ALHAMRA الحمرا

BACHAT SHARIAT KE MUTABIQ

ALHAMRA ISLAMIC INCOME FUND

Harvest greater **financial stability!**

An Open End Shariah Compliant (Islamic) Income Scheme

Principal At Medium Risk

AA(f) by PACRA



Shari'ah Supervisory Board

Justice (Retd.) **Muhammad Taqi Usmani**
Chairman Shari'ah Supervisory Board

Dr. **Ejaz Ahmed Samadani**
Shari'ah Advisor
Registration No: SECP/IFD/SA/019

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About Alhamra Islamic Income Fund (ALHIIF):

- The investment objective of Alhamra Islamic Income Fund (ALHIIF) is to generate risk adjusted returns by investing in short, medium and long-term Shariah Compliant fixed income instruments.

- ALHIIF generates risk-adjusted returns that grow investors' income with maximum benefit.

Benchmark

75% Six (6) months PKISRV rates + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic windows of conventional banks as selected by MUFAP

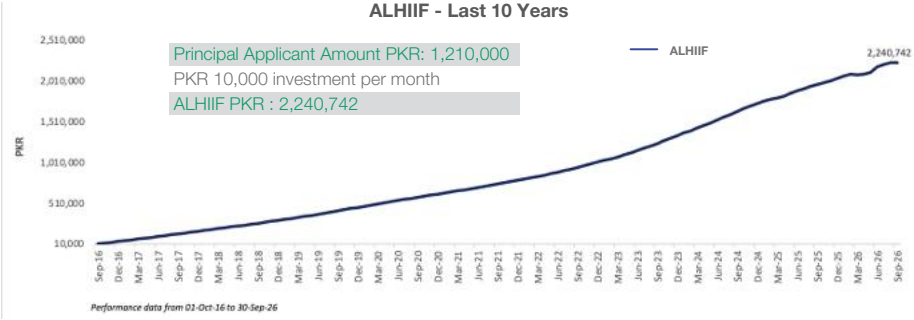
Fund Performance

Returns	Benchmark
as of Sep 30, 2026	
-3.79% (MTD)	9.60% (MTD)

Since Inception Returns

ALHIIF (CAGR)	9.60%
Benchmark (CAGR)	6.42%
ALHIIF (Geometric Mean)	8.77%

as of Sep 30, 2026



Benefits of Investing in ALHIIF:

- Shariah Compliant debt instruments (Above A-).
- Maintain strict compliance under supervision of Shariah Supervisory Board.
- Diversified portfolio of short, medium, and long term securities.

Annualized Returns	2022	2023	2024	2025	2026
Benchmark (%)	3.34	6.05	10.10	10.73	9.43
ALHIIF (%)	8.93	15.56	20.79	15.25	8.85

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.