

Performance %	
Performance Period	Since Launch December 10, 2025*
FUND RETURNS	10.4%
BENCHMARK	9.8%
<i>Annualized Return</i> The performance reported is net of management fee & all other expenses and based on dividend reinvestment gross of with-holding tax where applicable.	

General Information	
Launch Date:	10th Dec, 2025
Fund Size:	Rs. 11,204 million
Type:	Open-End Shariah Compliant Fixed Rate / Return
Dealing Days:	Daily - Monday to Friday
Dealing Time:	(Mon-Friday) 9:00 AM to 10:30 AM
Pricing Mechanism:	Forward Pricing
Front end Load:	0%
Contingent Load:	Contingent load shall commensurate with net loss (including but not limited to capital loss, taxation and etc) incurred due to Early Redemption, as determined by the Management Company
Management Fee:	Up to 1.0% of net assets, calculated on a daily basis. 0.12% charged during the month
Total Expense Ratio:	YTD: 0.32% p.a. (including 0.03% of government levies). MTD: 0.32% p.a. (including 0.03% of government levies)
Risk Profile / Risk of principal erosion:	Moderate / Principal at Moderate risk
Fund Stability Rating:	Not yet rated
Listing:	Pakistan Stock Exchange (PSX)
Custodian & Trustee:	Central Depository Company of Pakistan (CDC)
Auditors:	Yousuf Adil, Chartered Accountants
Benchmark:	1 Month PKISRV Rates on the last date of IOP of the Plan
Fund Manager:	Salman Ahmed (CFA)
Subscription:	PKR. 1,000,000 & Above
Asset Manager Rating:	AM1 by PACRA (Very High Quality)

**Investment Objective**  
The objective of the plan is to provide investors with potentially higher returns, for fixed tenure by investing primarily in Shariah Compliant Fixed Income instruments for a specific duration.

**Fund Manager Commentary**  
The Plan has invested in Shariah Compliant Fixed Income instruments, in order to deliver a potentially higher returns to its unit holders at maturity. The Plan shall offer an expected return of 10.40% p.a. to the unitholders who retain their investment until the plan matures. The benchmark of the plan is 9.8%. NIFTMP-X will mature on 13-Jan-2026.

NIFTMP-X allocation at the end of the month was around 97% of Total Assets and Net Assets in Shariah Compliant Fixed Income instruments respectively. The weighted average time to maturity of the Plan is 12 days.

Credit Quality of the Portfolio as of December 31, 2025 (% of Total Assets)	
AAA	53.5%
AA+	45.8%
Others including Receivables	0.7%
<b>Total</b>	<b>100%</b>

Quantitative Measures and Ratios (as on Dec 31, 2025)	
Portfolio Turnover Ratio	0%
Monthly Information Ratio	3.5
Yield to Maturity	10.8%
Macaulay's Duration (years)	0.03
Modified Duration (years)	0.03

Name of the Members of Investment Committee	
Dr. Amjad Waheed, CFA	
Asim Wahab Khan, CFA	
Muhammad Waseem, CFA	
Salman Ahmed, CFA	
Usama Bin Razi	

**Dispute Resolution / Complaint Handling**  
Complaint Service : [www.nbpfunds.com/contact-us/investor-relations](http://www.nbpfunds.com/contact-us/investor-relations)  
SECP's Service Desk Management System: [sdms.secp.gov.pk](http://sdms.secp.gov.pk)

Asset Allocation (% of Total Assets)	31-Dec-25
Cash	2.1%
Placements with Banks and DFIs	43.7%
Certificate of Investments (COI)	53.5%
Others including Receivables	0.7%
<b>Total</b>	<b>100.0%</b>
Leverage	Nil

Notes: 1) The calculation of performance does not include cost of front end load.  
2) Taxes apply.

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