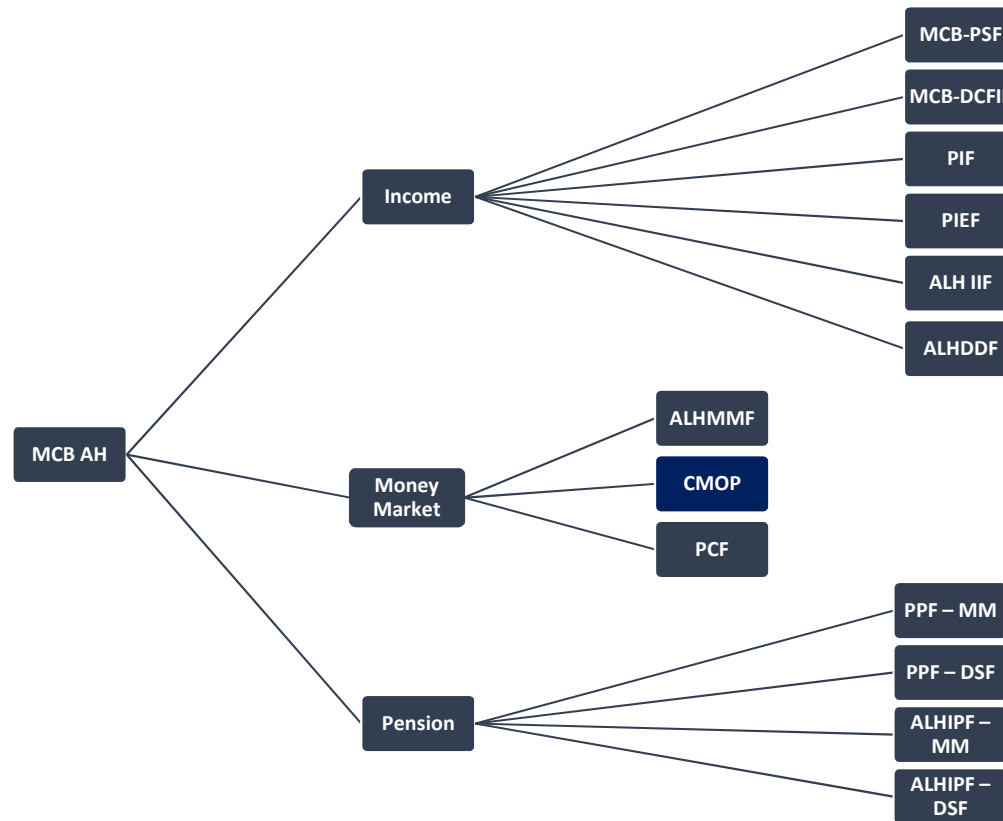




MCB-ARIF HABIB
Savings and Investments Limited

Fixed Income Funds – 9MFY22

Fixed Income Funds



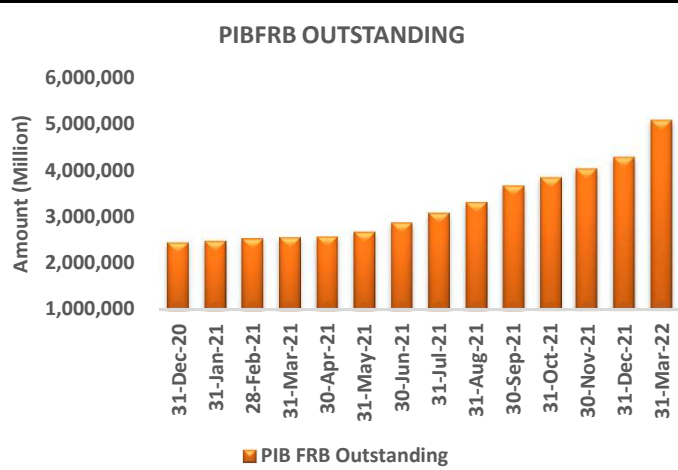
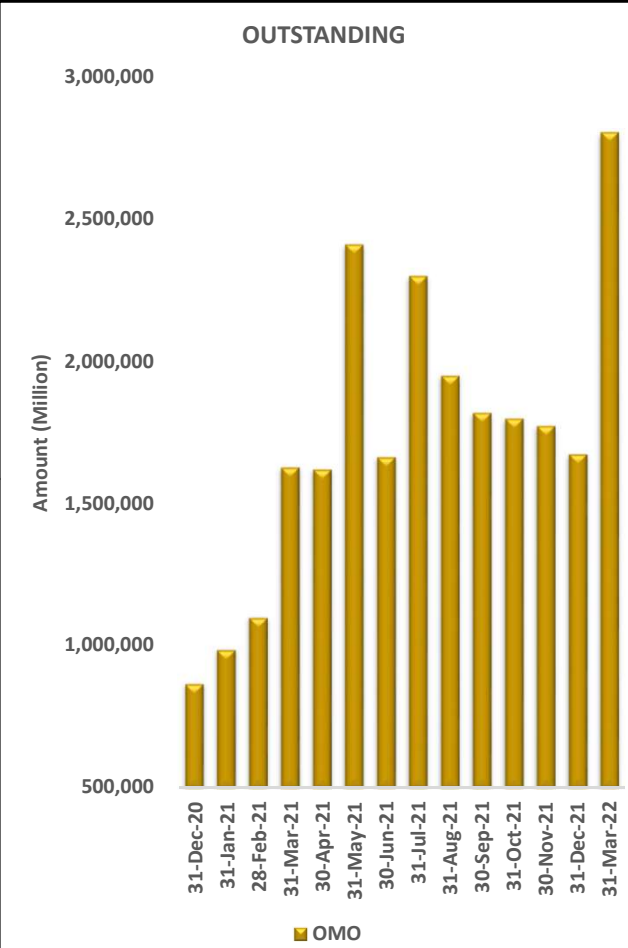
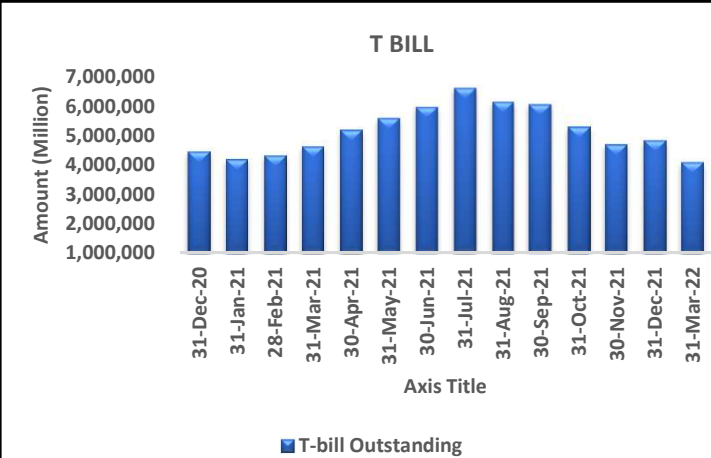
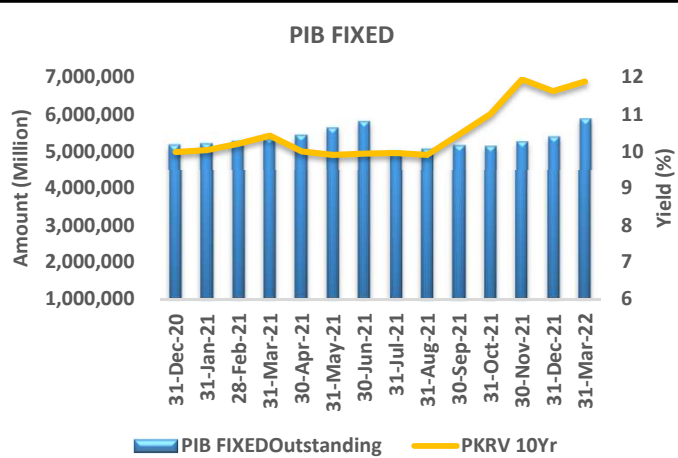
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited

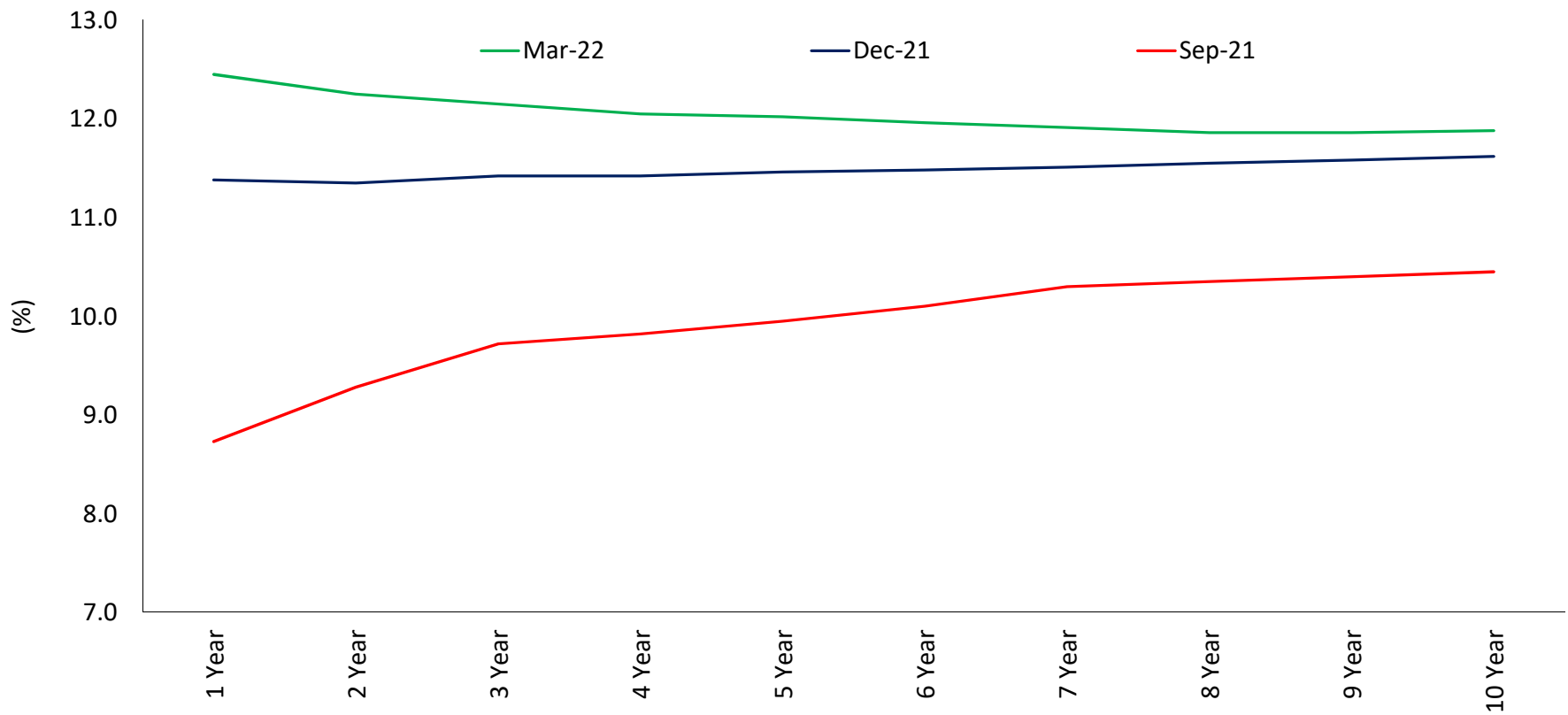


Money Market at a Glance



Strictly Private and Confidential
Property of MCB Arif Habib

Yield Curve



Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Snapshot of Fixed Income Funds – 9MFY22 without WWF Reversal

