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Company Profile

MCB-Arif Habib Savings and Investments Limited is an Asset Management, Investment Advisory and Pension Fund Management Company, managing Open-end Mutual Funds and Pension Funds. The Company is registered with the Securities & Exchange Commission of Pakistan (SECP) and regulated under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003, NBFC and Notified Entities Regulations 2008 and Voluntary Pension System Rules 2005. MCBAH is a member of the Mutual Funds Association of Pakistan (MUFAP).

MCB-Arif Habib Savings and Investments Limited manages over Rs.50.58 billion as on June 30st, 2018. It has 15 Mutual Funds, 2 Voluntary Pension schemes and different Investments Plans in its product portfolio to meet the investment needs of its growing clientele. The Company was conceived in the year 2000 and, in March 2002, two of its flagship Funds, the MCB Pakistan Stock Market Fund (MCB-PSM) (Formerly:Pakistan Stock Market Fund PSM) and the Pakistan Income Fund (PIF) were launched.

MCB-Arif Habib Savings and Investments Limited has been an industry leader, setting international standards and bringing innovative products to market.

- Largest client base in the private sector
- MCBAH enjoys one of the highest Asset Manager Rating of 'AM2 ++' (by PACRA) in the industry
- MCB Pakistan Asset Allocation Fund (MCB-PAAF) (Formerly: MCB Dynamic Allocation Fund (MCB-DAF) has been assigned 5-star ranking for one year due to its outstanding performance by PACRA based on returns achieved up to 30th June 2012.
- Three of our Equity based funds i.e. MCB Dynamic Stock Fund, Pakistan Pension Fund-Equity Sub Fund and Pakistan Islamic Pension Fund-Equity Sub Fund were included in the World's Top 100 Equity Funds for 2012 by Thomson Reuters Lipper.
- Pakistan Income Fund launched in March 2002 by MCBAH was the First Income Fund in the mutual fund industry.
- MCBAH brought first private sector Equity Fund of the country in March 2002, i.e. MCB Pakistan Stock Market Fund (Formerly:Pakistan Stock Market Fund PSM), which has created an Alpha of 192% (over KSE-100) since inception till April 2013.
- Pakistan Cash Management Fund became the First Money Market Fund to be assigned stability rating of 'AAA(f)' in the country.
- MCB Pakistan Sovereign Fund MCB-PSF (Formerly: Metrobank Pakistan Sovereign Fund) , established in 2003 was the first sovereign risk Income Fund in the industry.
- Pakistan Premier Fund (PPF, then a Closed-end Fund) was also placed in KSE's top 25 companies in 2005 and 2006.
- Pakistan Income Enhancement Fund rewrote history in the Fixed Income Funds category (inception in Aug'2008) by earning highest ever annualized return of 18.33% in FY'09 (normal return without any provisioning reversals).
- Pakistan International Element Islamic Asset Allocation Fund (PIEIF) was the first Mutual Fund in the country with permission from the State Bank of Pakistan to invest in overseas markets.
- MCBAH was the first Asset Management Company which had introduced ATM card withdrawal facility for retail clients.
- MCBAH was the first Asset Management Company to convert a Closed-end Fund (Pakistan Capital Market Fund) into an open end fund in 2006 keeping investors benefit as its supreme interest.

Board of Directors

| | |
|----------------------------------|----------------|
| Mr. Mian Mohammad Mansha | Chairman |
| Mr. Nasim Beg | Vice Chairman |
| Mr. Haroun Rashid | Director |
| Mr. Ahmed Jahangir | Director |
| Mr. Mirza Qamar Beg | Director |
| Mr. Samad A. Habib | Director |
| Mr. Muhammad Saqib Saleem | Director / CEO |

Senior Management

| | |
|----------------------------------|---|
| Mr. Muhammad Saqib Saleem | Chief Executive Officer |
| Mr. Muhammad Asim | Chief Investment Officer |
| Mr. Syed Asif Mehdi | Chief Operating Officer & Chief Financial Officer |
| Mr. Abdul Basit | Chief Internal Auditor |
| Mr. Amir Qadir | Company Secretary |
| Mr. Junaid Qamar | Head of Sales |
| Mr. Asad Iqbal | Head of Human Resource |
| Mr. Monis Usman | Head of Marketing |
| Mr. Moiz Ali | Head of Quality Assurance & Customer Services |

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|--|--|
| Chief Executive Officer | : Mr. Muhammad Saqib Saleem |
| Total number of funds | : 18 |
| Assets Under Management as of June-2018 | : PKR 48.488 billion |
| AMC Management Quality Rating | : AM2++ PACRA (December 08, 2017) |
| Auditor | : KPMG Taseer Hadi & Co. Chartered Accountants |



