

## Company Profile

Incorporated as a wholly owned subsidiary of UBL Bank, UBL Fund Managers started its operations in 2001 and became a separate entity in 2003.

Since its inception, UBL Fund Managers has been consistently delivering on its promise of innovative products, competitive returns and excellence in services and now has earned itself a spot amongst the leading Asset Management Companies in Pakistan.

We focus on excellence and customer service, offering world class investment services to individual clients, institutions and corporations. We want our services to be understandable and available to everyone, be it high net-worth clients with capital movement in millions, young executives who save a certain portion every month for larger life goals or students who start with Rs. 500 per month from their pocket money. Earning and enhancing the customer trust is the keystone of our corporate culture.

Our pride over our integrity and transparent money management has been painstakingly built over a decade of living by our values and mutual respect, which has seeped into our corporate culture and everyday practices.

UBL Fund Managers' growth owes its course to innovative products that suit the needs of people from varying socio-economic classes in different stages of life who require tailor-made plans to suit their priorities; and SMART (Separately Managed Accounts) that fit the bills for corporate and institutional requirements. Customers now have better accessibility to their portfolio transactions and alerts through the improved online services.

Other than being the first Asset Management Company in Pakistan to obtain a GIPS compliant status and consistently maintain a rating of "AM1-Highest Management Quality" by JCR-VIS, we also pride ourselves in being a socially responsible company, aligning our CSR causes with that of our parent company. We promote a culture of giving back to society by trying to minimize our carbon footprint, supporting the communities we function in and promoting education at various levels both internally and externally.

### Board of Directors

<b>Mr. Azhar Hamid</b>	Chairman
<b>Ms. Naz Khan</b>	Director
<b>Mr. Zia Ijaz</b>	Director
<b>Mr. Syed Furrukh Zaeem</b>	Director
<b>Mr. Mirza Muhammad Sadeed Hassan Barlas</b>	Director
<b>Mr. Sharjeel Shahid</b>	Director
<b>Mr. Yasir Qadri</b>	Director & Chief Executive Officer

### Senior Management

<b>Mr. Yasir Qadri</b>	Chief Executive Officer
<b>Mr. Umair Ahmed</b>	Chief Financial Officer
<b>Mr. Syed Suleman Akhter</b>	Chief Investment officer
<b>Mr. Zeeshan Quddus</b>	Chief Business Development Officer
<b>Mr. Ammar Valika</b>	Head of sales strategy and channel development
<b>Mr. Amin Gulamani</b>	Head of human resources
<b>Mr. Aly Usman</b>	Head of Internal Audit and Company Secretary
<b>Mr. Ashar Siddiqui</b>	Head of Information Technology
<b>Mr. Hadi Hassan Mukhi</b>	Acting Head of Compliance

<b>Chief Executive Officer</b>	: Mr. Yasir Qadri
<b>Total number of funds</b>	: 28
<b>Assets Under Management as of June-2018</b>	: PKR 70.714 billion
<b>AMC Management Quality Rating</b>	: AM1 JCR-VIS (December 29, 2017)
<b>Auditor</b>	: A.F. Fergusons & Co. Chartered Accountants