Average Rates on Alternate Instruments							SSC (3 Yrs)	TDR	Saving Account	
9MFY22							9.03%	7.20%	8.16%	
	Money Market	Income	Government Securities	Aggressive Income	Islamic Income	Islamic Money Market	Islamic Pension-DSF	Islamic Pension-MMF	Pension-DSF	Pension-MMF
Avg. Return	8.80%	7.90%	6.60%	7.40%	7.40%	8.20%	6.00%	6.50%	6.40%	7.50%
PCF	9.10%									
MCB-CMOP	9.10%									
PIF		8.40%								
MCB-DCF		7.20%								
MCB PSF			7.20%							
PIEF				8.60%						
ALHDDF					8.20%					
ALHIIF					7.90%					
ALHMMF						8.40%				
PIPF-DSF							6.20%			
PIPF-MMF								6.50%		
PPF-DSF									7.20%	
PPF-MMF										7.60%

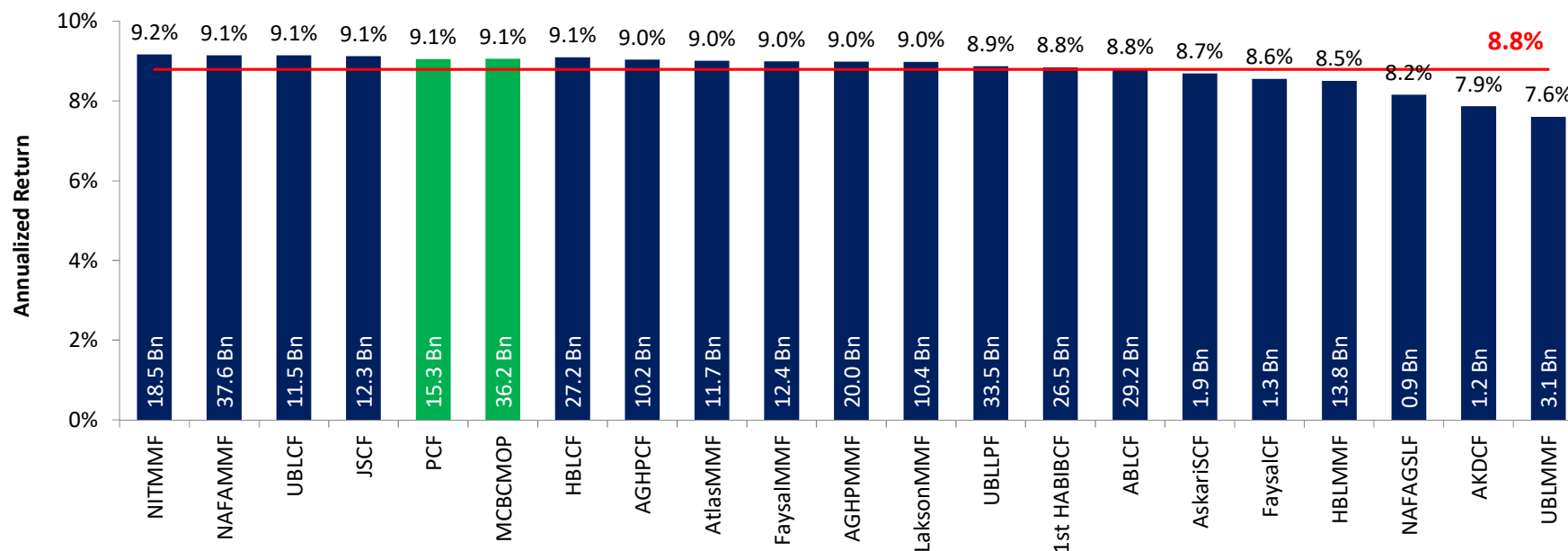
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Money Market Funds – Peer Comparison (9MFY22) without WWF Reversal



All Funds ahead of MCBCMOP have advantage in Expense Ratio. MCBCMOP = 0.56%

NITMMF = 0.41%

NAFAMMF = 0.42%

UBLCF = 0.31%

JSCF = 0.33%

*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



MM Funds – Month-wise Exposure in ST-SUKUK & CP (9MFY22)

Funds	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Average
FMMF	8.50%	9.86%	7.14%	9.49%	10.05%	4.81%	2.89%	6.03%	6.21%	7.22%
FCF	0.00%	9.23%	9.42%	9.35%	6.80%	4.55%	5.89%	0.00%	11.52%	6.31%
JSCF	4.49%	4.58%	8.52%	5.53%	4.78%	3.65%	3.29%	0.24%	0.00%	3.90%
NITMMF	3.84%	5.41%	3.92%	3.74%	6.98%	5.17%	5.17%	2.90%	3.84%	4.55%
HBLMMF	1.07%	1.05%	1.65%	4.59%	9.48%	6.99%	6.28%	10.35%	4.74%	5.13%
AGHPMMF	6.10%	4.80%	3.70%	1.10%	1.00%	0.80%	0.80%	2.70%	1.00%	2.44%
HBLCF	1.76%	1.57%	1.98%	3.04%	3.24%	2.01%	2.32%	3.86%	3.08%	2.54%
ABLCF	0.56%	2.19%	1.44%	3.62%	3.09%	2.43%	1.17%	0.00%	0.00%	1.61%
LMMF	3.40%	0.00%	1.40%	1.90%	1.80%	1.80%	1.90%	1.40%	0.00%	1.51%
MCBCMO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
PCF	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Money Market Funds – Total Expense Ratio & AUM (9MFY22)

Fund	Net Asset 31-Mar-2022 (PKR Bn)	TER
Atlas MMF	11.73	0.24%
UBLCF	11.53	0.31%
PCF	15.33	0.32%
JSCF	12.30	0.33%
Faysal MMF	12.41	0.36%
ABLCF	29.26	0.37%
AGHPCF	9.92	0.38%
NITMMF	18.50	0.41%
HBLCF	27.16	0.41%
NAFAMMF	37.58	0.42%
UBLLPF	33.47	0.42%
Faysal CF	1.30	0.47%
AGHPMMF	19.97	0.53%
Lakson MMF	13.39	0.55%
MCBCMOP	36.24	0.56%
Askari SCF	1.90	0.65%
HBLMMF	13.82	0.71%
1st HABIBCF	26.51	0.72%
AKDCF	1.16	0.86%
NAFAGSLF	0.93	1.10%
UBLMMF	3.07	1.42%
Average	16.07	0.55%

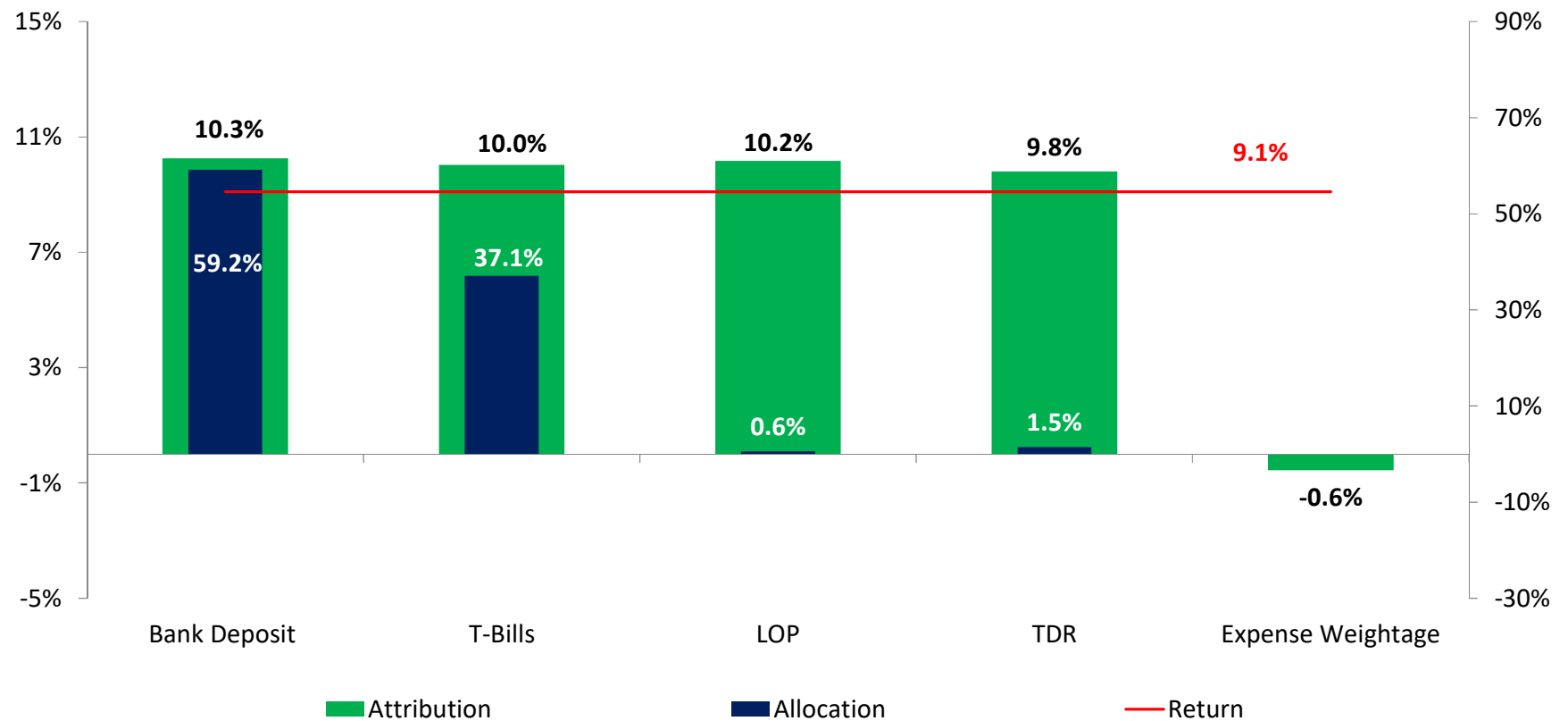
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



CMOP Average Attribution & Allocation – 9MFY22



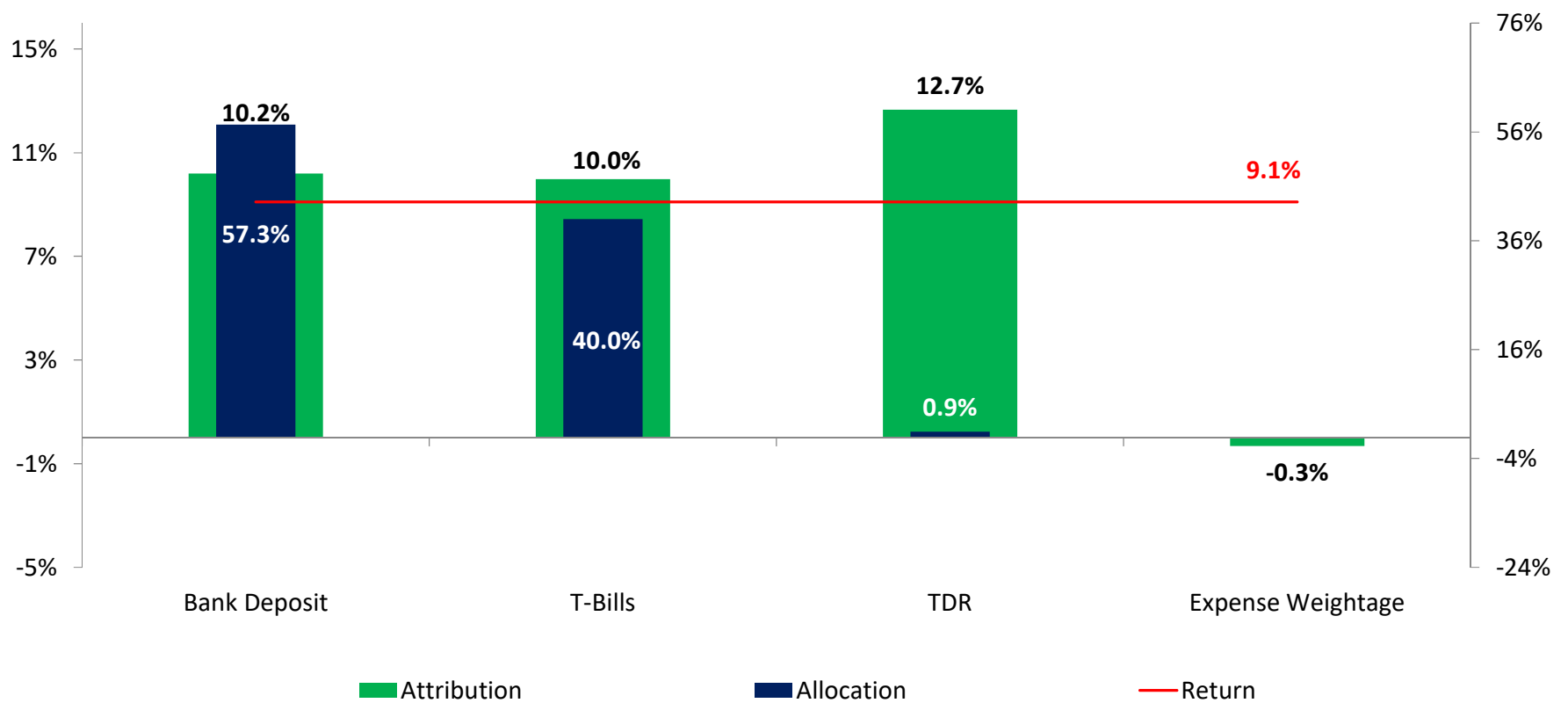
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



