



**Registered Office:** 4<sup>th</sup> Floor, STSM Building, Beaumont Road, Civil Lines, Karachi. **UAN:** (+92-21) 111-825-262  
**Fax:** (+92-21) 35622781 **Email:** customercare@ublfunds.com **URL:** www.ublfunds.com

## 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. Syed Furrugh Zaeem</b>	Director
<b>Mr. Imran Sarwar</b>	Director
<b>Ms. Sadia Saeed</b>	Director
<b>Mr. Tauqeer Mazhar**</b>	Director
<b>Mr. Arif Akmal Saifie***</b>	Director
<b>Mr. Yasir Qadri</b>	Director / Chief Executive Officer

*\* Resigned on July 20, 2020*

*\*\* Resigned on Jan 30, 2020*

*\*\*\*Appointed on Feb 13, 2020*

### Senior Management

<b>Mr. Zeeshan</b>	Chief Business Development Officer
<b>Mr. Umair Ahmed</b>	CFO & Chief Operating Officer
<b>Mr. Syed Suleman Akhtar</b>	Chief Investment Officer
<b>Mr. Muhammad Imran</b>	Head of Investment Advisory
<b>Mr. Hadi Hassan Mukhi</b>	Head of Risk Management and Compliance
<b>Mr. Mubeen Ashraf</b>	Head of Internal Audit
<b>Mr. Amin Kamruddin Gulamani</b>	Head of Human Resources
<b>Mr. Ashar Siddiqui</b>	Head of Information Technology
<b>Mr. Bilal Javaid</b>	Manager Finance and Company Secretary

<b>Chief Executive Officer</b>	: Mr. Yasir Qadri
<b>Total number of funds</b>	: 40
<b>Assets Under Management as of June-2020</b>	: PKR 78.291 billion
<b>AMC Management Quality Rating</b>	: AM1 JCR-VIS (December 31, 2019)
<b>Auditor</b>	: A.F. Fergusons & Co. Chartered Accountants