# UBL FUND MANAGERS

For the Year Ended June 30

Funds Under Management	Rating	Net Assets (as of June 30, 2018) PKR millions	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Since Inception (or past 10 years whichever is less)
<b>Open-End Schemes - Money Market*</b>													
UBL Liquidity Plus Fund (21-06-2009)	AA(f) (J)	14,277	8.69%	10.52%	11.85%	11.37%	8.94%	8.08%	8.54%	5.53%	6.22%	5.51%	126.17%
UBL Money Market Fund (14-10-2010)	AA(f) (J)	1,458	-	-	11.90%	12.09%	9.31%	7.79%	7.97%	5.15%	5.41%	5.12%	85.91%
<b>Open-End Schemes - Income*</b>													
UBL Government Securities Fund (27-07-2011)	A(f) (J)	1,877	-	-	-	12.11%	9.90%	8.26%	15.47%	8.95%	4.81%	4.71%	84.15%
UBL Income Opportunity Fund (UIOF) (Formerly: UBL Financial Sector Bond Fund) (29-03-13)	A-(f) (J)	557	-	-	-	-	9.23%	6.99%	10.86%	7.69%	4.73%	4.31%	52.43%
<b>Open-End Schemes - Equity</b>													
UBL Stock Advantage Fund (04-08-2006)		6,891	-35.26%	24.13%	35.59%	12.42%	55.20%	31.48%	22.06%	14.01%	30.13%	-10.13%	306.81%
UBL Dedicated Equity Fund (29-05-2018)		0	-	-	-	-	-	-	-	-	-	-1.87%	-1.87%
UBL Financial Sector Fund (06-04-2018)		372	-	-	-	-	-	-	-	-	-	-8.78%	-8.78%
<b>Open-End Schemes - Capital Protected</b>													
UBL Capital Protected Fund III (26-01-2017)		413	-	-	-	-	-	-	-	-	1.71%	0.49%	2.21%
<b>Open-End Schemes - Fund of Funds - CPPI</b>													
UBL Active Principal Preservation Plan I (21-02-2018)		173	-	-	-	-	-	-	-	-	-	0.88%	0.88%
UBL Active Principal Preservation Plan II (31-05-2018)		324	-	-	-	-	-	-	-	-	-	0.63%	0.63%
<b>Open-End Schemes - Aggressive Fixed Income*</b>													
UBL Growth & Income Fund (Formerly: United Growth & Income Fund) (02-03-2006)	A(f) (J)	1,302	6.82%	9.46%	-10.38%	-12.32%	10.71%	18.36%	11.93%	12.09%	6.77%	5.21%	69.68%
<b>Open-End Schemes - Asset Allocation</b>													
UBL Asset Allocation Fund (20-08-13)		2,249	-	-	-	-	-	13.47%	22.75%	12.31%	14.51%	-0.15%	78.86%
<b>Open-End Schemes - Commodities</b>													
UBL Gold Fund (13-02-2013)		-	-	-	-	-	-17.14%	12.89%	-6.02%	13.56%	-2.63%	(matured)	
<b>Open-End Schemes - Shariah Compliant Money Market*</b>													
Al Ameen Islamic Cash Fund (19-09-2012)	AA(f) (J)	2,501	-	-	-	-	6.71%	6.56%	6.56%	4.81%	4.70%	5.01%	39.62%
<b>Open-End Schemes - Shariah Compliant Income*</b>													
Al Ameen Islamic Sovereign Fund (07-11-2010)	AA-(f) (J)	865	-	-	11.83%	11.37%	9.09%	8.78%	6.15%	4.35%	5.56%	3.03%	78.03%
<b>Open-End Schemes - Shariah Compliant Equity</b>													
Al Ameen Shariah Stock Fund (24-12-2006)		6,879	-18.38%	16.36%	26.41%	17.75%	49.59%	34.36%	27.13%	14.47%	29.21%	-12.38%	368.09%
Al Ameen Islamic Dedicated Equity Fund (15-12-15)		0	-	-	-	-	-	-	-	9.97%	26.87%	-13.30%	20.97%
<b>Open-End Schemes - Shariah Compliant Fund of Funds - CPPI</b>													
Al Ameen Islamic Active Principal Preservation Plan I (20-03-2018)		2,150	-	-	-	-	-	-	-	-	-	0.44%	0.44%
Al Ameen Islamic Active Principal Preservation Plan II (28-05-2018)		762	-	-	-	-	-	-	-	-	-	0.64%	0.64%
<b>Open-End Schemes - Shariah Compliant Aggressive Fixed Income*</b>													
Al Ameen Islamic Aggressive Income Fund (20-10-2007)	BBB+(f) (J)	796	3.30%	3.78%	-4.00%	6.14%	6.91%	14.36%	8.26%	7.06%	4.81%	3.49%	67.88%
<b>Open-End Schemes - Shariah Compliant Asset Allocation</b>													
Al Ameen Islamic Asset Allocation Fund (11-12-13)		6,456	-	-	-	-	-	5.26%	17.98%	9.15%	14.60%	-1.33%	53.27%
<b>Open-End Schemes - Shariah Compliant Fund of Funds</b>													
Al Ameen Islamic Active Allocation Plan II (28-09-15)		-	-	-	-	-	-	-	-	11.36%	21.73%	(matured)	
Al Ameen Islamic Active Allocation Plan III (23-12-15)		-	-	-	-	-	-	-	-	8.39%	21.41%	(matured)	
Al Ameen Islamic Active Allocation Plan IV (29-03-16)		-	-	-	-	-	-	-	-	7.13%	21.49%	(matured)	
Al Ameen Islamic Active Allocation Plan V (05-08-2016)		1,749	-	-	-	-	-	-	-	15.54%	-8.13%	-	6.15%
Al Ameen Islamic Active Allocation Plan VI (21-11-2016)		2,066	-	-	-	-	-	-	-	7.90%	-9.53%	-	-2.38%
Al Ameen Islamic Active Allocation Plan VII (17-02-2017)		1,651	-	-	-	-	-	-	-	-1.91%	-8.10%	-	-9.86%
Al Ameen Islamic Active Allocation Plan VIII (30-05-2017)		4,326	-	-	-	-	-	-	-	-3.13%	-6.99%	-	-9.90%
Al Ameen Islamic Active Allocation Plan IX (31-08-2017)		3,610	-	-	-	-	-	-	-	-	-0.89%	-	-0.89%
Al Ameen Islamic Active Allocation Plan X (15-12-2017)		1,719	-	-	-	-	-	-	-	-	-	-1.66%	-1.66%
<b>Voluntary Pension Funds</b>													
UBL Retirement Savings Fund (19-05-2010)													
Equity		1,310	-	-0.77%	26.50%	11.56%	66.42%	39.90%	47.71%	20.33%	30.10%	-12.39%	560.55%
Debt		724	-	5.60%	11.25%	10.87%	9.90%	7.80%	19.42%	12.29%	4.36%	4.63%	125.96%
Money Market		687	-	6.70%	10.85%	10.35%	8.52%	7.19%	7.27%	4.60%	4.55%	4.38%	85.91%
Commodities / Gold (21-04-14)		5	-	-	-	-	-	3.18%	-2.83%	13.77%	-1.05%	1.17%	14.20%
<b>Shariah Compliant Voluntary Pension Funds</b>													
Al Ameen Islamic Retirement Savings Fund (19-05-2010)													
Islamic Equity		1,492	-	-1.32%	31.55%	14.20%	55.55%	41.13%	45.54%	19.05%	30.45%	-14.07%	532.10%
Islamic Debt		638	-	4.78%	8.85%	9.81%	8.13%	7.48%	5.49%	3.39%	4.54%	2.78%	70.59%
Islamic Money Market		435	-	1.65%	7.66%	8.89%	7.79%	6.56%	5.69%	3.13%	4.03%	3.32%	60.37%

\* Annualized

(J) - JCR-VIS

Trustee

Central Depository Company of Pakistan Limited