PCF Average Attribution & Allocation – 9MFY22



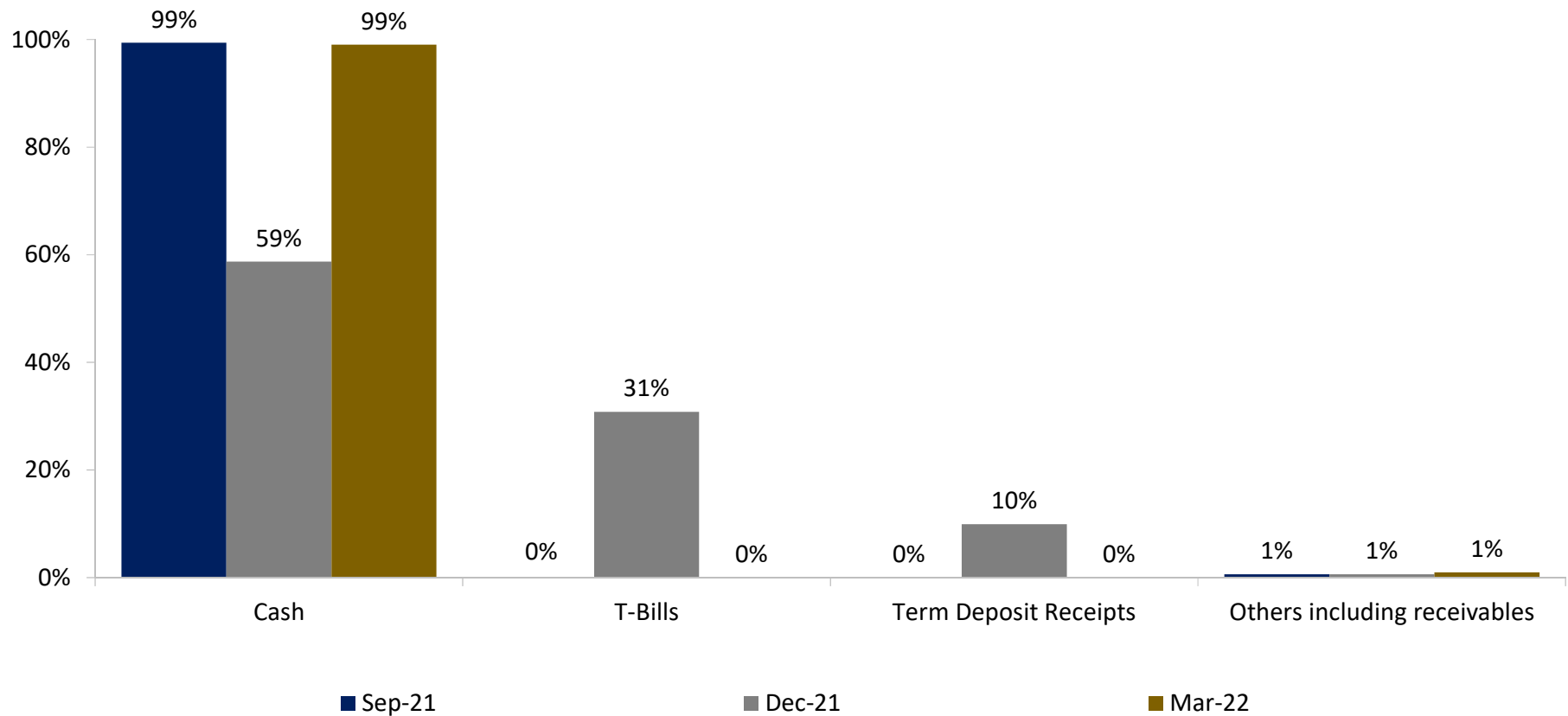
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



MCB Cash Management Optimizer - Asset Allocation



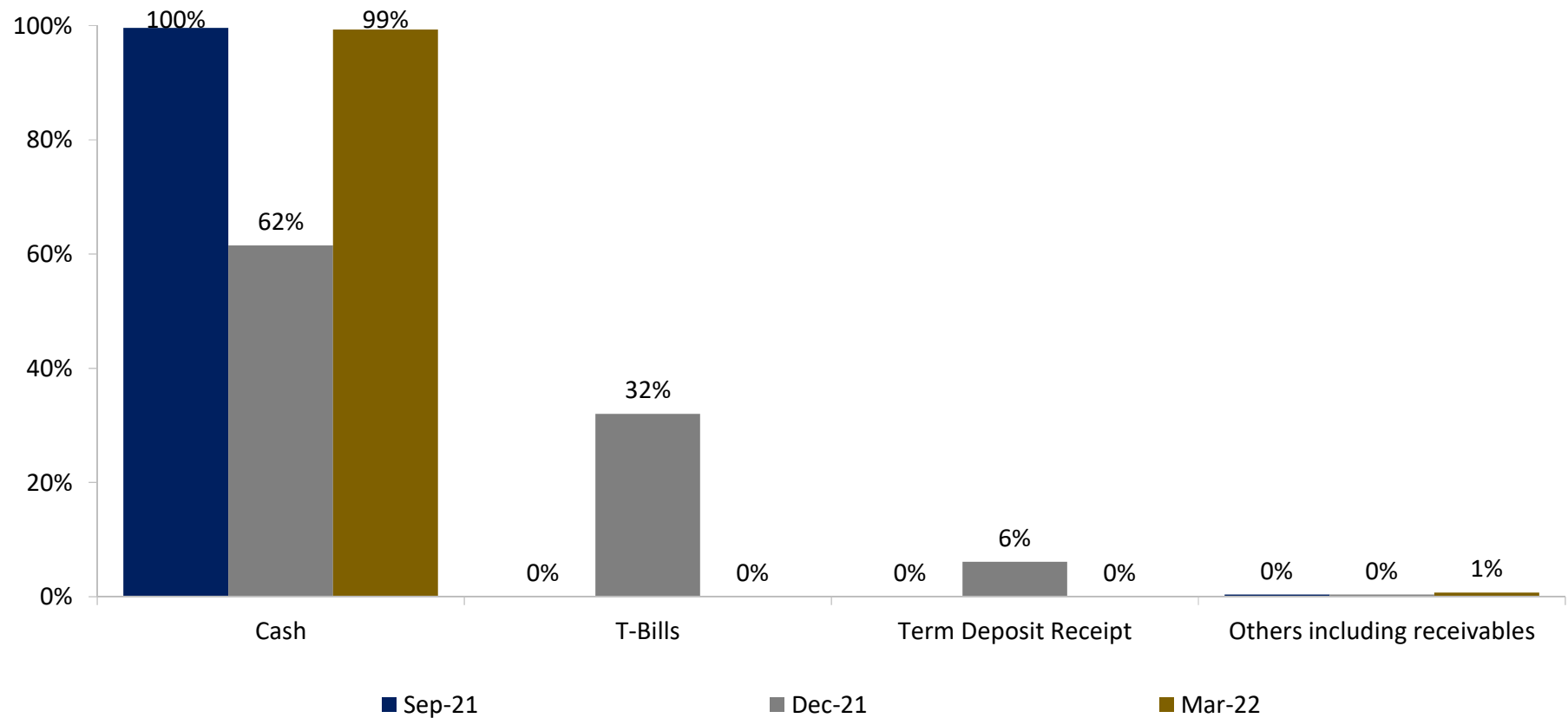
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Pakistan Cash Management Fund - Asset Allocation



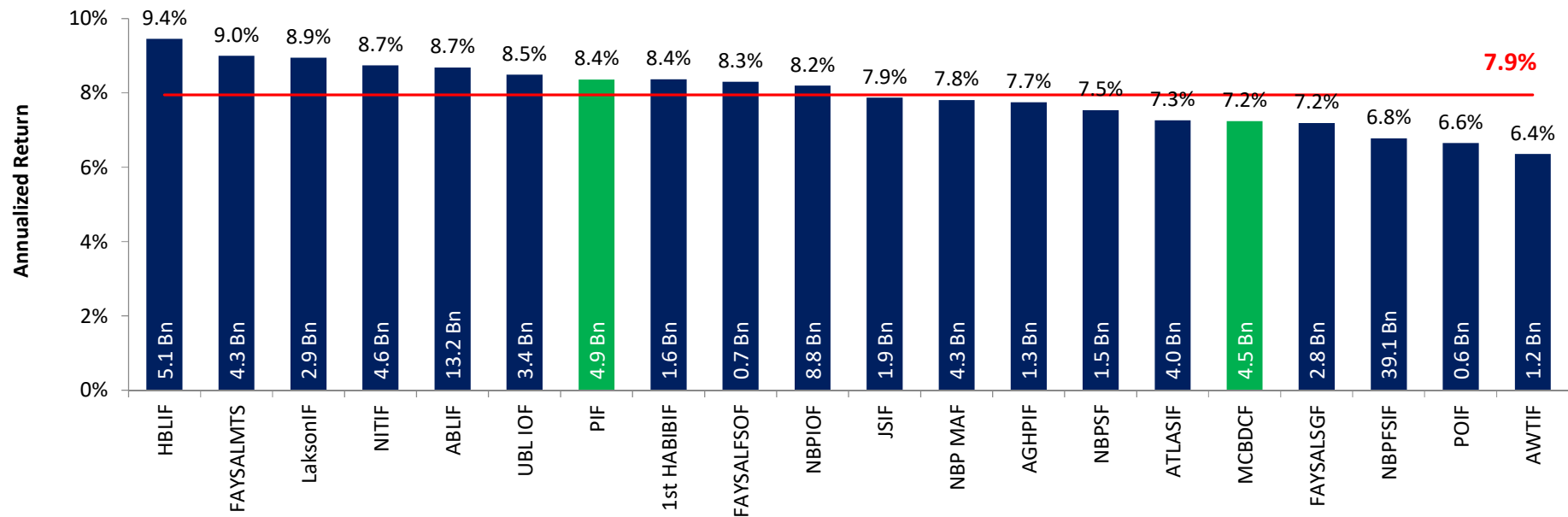
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Income Funds - PEER Comparison (9MFY22) without WWF Reversal



- All funds ahead of MCBDCF & PIF have advantage in expense ratio.
- MCBDCF has the highest expense ratio in the category of Income Funds.
- FAYSALMTS fund can take exposure in MTS up to 90% of Net Assets, whereas other income funds can take exposure up to 40% of Net Assets

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Income Funds – Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
ABLIF	13.35	0.67%
FAYSALFSOF	0.67	0.68%
NBPFSIF	39.10	0.80%
ATLASIF	3.96	1.05%
1st HABIBIF	1.64	1.06%
UBL IOF	3.37	1.21%
HBLIF	5.12	1.31%
JSIF	1.95	1.42%
NITIF	4.56	1.43%
POIF	0.64	1.48%
AGHPIF	1.35	1.51%
FAYSALMTS	4.31	1.53%
NBP MAF	4.35	1.55%
NBPIOF	8.79	1.60%
Lakson IF	2.88	1.70%
PIF	4.92	1.72%
NBPSF	1.51	1.84%
FAYSALSGF	2.77	2.18%
AWTIF	1.12	2.18%
MCBD CF	4.55	2.60%
Average	5.54	1.48%

