MCB FUNDS
Investments for Life
AM1
by PACRA

Under Sealed Cover

Form 3

2026-27/FAD/KS/19074
August 04, 2026

The General Manager
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject: **Financial results for the year ended June 30, 2026**

Dear Sir,

We have to inform you that the Board of Directors of **MCB Investment Management Limited**, the management company of **Alhamra Islamic Money Market Fund**, approved the financial results of **Alhamra Islamic Money Market Fund** for the **year ended June 30, 2026**, in their meeting held **at Head Office in Karachi on Tuesday, August 04, 2026, at 11:00 a.m.**

Please find attached the following for your reference:

- Statement of Assets and Liabilities.
- Statement of Profit and Loss.
- Statement of Other Comprehensive Statement.
- Statement of Movement in Unit Holders' Fund.
- Statement of Cash Flows.

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Muhammad Rehan Khan
Company Secretary

ALHAMRA ISLAMIC MONEY MARKET FUND
STATEMENT OF ASSETS AND LIABILITIES
AS AT JUNE 30, 2026

	Note	2026	2025
		------- (Rupees in '000) ------	
ASSETS			
Balances with banks		2,431,105	2,880,860
Investments		1,330,070	2,774,155
Profit receivable on bank balances and investments		87,332	74,299
Advances, deposits and other receivables		3,686	1,735
Total assets		3,852,193	5,731,049
LIABILITIES			
Payable to MCB Investment Limited - Management Company		9,524	9,356
Payable to Digital Custodian Company Limited- Trustee		493	464
Payable to the Securities and Exchange Commission of Pakistan		494	465
Dividend payable		3,914	2,453
Accrued expenses and other liabilities		5,720	5,642
Total liabilities		20,145	18,380
NET ASSETS		3,832,048	5,712,669
Unit holders' fund (as per statement attached)		3,832,048	5,712,669
Contingencies and commitments			
		-------(Number of Units)------	
NUMBER OF UNITS IN ISSUE		38,509,178	57,407,988
		-------------- (Rupees) -----------	
NET ASSET VALUE PER UNIT		99.5100	99.5100

MCB FUNDS
Investments for Life
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ALHAMRA ISLAMIC MONEY MARKET FUND
INCOME STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		----- (Rupees in '000) -----	
INCOME			
Return on investments		122,633	668,865
Capital gain on sale of investments classified as 'at fair value through profit or loss' - net		(539)	3,283
Mark-up on bank deposits		180,273	269,693
Unrealized appreciation on remeasurement of investments classified as 'financial assets at fair value through profit or loss' - net		733	2,722
Total income		303,100	944,563
EXPENSES			
Remuneration of the Management Company		25,063	55,828
Sindh sales tax on remuneration of the Management Company		3,759	8,374
Remuneration of the Trustee		1,876	4,151
Sindh sales tax on remuneration of the Trustee		281	623
Allocated expenses		-	1,363
Annual fee of Securities and Exchange Commission of Pakistan		2,165	4,790
Auditors' remuneration		1,089	1,045
Legal and professional charges		203	204
Brokerage, settlement and bank charges		627	971
Shariah fee		529	368
Fees and subscriptions		275	250
Total expenses		35,867	77,967
Net income for the year before taxation		267,233	866,596
Taxation		-	-
Net income for the year after taxation		267,233	866,596
Earnings per unit			
Allocation of net income for the year after taxation			
Net income for the year		267,233	866,596
Income already paid on units redeemed		-	(1,921)
		267,233	864,675
Accounting income available for distribution:			
- Relating to capital gains		194	5,808
- Excluding capital gains		267,039	858,867
		267,233	864,675

MCB FUNDS
Investments for Life
AM1
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ALHAMRA ISLAMIC MONEY MARKET FUND
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	------- (Rupees in '000) ------	
Net income for the year after taxation	267,233	866,596
Other comprehensive income for the year	-	-
Total comprehensive income for the year	267,233	866,596