For the Year Ended June 30

Funds Under Management	Rating	Net Assets (as of June 30, 2020) PKR millions	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	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)	19,465	11.85%	11.37%	8.94%	8.08%	8.54%	5.53%	6.22%	5.51%	8.66%	12.62%	130.39%
UBL Money Market Fund (14-10-2010)	AA(f) (J)	4,645	11.90%	12.09%	9.31%	7.79%	7.97%	5.15%	5.41%	5.12%	8.53%	12.12%	126.23%
UBL Cash Fund (23-09-2019)	AA+(f) (J)	1,819	-	-	-	-	-	-	-	-	-	13.06%	13.06%
<b>Open-End Schemes - Income*</b>													
UBL Government Securities Fund (27-07-2011)	A+(f) (J)	3,157	-	12.11%	9.90%	8.26%	15.47%	8.95%	4.81%	4.71%	7.55%	14.75%	127.28%
UBL Income Opportunity Fund [IOIF] (Formerly: UBL Financial Sector Bond Fund) [29-03-13]	A-(f) (J)	607	-	-	9.23%	6.99%	10.86%	7.69%	4.73%	4.31%	8.48%	15.69%	91.32%
<b>Open-End Schemes - Equity</b>													
UBL Stock Advantage Fund (04-08-2006)	-	5,759	35.59%	12.42%	55.20%	31.48%	22.06%	14.01%	30.13%	-10.13%	-16.27%	4.90%	344.61%
UBL Dedicated Equity Fund (29-05-2018)	-	37	-	-	-	-	-	-	-	-1.87%	-17.56%	6.58%	-13.79%
UBL Financial Sector Fund (06-04-2018)	-	626	-	-	-	-	-	-	-	-8.78%	-12.13%	-15.28%	-32.09%
<b>Open-End Schemes - Capital Protected</b>													
UBL Capital Protected Fund III (26-01-2017)	-	-	-	-	-	-	-	-	1.71%	0.49%	3.01%	(matured)	-
<b>Open-End Schemes - Capital Protected - Income*</b>													
UBL Special Savings Plan I (09-11-2018)	-	331	-	-	-	-	-	-	-	-	5.41%	22.33%	28.95%
UBL Special Savings Plan II (05-02-2019)	-	743	-	-	-	-	-	-	-	-	3.52%	22.59%	26.90%
UBL Special Savings Plan III (17-04-2019)	-	122	-	-	-	-	-	-	-	-	2.49%	24.84%	27.94%
UBL Special Savings Plan IV (30-05-2019)	-	200	-	-	-	-	-	-	-	-	7.58%	19.30%	28.35%
UBL Special Savings Plan V (11-09-2019)	-	5,165	-	-	-	-	-	-	-	-	-	16.31%	16.31%
UBL Special Savings Plan VI (05-08-2019)	-	171	-	-	-	-	-	-	-	-	-	17.50%	17.50%
UBL Special Savings Plan VIII (10-02-2020)	-	154	-	-	-	-	-	-	-	-	-	18.15%	18.15%
<b>Open-End Schemes - Fund of Funds - CPPI</b>													
UBL Active Principal Preservation Plan I (21-02-2018)	-	52	-	-	-	-	-	-	-	0.88%	2.20%	0.63%	3.75%
UBL Active Principal Preservation Plan II (31-05-2018)	-	194	-	-	-	-	-	-	-	0.63%	3.10%	2.09%	5.92%
UBL Active Principal Preservation Plan III (24-10-2018)	-	195	-	-	-	-	-	-	-	-	0.43%	0.96%	1.99%
<b>Open-End Schemes - Aggressive Fixed Income*</b>													
UBL Growth & Income Fund (Formerly: United Growth & Income Fund) (02-03-2006)	A(f) (J)	878	-10.38%	-12.32%	10.71%	18.36%	11.93%	12.09%	6.77%	5.21%	7.94%	13.58%	77.91%
<b>Open-End Schemes - Asset Allocation</b>													
UBL Asset Allocation Fund (20-08-13)	-	926	-	-	-	13.47%	22.75%	12.31%	14.51%	-0.15%	-1.74%	11.26%	95.54%
<b>Open-End Schemes - Shariah Compliant Money Market*</b>													
Al Ameen Islamic Cash Fund (19-09-2012)	AA(f) (J)	8,196	-	-	6.71%	6.56%	6.56%	4.81%	4.70%	5.01%	8.46%	11.28%	68.52%
Al Ameen Islamic Cash Plan I (29-05-2020)	AA(f) (J)	3,060	-	-	-	-	-	-	-	-	-	7.32%	7.32%
<b>Open-End Schemes - Shariah Compliant Income*</b>													
Al Ameen Islamic Sovereign Fund (07-11-2010)	AA-(f) (J)	2,616	11.83%	11.37%	9.09%	8.78%	6.15%	4.35%	5.56%	3.03%	6.82%	9.89%	108.99%
<b>Open-End Schemes - Shariah Compliant Equity</b>													
Al Ameen Shariah Stock Fund (24-12-2006)	-	5,967	26.41%	17.75%	49.59%	34.36%	27.13%	14.47%	29.21%	-12.38%	-18.45%	10.35%	343.57%