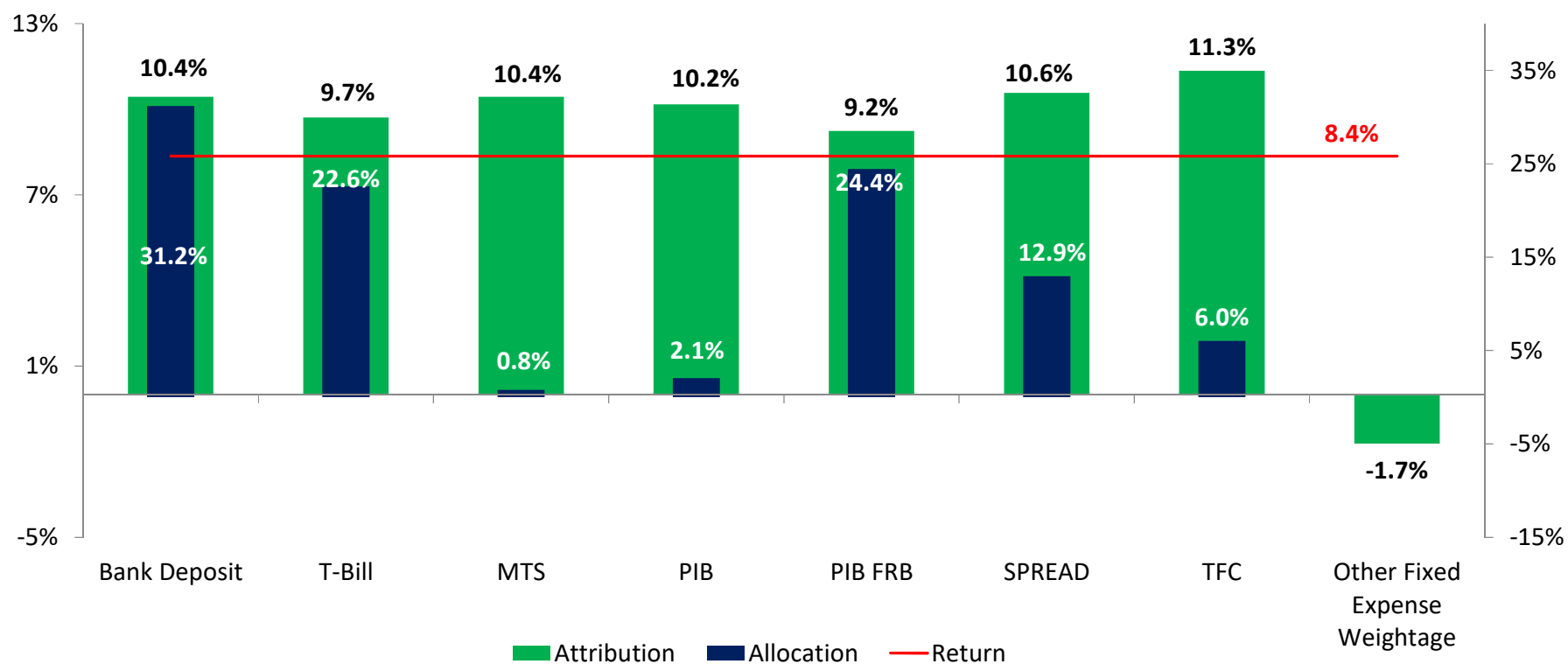
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



PIF Average Attribution & Allocation – 9MFY22



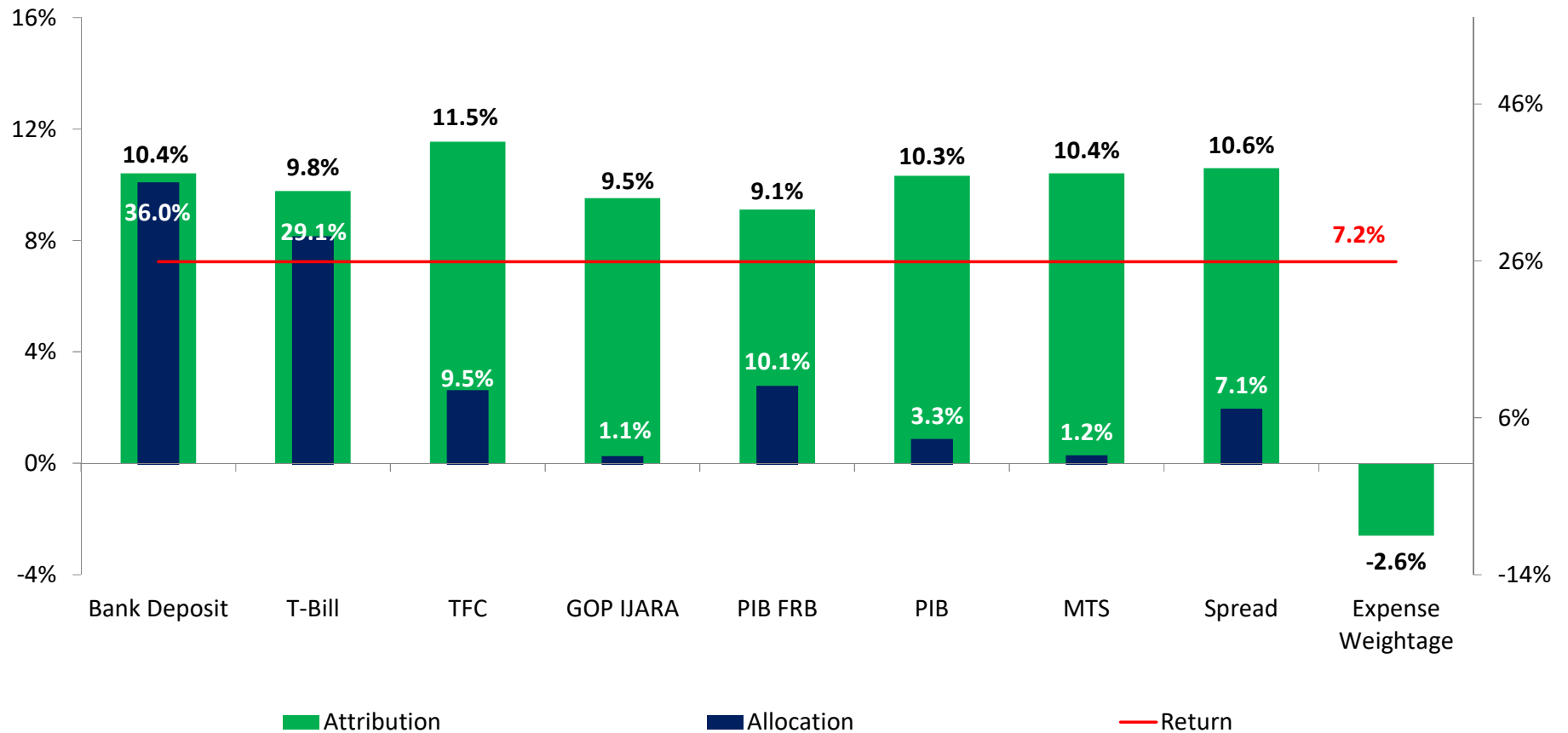
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



MCB DCF IF Average Attribution & Allocation – 9MFY22



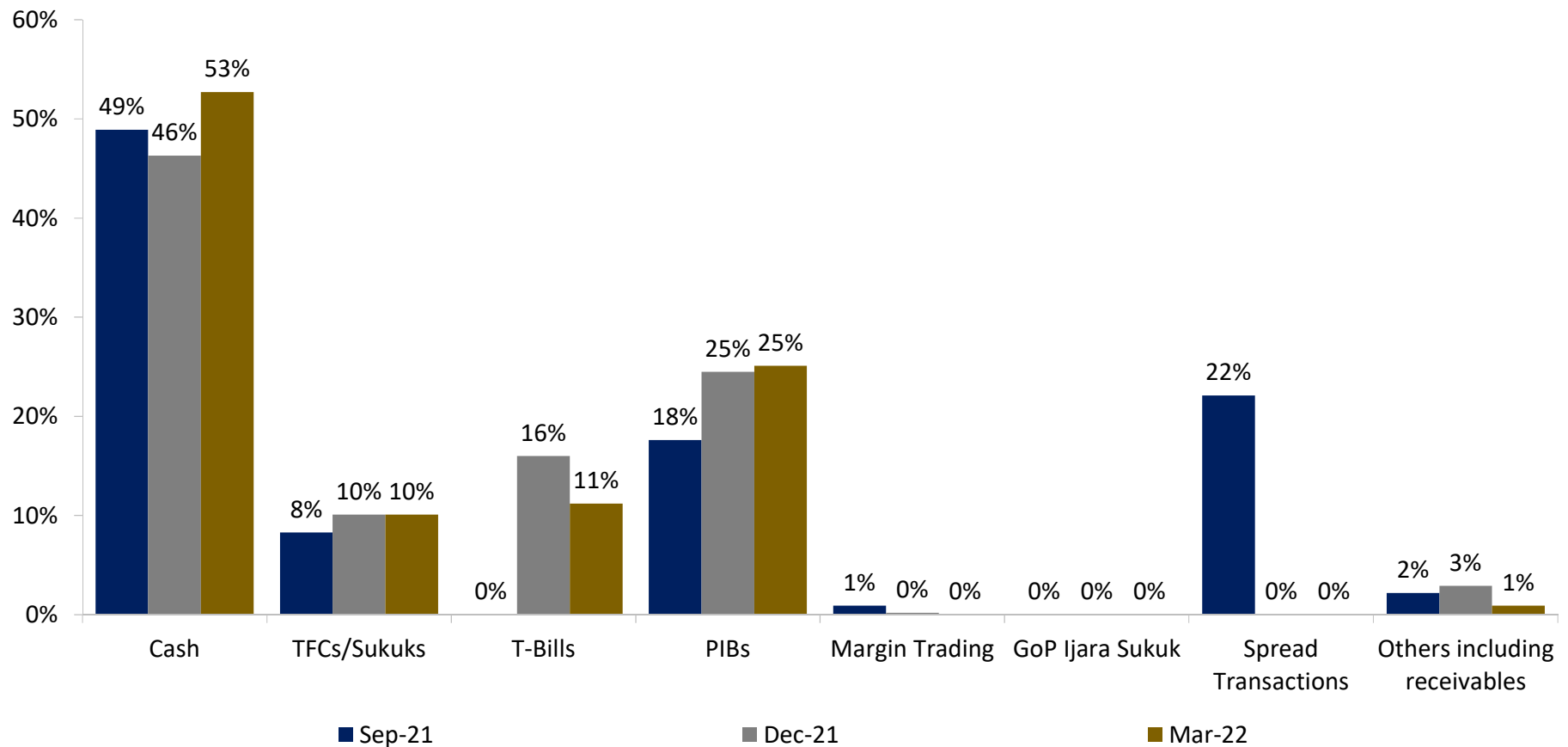
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Pakistan Income Fund - Asset Allocation



