MCB FUNDS
Investments for Life

MCB-CASH MANAGEMENT OPTIMIZER

Targeted Investments, **Sharper Returns!**

An Open End Money Market Scheme

Principal At Low Risk

AA+(f) by PACRA



(+92-21) 1111 ISAVE (47283)

(+92) 300-4362224

info@mcbfunds.com

MCB Investment Management Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

www.mcbfunds.com

AM1 by PACRA

ISAVE

App Store

Google play

About MCB Cash Management Optimizer (MCB-CMOP):

- MCB-CMOP is an Open-End Money Market Scheme that makes investments in money market instruments with a maximum maturity of six months and weighted average maturity of up to 90 days.
- The objective of MCB-CMOP is to provide unit-holders competitive returns from a low-risk portfolio of short-duration assets while maintaining high liquidity.
- The main investment avenues of MCB-CMOP are Treasury Bills, Cash, and Near-Cash Instruments, Money market placements, Certificate of Deposits (COD's), Certificate of Musharika (COM's), Term Deposits (TDR's), Commercial Papers, etc.

Benchmark

90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP.

Fund Performance

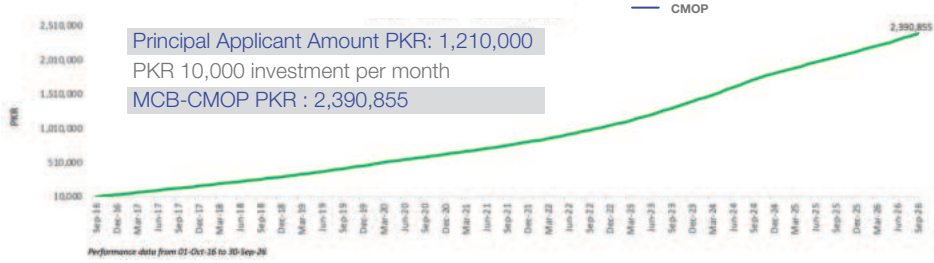
Returns	Benchmark
as of Sep 30, 2026	
10.39% (MTD)	11.29% (MTD)

Since Inception Returns

MCB-CMOP (CAGR)	10.65%
Benchmark (CAGR)	9.46%
MCB-CMOP (Geometric Mean)	10.42%

as of Sep 30, 2026

MCB-CMOP - Last 10 years



Benefits of Investing in MCB-CMOP:

- Ideal for short-term investment with higher liquidity.
- Invests in money market instruments only.
- Managed by well-experienced fund managers.
- 24/7 access through App (iSAVE) and online portal.
- Same day redemption available.
- Auto investment option available through SIP (Systematic Investment Plan)
- Regular income option available.

Annualized	2022	2023	2024	2025	2026
Benchmark (%)	9.28	17.01	20.90	13.88	10.73
MCB-CMOP (%)	10.83	17.35	22.15	14.93	10.26

Returns are computed on the basis of NAV to NAV with dividends reinvested.

Disclaimer:
All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc. The information in this literature is issued for indicative and informational purposes only and investors are advised to make their own appraisal of the investment opportunity, tax implications and consult their own financial, legal, taxation and/or other professional advisors prior to making any investment in mutual fund. The mutual fund may hold certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and the Financial Statements of the mutual fund particularly the details of non-compliant investments, and Risk Factors.