FOURTH SUPPLEMENTAL

TO THE

OFFERING DOCUMENT OF

MCB INVESTMENT SAVINGS FUND

AN OPEN-END AGGRESSIVE FIXED INCOME SCHEME

Risk Profile

Fund Risk Profile	**Medium (Principal at Medium Risk)**
Plans Name	**Plan Risk Profile**
MCB Investment Savings Plan 1 (MCB ISP 1)	**Medium (Principal at Medium Risk)**

MANAGED BY

MCB INVESTMENT MANAGEMENT LIMITED

Dated: January 15, 2026

Effective Date: February 15, 2026

SOD Reference / Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)
First			Declined
Second	January 22, 2025	Change in benchmark as per SECP Direction No. 24 of 2024.	CDC/T&C-S II/DH/0008/2025
Third	July 1, 2025	Key Fact Statement Implementation	CDC/T&C-S II/DH/0691/2025 Dated: June 20, 2025

This Fourth Supplemental dated January 15, 2026 to the Offering Document of MCB Investment Savings Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on April 08, 2024.

Managed by MCB Investment Management Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).

MCB Investment Savings Fund (the Fund/the Scheme/the Trust/the Unit Trust/ MCBISF) has been established through the Trust Deed (the Deed) dated 25 day of January, 2024 under the Sindh Act, 2020 entered into and between MCB Investment Management Limited, the Management Company, and Central Depository Company of Pakistan Limited, the Trustee.

Objective of this Supplement Offering Document

MCB Investment Management Limited intends to amend the Offering Document of the Fund through this SOD.

1. **The ninth row of the table under Sub-clause 2.3.1 (MCB Investment Savings Plan 1 (MCBISP1)) of Clause 2.3 (Authorized Investments of the Investment Plan(s)) in the Offering Document has been amended and shall now be read in their entirety as follows:**

Existing text:

Asset Classes	Minimum Entity Rating	Minimum Instrument Rating	Exposure Limit (% of total net assets)
MTS/ Spread transactions	Not Applicable	Not Applicable	0% - 40%

Revised text:

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Asset Classes	Minimum Entity Rating	Minimum Instrument Rating	Exposure Limit (% of total net assets)
Margin Trading (MTS)	Not Applicable	Not Applicable	0% - 90%
Spread transactions	Not Applicable	Not Applicable	0% - 90%

Note: Cash & near cash requirement shall be maintained 10% at all times.

1 Amendment of sub clause ‘g’ under clause 2.9 of *‘Investment Restrictions’* to the Offering Document:

Existing Text:

(h) At least 10% of the Net Assets of the Scheme shall be invested in cash and near cash instruments which include cash in bank account (excluding TDR) and treasury bills not exceeding 90 days maturity. For the purpose of this requirement, the minimum cash and near cash requirement shall be calculated on the basis of the average for each calendar month;

Amended Text to be read as:

(h) At least 10% of the Net Assets of the Scheme shall be invested in cash and near cash instruments which include cash in bank account (excluding TDR) and treasury bills not exceeding 90 days maturity.