

MCB Investment Savings Plan 1 (An Allocation Plan of MCB Investment Savings Fund)

April 30, 2026 NAV - PKR 110.226



General Information

Fund Type	An Open End Scheme
Category	Aggressive Fixed Income Scheme
Asset Manager Rating	AM1 by PACRA (03-Oct-25)
Stability Rating	AA+(f) (24-April-2026)
Risk Profile	Medium (Principal at Medium Risk)
Launch Date	5th August, 2024
Fund Manager	Saad Ahmed
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. M. Yousuf Adil Saleem & Co., Chartered Accountants
Management Fee	Upto 1.5% per annum of the average daily Net Asset. [Actual rate of Management Fee : 0.17%]
Trustee Fee	0.075% of net assets per annum plus reimbursement of actual custodial expenses. (Actual Rate of Trustee Fee --- 0.07%)
Front end Load*	Direct Investment through AMC ----- Upto 1.0% Digital Platform of AMC/ Third Party ----- Upto 1.0% (Actual rate of Front-End load: 0.00%)
Back end Load*	Nil
Contingent Load*	Nil
Min. Subscription	PKR 1,000
Listing	Unlisted
Benchmark	90% twelve (12) months KIBOR + 10% twelve (12) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP .
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut off Timing	Mon - Thu (3:00 PM) Fri (4:00 PM)
Leverage	Nil

*Subject to government levies

Fund Facts / Technical Information

MCB ISP 1

NAV per Unit (PKR)	110.2260
Net Assets (PKR M)	62,828
Weighted average time to maturity (Day)	2
Yield to Maturity (YTM)	10.45%
Modified Duration	0.01
Macaulay's Duration	0.01
Monthly Portfolio Turnover Ratio	23.83%
Monthly Information Ratio	-2.77
MTD Total expense ratio with government levy (Annualized)	0.36%
MTD Total expense ratio without government levy (Annualized)	0.25%
YTD Total expense ratio with government levy*** (Annualized)	0.60%
YTD Total expense ratio without government levy (Annualized)	0.46%

*** This includes 0.14% representing government levy, Sindh Workers' welfare fund and SECP Fee

Members of the Investment Committee

Khawaja Khalil Shah	Chief Executive Officer
Muhammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Head of Fixed Income
Syed Mohammad Usama Iqbal	Fund Manager - Fixed Income Funds
Awais Abdul Sattar, CFA	Portfolio Manager - Equities
Raza Inam, CFA	Head of Research

Top TFC / SUKUK Holdings

(%age of Total Assets)

RYK Mills Limited - Short Term Sukuk (03-Apr-26)	0.60%
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Investment Objective

The objective of MCB ISP1 is to deliver return from aggressive investment strategy in debt and fixed income market.

Manager's Comment

The fund generated an annualized return of 10.54% against its benchmark return of 11.71%. WAM of the fund was 2 days at month end.

Asset Allocation (%age of Total Assets)

	Apr-26	Mar-26
Cash	95.4%	95.1%
Placements with Banks and DFIs	3.2%	3.7%
TFCs / Sukuk	0.6%	0.0%
Others including receivables	0.8%	1.2%

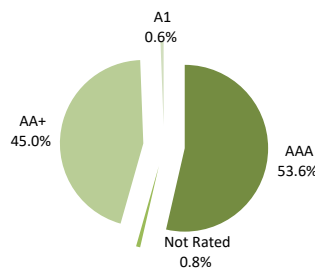
Performance Information (%)

	MCB ISP 1	Benchmark
Year to Date Return (Annualized)	11.95%	11.12%
Month to Date Return (Annualized)*	10.54%	11.71%
180 Days Return (Annualized)	10.54%	11.06%
365 Days Return (Annualized)	11.75%	11.21%
Since inception (CAGR)	15.45%	12.23%
Average Annual Return (Geometric Mean)	19.06%	

*Avg. Peer Group Return for April 2026 was 10.32%

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

Asset Quality (%age of Total Assets)



Annualized

2025*

Benchmark(%)	13.26
MCBISP - 1(%)	18.51

*5 Year Industry Peer Group Average return for April 2026 was 14.98%

* From Aug 5, 2024 to June 30, 2025.

DISCLOSURE:

Please be advised that the sales Load (including Front - End Load, Back End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

DISPUTE RESOLUTION/ COMPLAINTS HANDLING:

Investors may lodge their complaints to our Investor Services Department through any of the following options where our dedicated staff is available 24/7 to provide assistance: Call at (+92-21) 11 11 ISAVE (47283), Email at info@mcbfunds.com, Whatsapp us at +923004362224, Chat with us through our website www.mcbfunds.com or Submit through our Website https://www.mcbfunds.com/helpdesk/. In case your complaint has not been properly redressed by us, you may lodge your complaint with SECP at the link https://sdms.secp.gov.pk/. However, please note that SECP will entertain only those complaints which were at first directly requested to be redressed by the Company and the Company has failed to redress the same. Further, the complaints that are not relevant to SECP's regulatory domain/competence shall not be entertained by the SECP.

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Performance data does not include the cost incurred directly by an investor in the form of sales loads etc.

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