Al Ameen Islamic Dedicated Equity Fund (15-12-15)	-	2	-	-	-	-	-	9.97%	26.87%	-13.30%	-17.18%	8.87%	9.07%
Al Ameen Islamic Energy Fund (13-12-2019)	-	233	-	-	-	-	-	-	-	-	-	-19.59%	-19.59%
<b>Open-End Schemes - Shariah Compliant Capital Protected - Income*</b>													
Al Ameen Special Savings Fund (AISSP-III) (11-03-2020)	-	202	-	-	-	-	-	-	-	-	-	-1.15%	-1.15%
<b>Open-End Schemes - Shariah Compliant Fund of Funds - CPPI</b>													
Al Ameen Islamic Active Principal Preservation Plan I (20-03-2018)	-	932	-	-	-	-	-	-	-	0.44%	3.61%	2.06%	6.21%
Al Ameen Islamic Active Principal Preservation Plan II (28-05-2018)	-	502	-	-	-	-	-	-	-	0.64%	3.35%	1.51%	5.58%
Al Ameen Islamic Active Principal Preservation Plan III (25-09-2018)	-	603	-	-	-	-	-	-	-	-	2.20%	3.25%	5.52%
Al Ameen Islamic Active Principal Preservation Plan IV (18-12-2018)	-	149	-	-	-	-	-	-	-	-	1.80%	10.35%	12.33%
<b>Open-End Schemes - Shariah Compliant Aggressive Fixed Income*</b>													
Al Ameen Islamic Aggressive Income Fund (20-10-2007)	BBB+(f) (J)	422	-4.00%	6.14%	6.91%	14.36%	8.26%	7.06%	4.81%	3.49%	6.52%	8.45%	80.91%
Al Ameen Islamic Aggressive Income Plan I (16-04-2020)	BBB+(f) (J)	1,461	-	-	-	-	-	-	-	-	-	12.12%	12.12%
<b>Open-End Schemes - Shariah Compliant Asset Allocation</b>													
Al Ameen Islamic Asset Allocation Fund (11-12-13)	-	1,877	-	-	-	5.26%	17.98%	9.15%	14.60%	-1.33%	-4.16%	9.79%	61.28%
<b>Open-End Schemes - Shariah Compliant Fund of Funds</b>													
Al Ameen Islamic Active Allocation Plan VI (21-11-2016)	-	-	-	-	-	-	-	-	7.90%	-9.53%	-8.53%	(matured)	-
Al Ameen Islamic Active Allocation Plan VII (17-02-2017)	-	-	-	-	-	-	-	-	-	-1.91%	-8.10%	-7.62%	(matured)
Al Ameen Islamic Active Allocation Plan VIII (30-05-2017)	-	-	-	-	-	-	-	-	-	-3.13%	-6.99%	-10.17%	(matured)
Al Ameen Islamic Active Allocation Plan IX (31-08-2017)	-	361	-	-	-	-	-	-	-	-0.89%	-10.17%	14.32%	1.78%
Al Ameen Islamic Active Allocation Plan X (15-12-2017)	-	145	-	-	-	-	-	-	-	1.66%	-9.53%	8.13%	-0.55%
Al Ameen Islamic Active Allocation Plan XI (05-04-2019)	-	43	-	-	-	-	-	-	-	-	-5.94%	13.79%	7.03%
<b>Exchange Traded Fund</b>													
UBL Pakistan Enterprise Exchange Traded Fund (24-03-2020)	-	36	-	-	-	-	-	-	-	-	-	6.20%	6.20%
<b>Voluntary Pension Funds</b>													
UBL Retirement Savings Fund (19-05-2010)	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,222	26.50%	11.56%	66.42%	39.90%	47.71%	20.33%	30.10%	-12.39%	-17.61%	7.93%	491.96%
Debt	-	800	11.25%	10.87%	9.90%	7.80%	19.42%	12.29%	4.36%	4.63%	7.57%	14.75%	164.12%
Money Market	-	1,076	10.85%	10.35%	8.52%	7.19%	7.27%	4.60%	4.55%	4.38%	7.86%	11.47%	109.47%
Commodities / Gold (21-04-14)	-	10	-	-	-	3.18%	-2.83%	13.77%	-1.05%	1.17%	8.63%	25.65%	55.88%
<b>Shariah Compliant Voluntary Pension Funds</b>													
Al Ameen Islamic Retirement Savings Fund (19-05-2010)	-	-	-	-	-	-	-	-	-	-	-	-	-
Islamic Equity	-	1,288	31.55%	14.20%	55.55%	41.13%	45.54%	19.05%	30.45%	-14.07%	-17.89%	11.49%	486.42
Islamic Debt	-	826	8.85%	9.81%	8.13%	7.48%	5.49%	3.39%	4.54%	2.78%	7.17%	9.00%	90.19
Islamic Money Market	-	1,053	7.66%	8.89%	7.79%	6.56%	5.69%	3.13%	4.03%	3.32%	7.16%	9.30%	84.78

\* Annualized  
(J) - JCR-VIS

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Central Depository Company of Pakistan Limited