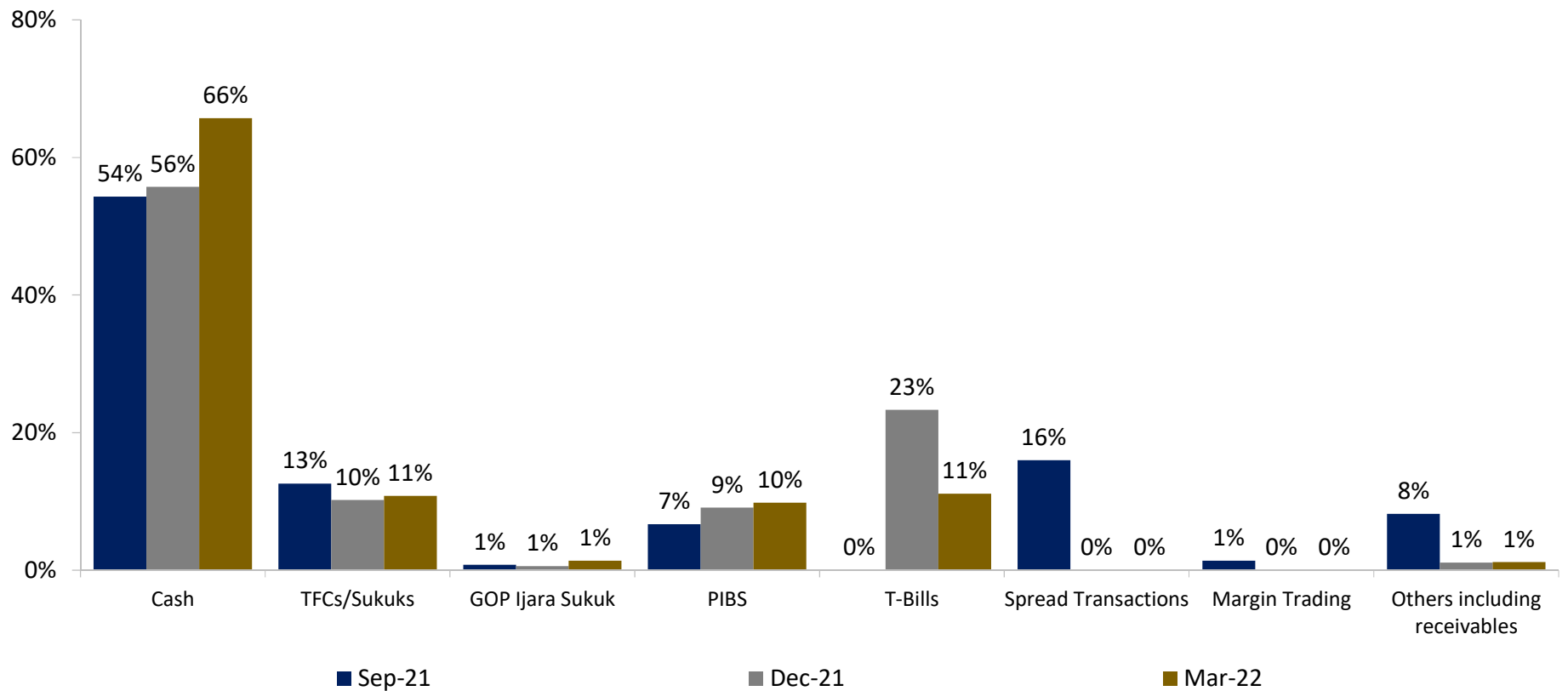
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited

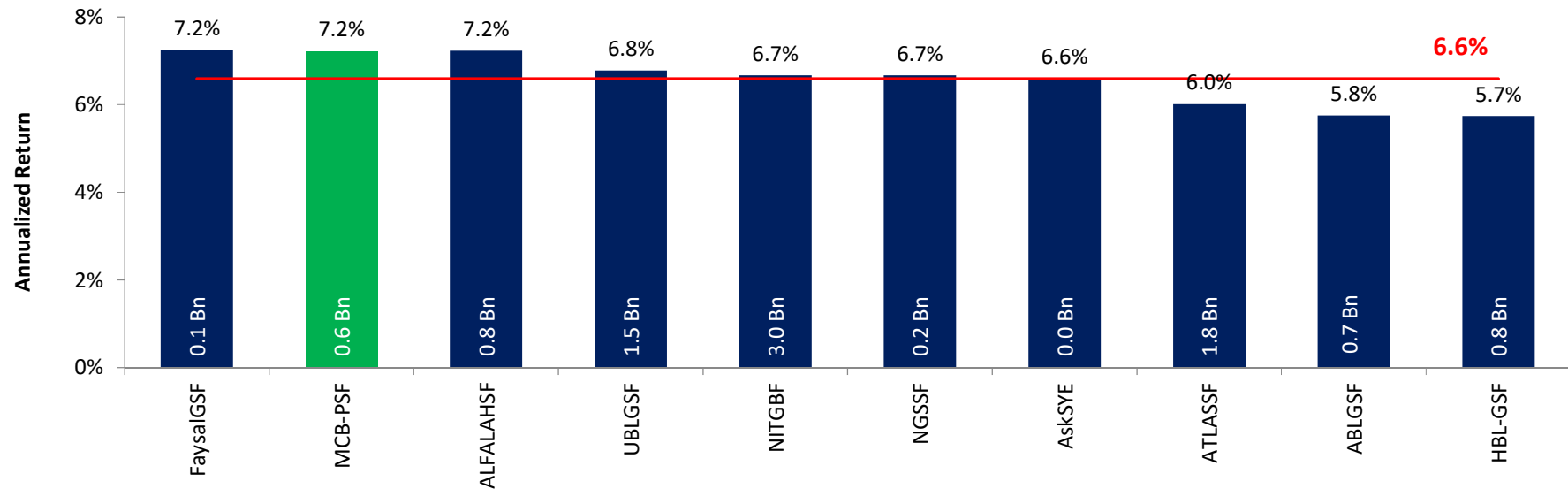


MCB DCF Income Fund - Asset Allocation



Strictly Private and Confidential
Property of MCB Arif Habib

Government Securities Funds - PEER Comparison (9MFY22) without WWF Reversal



Fund ahead of MCBPSF have Advantage in Expense Ratio, MCBPSF - 2.16%:
 FAYSALGSF = 0.65%

Strictly Private and Confidential
 Property of MCB Arif Habib



MCB-ARIF HABIB
 Savings and Investments Limited



Government Securities Funds – Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
Faysal GSF	0.11	0.65%
ATLASSF	1.78	0.87%
NITGBF	3.04	1.20%
ABLGSF	0.68	1.49%
UBLGSF	1.51	1.71%
HBL-GSF	0.78	1.76%
NGSSF	0.16	1.91%
ALFALAHSF	0.75	2.02%
MCB-PSF	0.64	2.16%
Ask SYE	0.03	2.89%
Average	0.95	1.67%

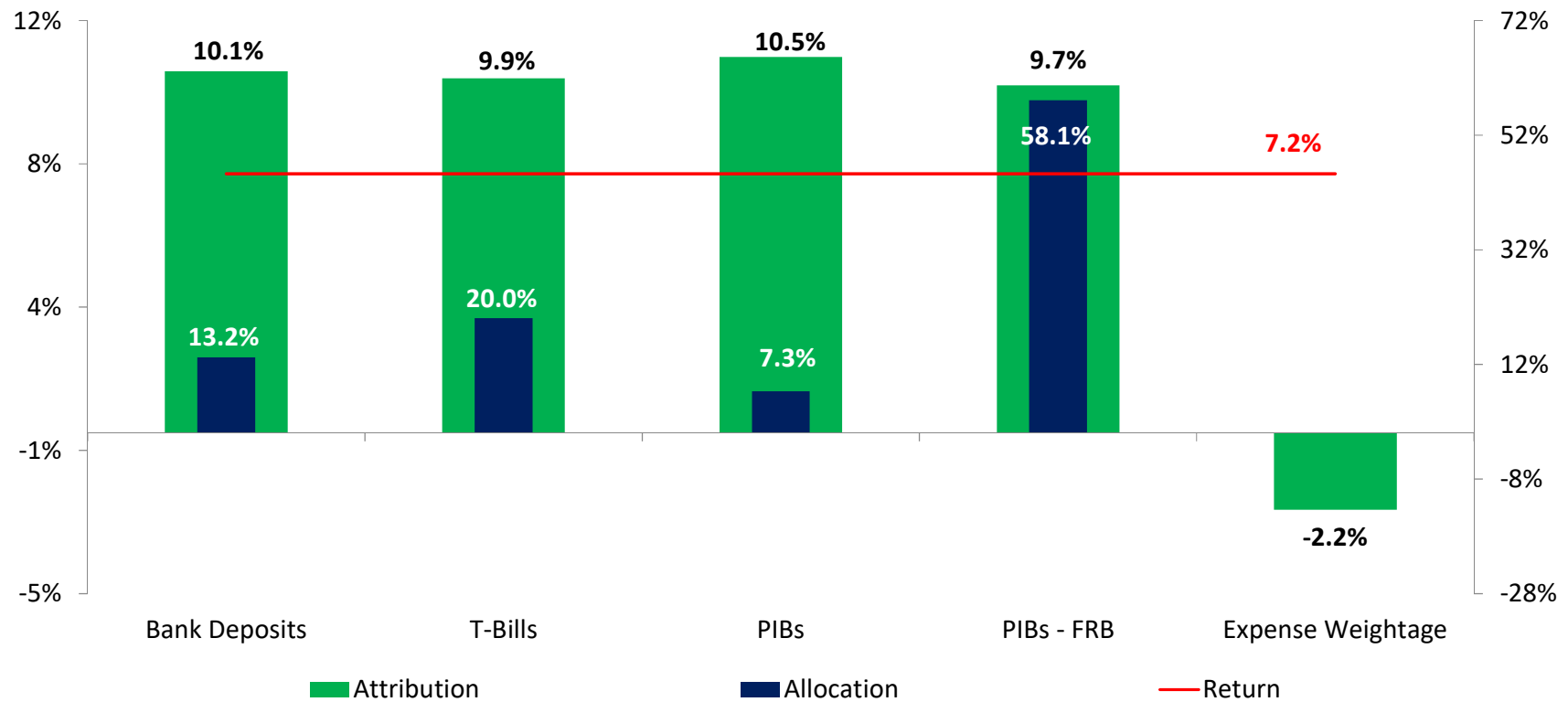
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



MCB PSF Average Attribution & Allocation – 9MFY22



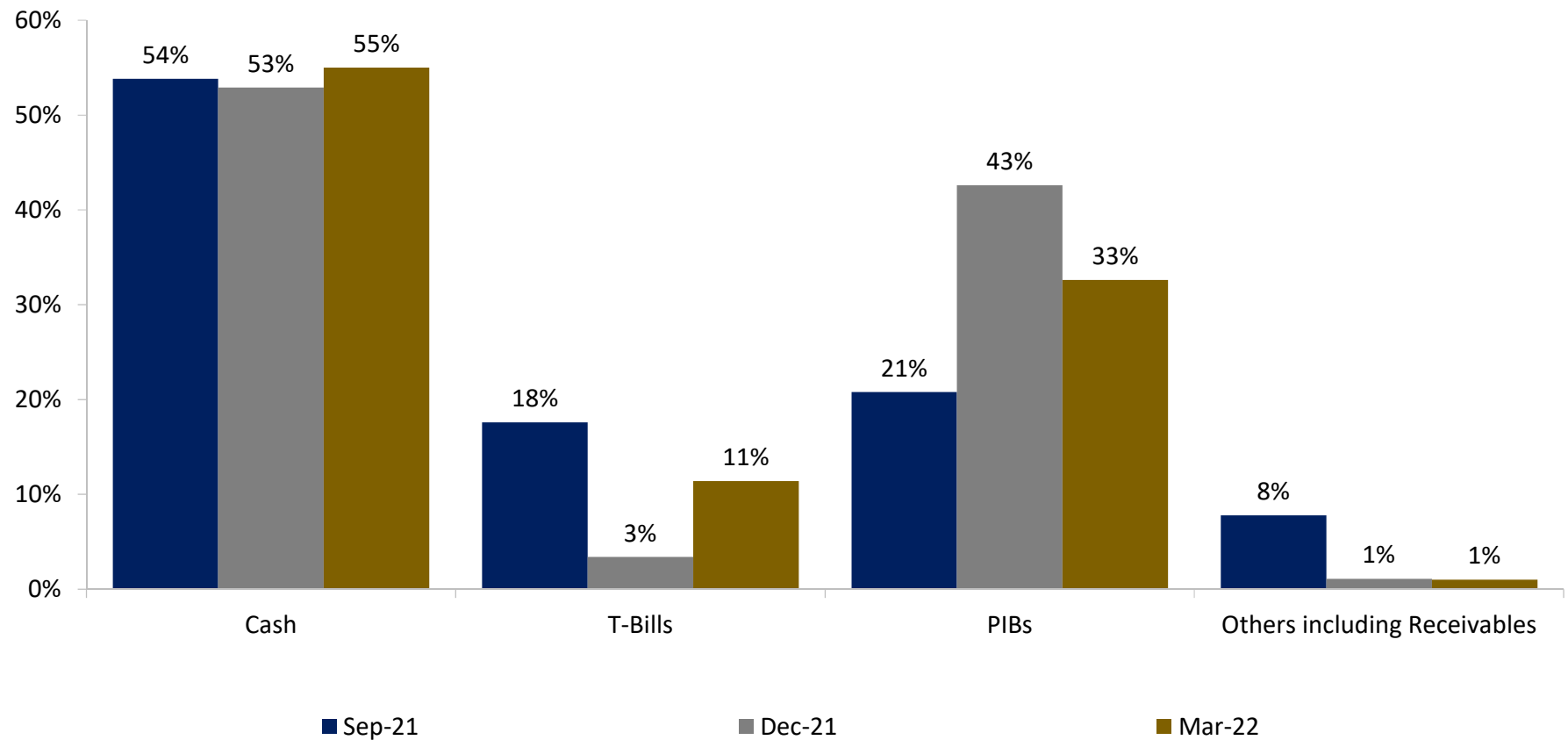
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



