Central Depository Company of Pakistan Limited - Trustee	4,416	2,693
Sindh Sales tax on Trustee's remuneration	662	404
Annual fee - Securities and Exchange Commission of Pakistan	3,956	2,319
Brokerage expense	24,336	22,955
Settlement and bank charges	994	345
Annual listing fee	16	-
Auditors' remuneration	127	91
Other professional charges	23	-
Total expenses	178,186	113,016
Net Income for the quarter before taxation	(1,086,670)	2,471,550
Taxation	-	-
Net Income for the quarter after taxation	(1,086,670)	2,471,550

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AL Habib Islamic Cash Fund
Condensed Interim Income Statement (Un-Audited)
For the Quarter ended September 30, 2026

Annexure - F

	Quarter ended September 30	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits	222,725	340,790
Profit on term deposits receipts & Certificate of Islamic Instrument	-	104,576
Profit on Investments	612,634	293,311
	835,359	738,677
Net gain on investment designated at fair value through profit or loss		
- Net Capital gain / (loss) on sale of investment	14,363	(1,033)
- Net Unrealised (loss) / gain on investment	(14,762)	7,719
	(399)	6,686
Total income	834,960	745,363
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	55,599	32,063
Sindh sales tax on management company's remuneration	8,340	4,789
Remuneration of Central Depository Company of Pakistan Limited - Trustee	4,183	3,917
Sindh sales tax on trustee remuneration	627	588
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	5,704	5,341
Settlement and bank charges	627	20
Brokerage Expenses	354	46
Listing fee	6	6
Auditors' remuneration	170	189
Other expense		75
Total expenses	75,610	47,034
Net income for the quarter before taxation	759,350	698,329
Taxation	-	-
Net income for the quarter after taxation	759,350	698,329



AL Habib Islamic Income Fund
Condensed Interim Income Statement (Un-Audited)
For the quarter ended September 30, 2026

Annexure - 62

	Quarter ended September 30	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits and term deposit receipt	74,599	352,981
Profit / return on investments	181,450	217,580
	256,049	570,561
Net gain on investments designated at fair value through profit or loss		
- Net capital gain on sale of investments	535	384
- Net unrealised gain on revaluation of investments	(14,919)	17,141
	(14,384)	17,525
Total income	241,665	588,086
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	10,028	34,385
Sindh Sales Tax on management fee	1,493	5,830
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,753	4,138
Sindh Sales Tax on Trustee's remuneration	263	621
Annual fee to Securities and Exchange Commission of Pakistan	1,753	4,138
Brokerage expense	117	325
Settlement and bank charges	2	77
Annual listing fee	16	6
Auditors' remuneration	196	159
Mutual fund rating fee	52	37
Total expenses	15,673	49,716
Net income for the quarter before taxation	225,992	538,370
Taxation	-	-
Net income for quarter after taxation	225,992	538,370

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AL Habib Islamic Savings Fund
Condensed Interim Income Statement (Un-Audited)
For the Quarter ended September 30, 2026

Annexure - H

	Quarter ended September 30	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits	105,088	304,125
Profit on term deposits receipts	-	4,925
Profit / return on investment	378,695	218,826
	483,783	527,876
Net gain on investments designated as fair value through profit or loss		
- Gain on sale of Sukuk Certificates	(5,780)	444
- Net unrealized gain on revaluation of investments	(29,135)	29,326
	(34,915)	29,770
Total income	448,868	557,646
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	11,846	26,531
Sindh sales tax on management company's remuneration	1,743	3,980
Remuneration of Central Depository Company of Pakistan Limited - Trustee	3,265	3,855
Sindh sales tax on trustee remuneration	490	578
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	3,265	3,855
Brokerage Expenses	157	262
Settlement & bank charges	91	-
Listing fee	16	6
Auditors' remuneration	152	169
Other expenses	2	38
Amortization of preliminary expenses and floatation costs	15	17
Total expenses	21,042	39,291
Net income for the quarter before taxation	427,826	518,355
Taxation	-	-
Net income for the quarter after taxation	427,826	518,355



AL Habib Islamic Stock Fund
Condensed Interim Income Statement (Un-Audited)
For the quarter ended September 30, 2026

Annexure - T

	Quarter ended September 30	
	2026	2025
	(Rupees in '000)	
Income		
Profit on bank deposits	505	1,430
Dividend income	42,991	56,281
	43,496	57,711
Net gain on investments classified at fair value through profit or loss		
- Net capital gain on sale of investments	(258,684)	392,537
- Net unrealised gain on revaluation of investments	(281,504)	1,607,785
	(540,188)	2,000,322
Total income	(496,692)	2,058,033
Expenses		
Remuneration of AL Habib Asset Management Limited - Management Company	55,788	58,121
Sindh Sales Tax on Management Company's remuneration	8,368	8,718
Remuneration of Central Depository Company of Pakistan Limited - Trustee	2,112	2,189
Sindh Sales Tax on Trustee's remuneration	317	328
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	1,767	1,841
Brokerage expense	12,707	15,292
Settlement and bank charges	484	200
Annual listing fee	16	6
Auditors' remuneration	169	102
Charity expense	608	679
Other Professional charges	23	-
Total expenses	82,359	87,476
Net income for the period before taxation	(579,051)	1,970,557
Taxation	-	-
Net income for the period after taxation	(579,051)	1,970,557

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