MCB-ARIF HABIB INVESTMENTS LIMITED

For the Year Ended June 30

| Funds Under Management | Rating | Net Assets (as of June 30, 2019) PKR millions | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Since Inception (or past 10 years whichever is less) |
|---|------------|--|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|--|
| Open End Schemes - Money Market* | | | | | | | | | | | | | |
| MCB Cash Management Optimizer (01-10-2009)** | AA(f) (P) | 13,903 | 10.91% | 11.65% | 11.29% | 9.20% | 8.27% | 8.79% | 5.77% | 7.09% | 5.41% | 8.88% | 130.42% |
| Pakistan Cash Management Fund (19-03-2008)** | AAA(f) (P) | 190 | 11.23% | 13.56% | 11.07% | 9.06% | 8.43% | 8.86% | 5.88% | 8.34% | 4.67% | 7.47% | 133.06% |
| Open End Schemes - Income* | | | | | | | | | | | | | |
| MCB DCF Income Fund (03-01-2007)** | A+(f) (P) | 3,933 | 11.03% | 12.85% | 10.80% | 9.82% | 10.79% | 12.64% | 6.23% | 6.50% | 4.62% | 7.80% | 142.75% |
| Pakistan Income Fund (11-03-2002)** | A+(f) (P) | 1,392 | 14.01% | 12.50% | 9.41% | 7.26% | 8.13% | 11.30% | 6.14% | 6.90% | 4.77% | 8.13% | 132.86% |
| MCB Pakistan Sovereign Fund (01-03-2003)** | A+(f) (P) | 630 | 10.13% | 10.27% | 11.32% | 12.32% | 9.26% | 16.69% | 7.30% | 5.89% | 5.08% | 7.88% | 149.39% |
| Open End Schemes - Equity | | | | | | | | | | | | | |
| MCB Pakistan Stock Market Fund (11-03-2002)** | | 9,556 | 24.77% | 21.07% | 11.29% | 49.42% | 34.69% | 39.35% | 5.25% | 29.54% | -7.51% | -16.35% | 397.30% |
| Open End Schemes - Aggressive Fixed Income* | | | | | | | | | | | | | |
| Pakistan Income Enhancement Fund (28-08-2008)** | A+(f) (P) | 698 | 14.24% | 12.41% | 8.94% | 7.21% | 8.73% | 13.61% | 8.33% | 5.06% | 5.17% | 7.84% | 139.15% |
| Open End Schemes - Balanced | | | | | | | | | | | | | |
| Pakistan Capital Market Fund (24-01-2004)** | | 504 | 20.41% | 14.00% | 9.40% | 28.08% | 26.05% | 31.15% | 5.17% | 25.36% | -3.21% | -9.41% | 267.57% |
| Open End Schemes - Asset Allocation | | | | | | | | | | | | | |
| MCB Pakistan Asset Allocation Fund (17-03-2008)** | | 2,048 | 16.72% | 20.86% | 8.65% | 19.23% | 11.94% | 19.40% | 3.21% | 9.54% | -2.55% | -9.79% | 142.77% |
| MCB Pakistan Frequent Payout Fund (16-11-2015)*** | | 254 | - | - | - | - | - | - | 3.54% | 5.54% | 4.50% | 7.47% | 22.74% |
| Open-End Schemes - Shariah Compliant Income* | | | | | | | | | | | | | |
| Alhama Islamic Income Fund (Formerly: MCB Islamic Income Fund) (19-06-2011)** | AA+(f) (P) | 1,780 | - | 8.40% | 10.40% | 8.91% | 8.36% | 6.57% | 5.05% | 6.49% | 4.96% | 8.24% | 91.32% |
| Alhama Daily Dividend Fund (10-04-2018)** | | 752 | - | - | - | - | - | - | - | - | 4.97% | 8.28% | 13.66% |
| Open-End Schemes - Shariah Compliant Equity | | | | | | | | | | | | | |
| Alhama Islamic Stock Fund (Formerly: MCB Pakistan Islamic Stock Fund) (01-09-2004)** | | 2,024 | 18.54% | 19.12% | 14.89% | 32.32% | 31.34% | 19.20% | 3.89% | 29.97% | -12.00% | -20.22% | 218.61% |
| Open End Schemes - Shariah Compliant Asset Allocation | | | | | | | | | | | | | |
| Alhama Islamic Asset Allocation Fund (Formerly: Pak. Intl. Element Islamic Asset Allocation Fund) (02-05-2006)** | | 2,973 | 7.38% | 15.08% | 15.64% | 28.41% | 18.86% | 35.64% | 5.09% | 27.74% | -4.06% | -8.89% | 247.17% |
| Open End Schemes - Shariah Compliant Fund of Funds | | | | | | | | | | | | | |
| Alhama Islamic Active Allocation Fund (29-12-2016)** | | 627 | - | - | - | - | - | - | - | 0.82% | -6.84% | -4.26% | -10.09% |
| Alhama Islamic Active Allocation Fund II (16-06-2017)*** | | 708 | - | - | - | - | - | - | - | 0.19% | -0.43% | -5.54% | -5.77% |
| Voluntary Pension Funds | | | | | | | | | | | | | |
| Pakistan Pension Fund (29-06-2007)** | | | | | | | | | | | | | |
| Equity | | 721 | 30.93% | 23.18% | 15.06% | 55.71% | 49.60% | 37.95% | 10.77% | 35.72% | -9.43% | -15.54% | 585.76% |
| Debt | | 521 | 9.72% | 10.28% | 10.91% | 10.08% | 7.16% | 16.85% | 7.35% | 4.31% | 4.31% | 7.41% | 132.08% |
| Money Market | | 317 | 9.84% | 10.63% | 10.32% | 8.17% | 7.20% | 7.17% | 4.40% | 4.30% | 4.39% | 7.89% | 104.33% |
| Shariah Compliant Voluntary Pension Funds | | | | | | | | | | | | | |
| Pakistan Islamic Pension Fund (15-11-2007)** | | | | | | | | | | | | | |
| Islamic Equity | | 428 | 23.04% | 21.31% | 24.72% | 41.84% | 42.10% | 39.53% | 14.84% | 33.21% | -12.16% | -18.97% | 469.96% |
| Islamic Debt | | 255 | 11.53% | 8.83% | 8.43% | 6.82% | 8.22% | 4.76% | 4.04% | 4.46% | 2.99% | 5.33% | 87.90% |
| Islamic Money Market | | 130 | 7.67% | 6.37% | 8.36% | 7.70% | 6.86% | 4.80% | 2.36% | 3.78% | 3.34% | 6.63% | 75.23% |

*Annualized

(P) - PACRA

Trustee

** Central Depository Company of Pakistan Limited

*** MCB Financial Services Limited