MCB Pakistan Sovereign Fund - Asset Allocation



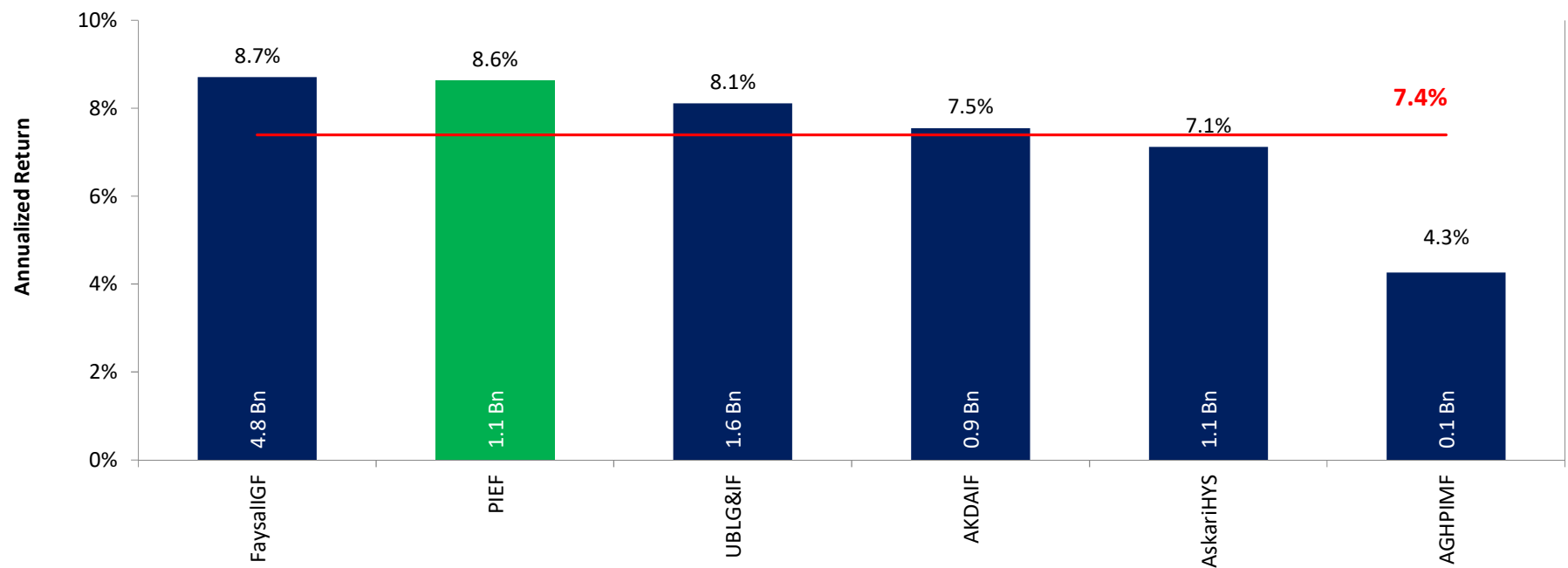
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Aggressive Income Funds - PEER Comparison (9MFY22) without WWF Reversal



Fund ahead of PIEF have Advantage in Expense Ratio, PIEF - 1.77%:
FAYSALIGF = 0.89%

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Aggressive Income Funds – Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
Faysal IGF	4.76	0.89%
UBLG&IF	1.63	1.21%
PIEF	1.05	1.77%
AKDAIF	0.87	2.01%
Askari HYS	1.15	2.43%
AGHPIMF	0.05	2.60%
Average	1.58	1.82%

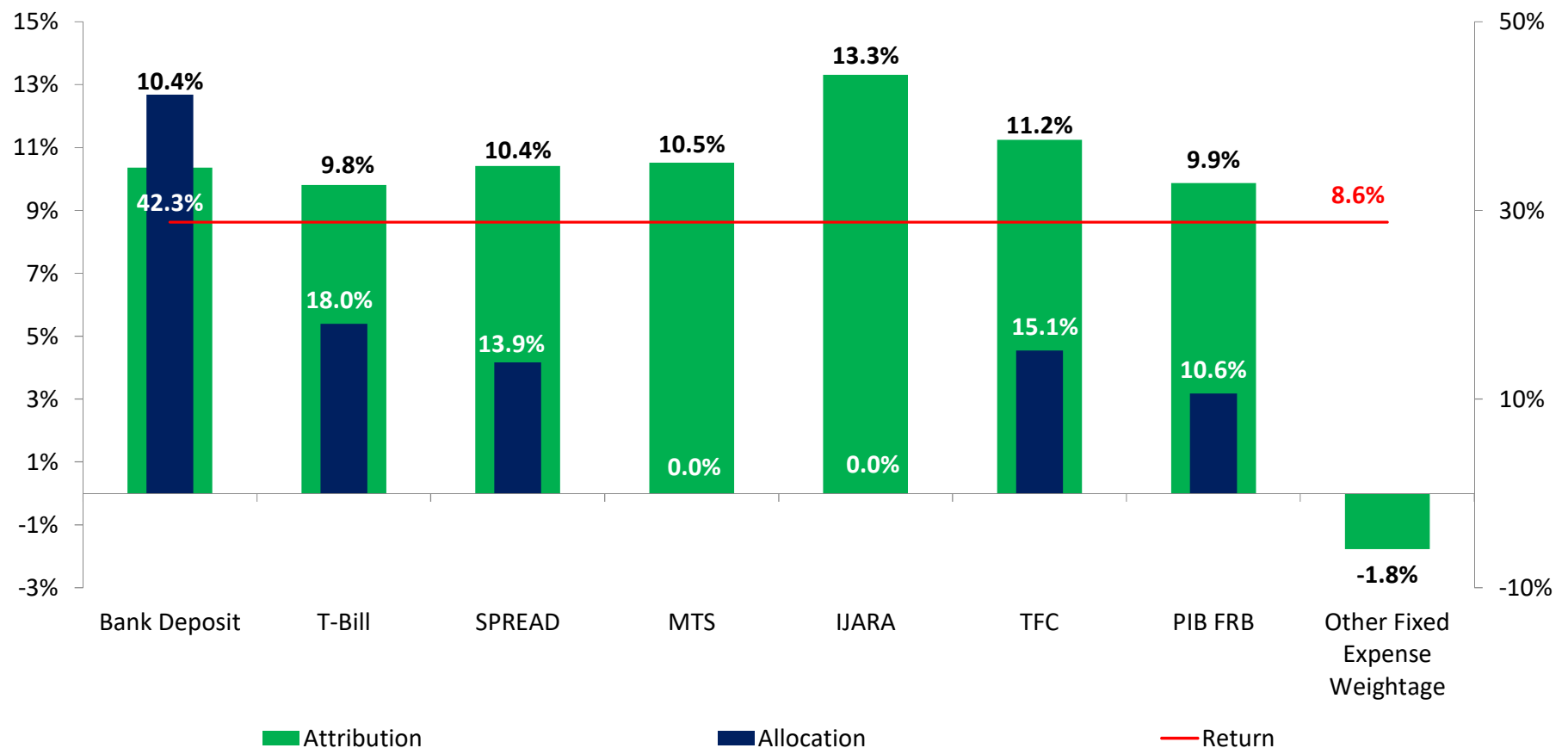
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



PIEF Average Attribution & Allocation – 9MFY22



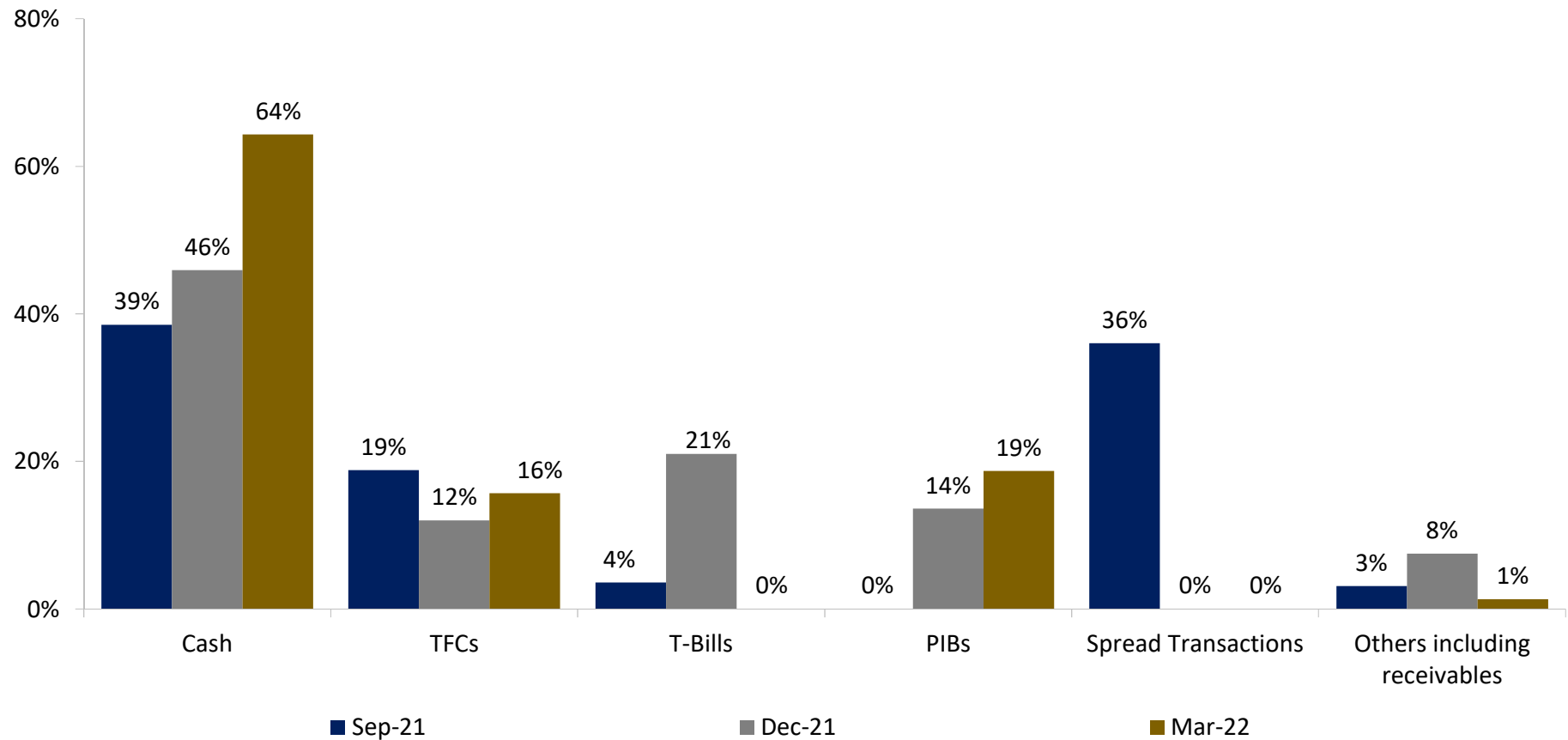
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Pakistan Income Enhancement Fund - Asset Allocation