MCB FUNDS
Investments for Life
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ALHAMRA ISLAMIC MONEY MARKET FUND
STATEMENT OF MOVEMENT IN UNIT HOLDERS' FUND
FOR THE YEAR ENDED JUNE 30, 2026

	2026			2025		
	Capital Value	**Undistributed income**	**Total**	**Capital Value**	**Undistributed income**	**Total**
	(Rupees in '000)					
Net assets at beginning of the year	5,707,977	4,692	5,712,669	22,055,581	4,692	22,060,273
Issue of units 376,771,508 (2025: 264,554,175 units)						
Capital value	37,492,533	-	37,492,533	26,325,785	-	26,325,785
Element of Income	-	-	-	6,635	-	6,635
Amount received on issuance of units	37,492,533	-	37,492,533	26,332,420	-	26,332,420
Redemption of units 395,670,318 (2025: 428,835,194 units)						
Capital value	(39,373,153)	-	(39,373,153)	(42,673,390)	-	(42,673,390)
Element of loss	-	-	-	(190)	(1,921)	(2,111)
Amount paid on redemption of units	(39,373,153)	-	(39,373,153)	(42,673,580)	(1,921)	(42,675,501)
Total comprehensive income for the year	-	267,233	267,233	-	866,596	866,596
Distribution made during the year (Note 21)	-	(267,233)	(267,233)	(6,444)	(864,675)	(871,119)
Net income for the year less distribution	-	-	-	(6,444)	1,921	(4,523)
Net assets at the end of the year	3,827,356	4,692	3,832,048	5,707,977	4,692	5,712,669

	2026	2025
Undistributed income brought forward		
-Realized income at the beginning of the year	4,692	4,692
-Unrealized income at the beginning of the year	-	-
	4,692	4,692
Accounting income available for distribution		
- Relating to capital gains	194	5,808
- Relating to other than capital gains	267,039	858,867
	267,233	864,675
Distributions during the year	(267,233)	(864,675)
Undistributed income carried forward	4,692	4,692
Undistributed income carried forward		
- realized	4,692	4,692
- Unrealized	-	-
	4,692	4,692
	(Rupees)	**(Rupees)**
Net assets value per unit at beginning of the year	99.5100	99.5100
Net assets value per unit at end of the year	99.5100	99.5100

MCB FUNDS
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ALHAMRA ISLAMIC MONEY MARKET FUND
CASH FLOW STATEMENT
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026	2025
		------- (Rupees in '000) -----	
CASH FLOWS FROM OPERATING ACTIVITIES			
Net income for the year before taxation		267,233	866,596
Adjustments for non-cash and other items:			
Return on investments		(122,633)	(668,865)
Mark-up on bank deposits		(180,273)	(269,693)
Capital gain on sale of investments classified as 'at fair value through profit or loss' - net		539	(3,283)
Unrealized appreciation on remeasurement of investments classified as 'financial assets at fair value through profit or loss' - net		(733)	(2,722)
		(35,867)	(77,967)
(Increase) / decrease in assets			
Investments		1,444,279	8,171,344
Advances, deposits and other receivables		(1,951)	623
		1,442,328	8,171,967
Increase/(decrease) in liabilities			
Payable to MCB Investment Limited - Management Company		168	(17,701)
Payable to Digital Custodian Company Limited- Trustee		29	(746)
Payable to the Securities and Exchange Commission of Pakistan		29	(769)
Dividend payable		1,461	(12,440)
Accrued expenses and other liabilities		78	(2,834)
		1,765	(34,490)
Mark-up received on bank balances and investments		289,872	1,633,201
Net cash generated from operating activities		1,698,098	9,692,711
CASH FLOWS FROM FINANCING ACTIVITIES			
Amount received on issuance of units		37,492,533	26,332,420
Amount paid on redemption of units		(39,373,153)	(42,675,501)
Distribution during the year		(267,233)	(871,119)
Net cash used in financing activities		(2,147,853)	(17,214,200)
Net decrease in cash and cash equivalents		(449,755)	(7,521,489)
Cash and cash equivalents at the beginning of the year		2,880,860	10,402,349
Cash and cash equivalents at the end of the year		2,431,105	2,880,860