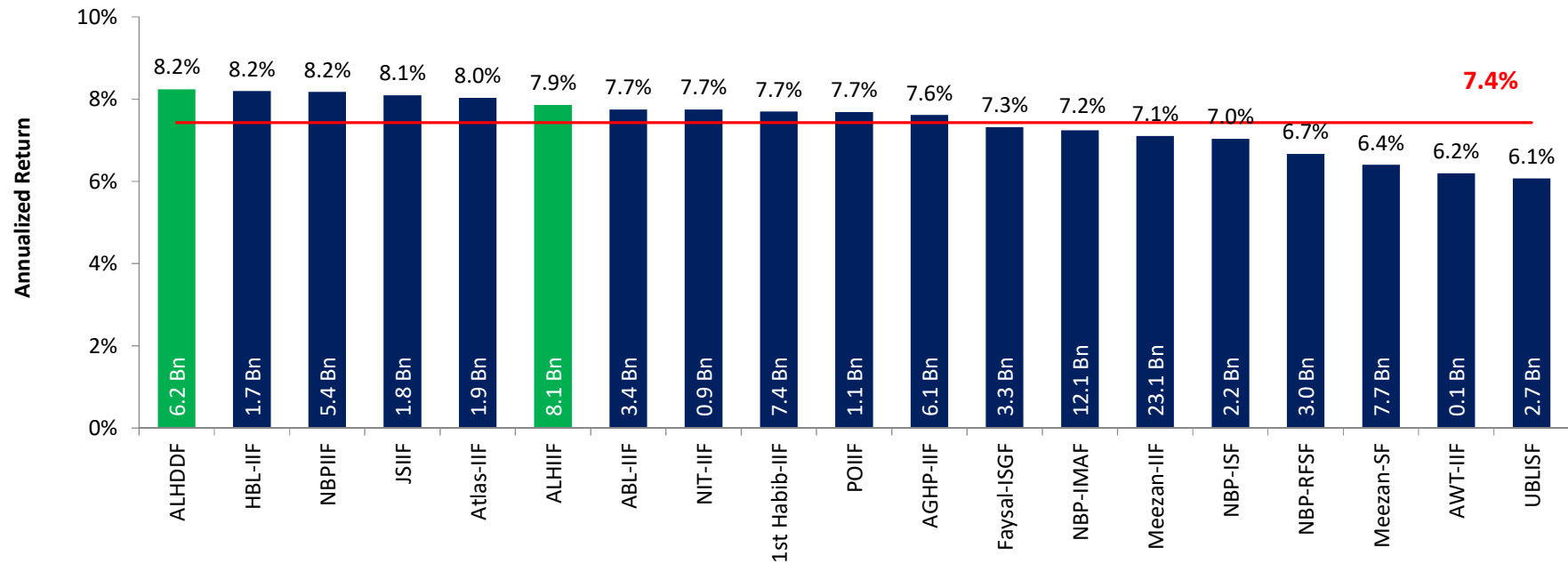
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Income Funds - PEER Comparison (9MFY22) without WWF Reversal



- All Funds in comparison are taking exposure in Government Securities & Corporate SUKUKs, whereas ALHDDF due to daily payout sensitivity is vulnerable to revaluation risk .
- Almost all funds have higher exposure in Corporate SUKUKs in comparison with ALHIIF.

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Income Funds – Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
ALHDDF	6.21	0.41%
JSIIF	1.83	0.57%
POIIF	1.15	0.61%
Atlas-IIF	2.11	0.69%
ALHIIF	8.23	0.84%
1st Habib-IIF	7.36	0.88%
NBPIIF	5.52	1.01%
ABL-IIF	4.97	1.02%
NIT-IIF	0.89	1.10%
Meezan-SF	8.28	1.13%
Meezan-IIF	23.55	1.21%
HL-IIF	1.70	1.24%
NBP-IMAF	12.12	1.33%
AGHP-IIF	5.91	1.35%
Faysal-ISGF	3.29	1.38%
UBLISF	2.84	1.71%
NBP-RFSF	3.01	1.75%
NBP-ISF	2.16	1.79%
AWT-IIF	0.19	2.13%
Average	5.33	1.17%

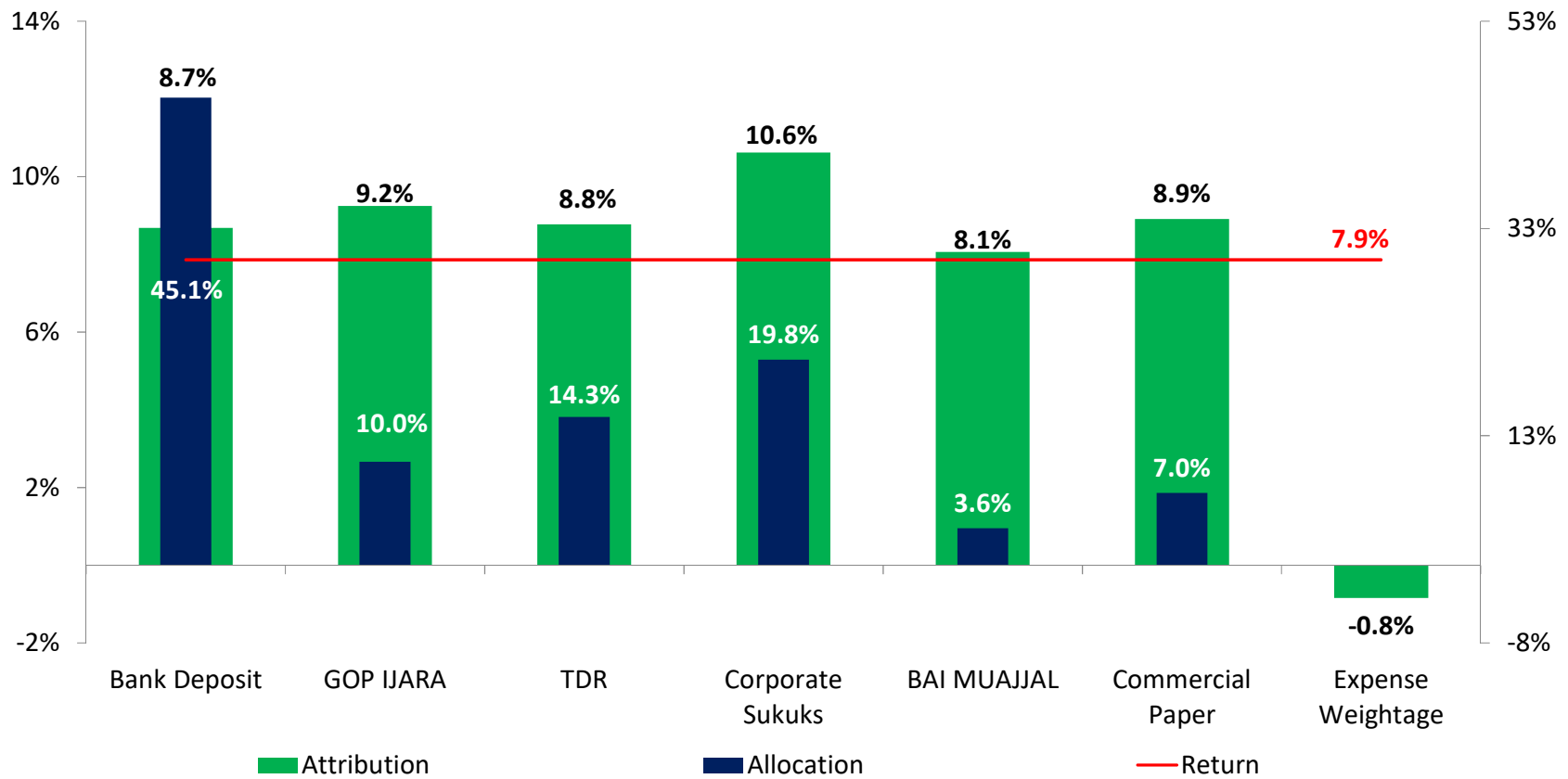
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



ALHIIF Average Attribution & Allocation – 9MFY22



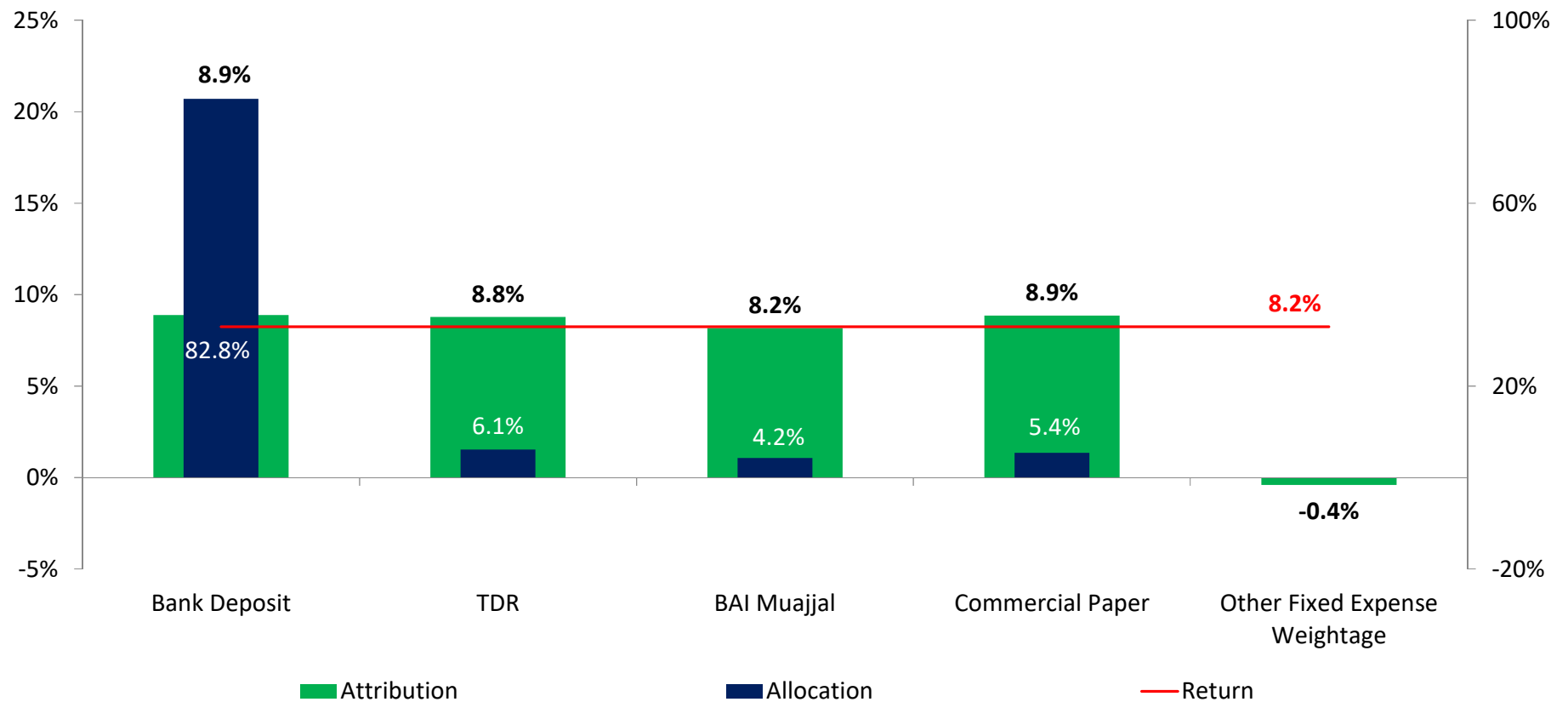
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



ALHDDF Average Attribution & Allocation – 9MFY22



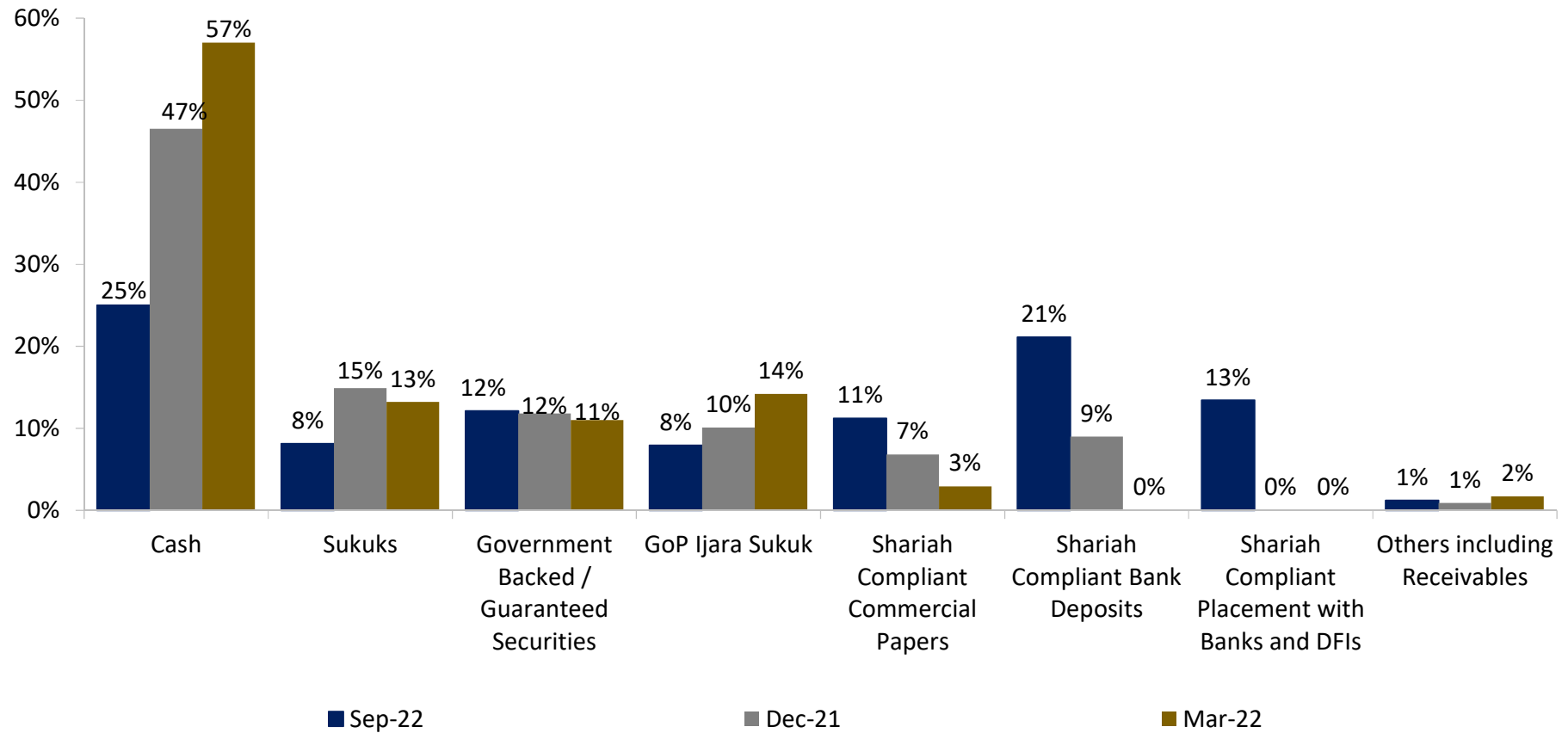
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Alhamra Islamic Income Fund - Asset Allocation



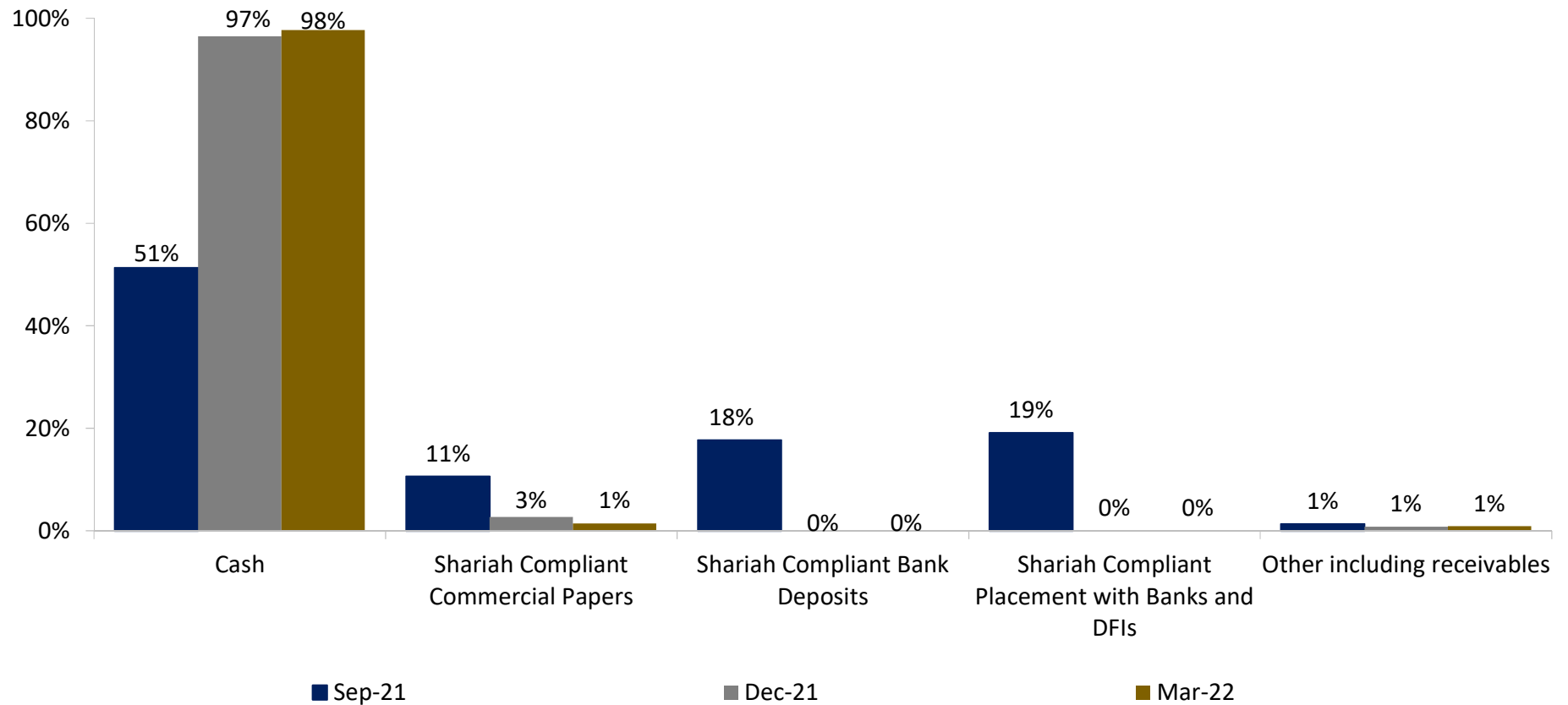
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Alhamra Daily Dividend Fund - Asset Allocation



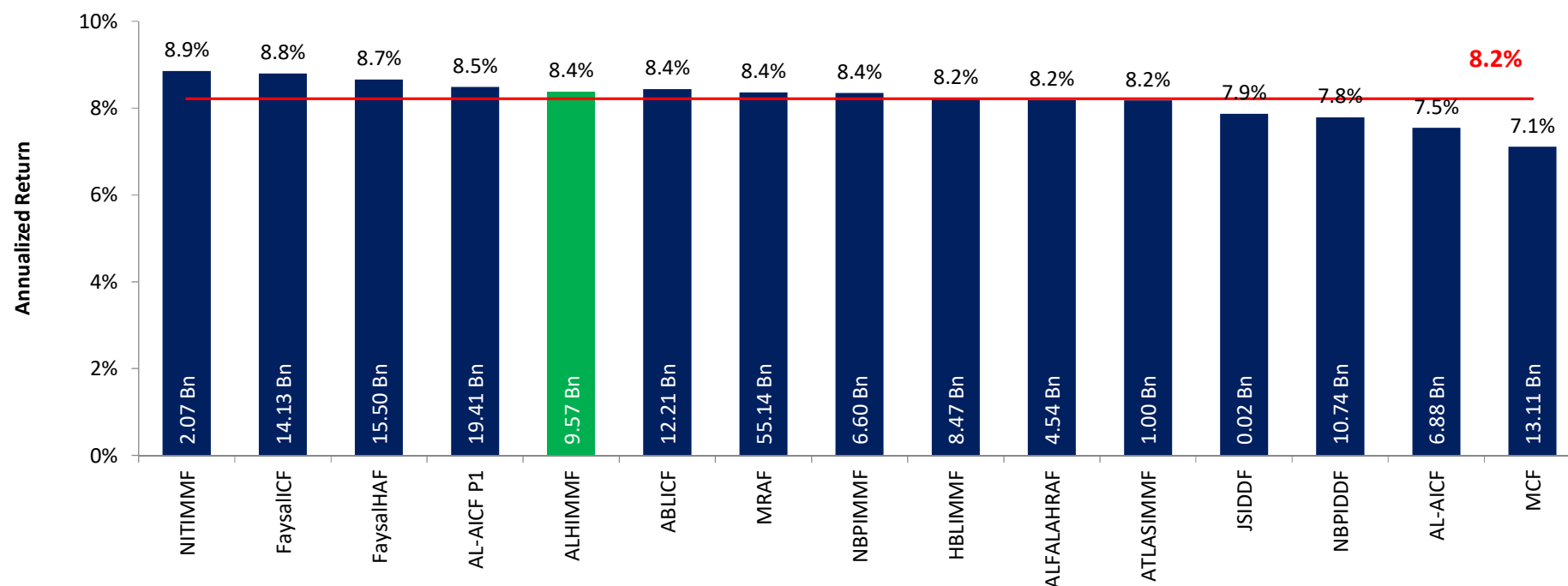
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Money Market Funds - PEER Comparison (9MFY22) without WWF Reversal



- AL-AICFP1 has Expense Ratio of 0.14%, whereas ALHIMMF has Expense Ratio of 0.28%.

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



IMM Funds – Month-wise Exposure in ST-SUKUK & CP (9MFY22)

Funds	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Average
HBLIMMF	20.34%	18.42%	17.16%	11.53%	14.09%	19.21%	22.59%	16.03%	21.41%	17.86%
ATLIMMF	14.61%	14.87%	13.91%	13.41%	14.52%	12.51%	7.93%	13.56%	8.61%	12.66%
NBPIMMF	23.90%	19.90%	18.50%	0.00%	13.46%	10.20%	5.60%	11.20%	15.10%	13.10%
FICF	15.22%	21.27%	9.53%	10.71%	12.17%	12.69%	8.85%	13.43%	17.76%	13.51%
NBPIDDF	14.80%	15.40%	6.50%	6.70%	18.30%	18.10%	13.80%	19.90%	22.30%	15.09%
AGHPIRAF	18.70%	14.20%	11.80%	6.70%	12.50%	23.60%	28.50%	30.90%	23.60%	18.94%
FHAF	16.62%	12.11%	11.14%	5.24%	13.34%	14.98%	11.18%	13.19%	16.10%	12.66%
JSIDDF	4.54%	0.00%	15.29%	13.19%	12.43%	15.49%	14.16%	13.30%	32.30%	13.41%
ALHIMMF	9.80%	5.60%	9.10%	6.90%	11.50%	12.70%	12.70%	12.60%	11.20%	10.23%
ABLICF	17.42%	12.69%	8.62%	3.25%	4.98%	7.79%	7.06%	3.84%	10.38%	8.45%
MRAF	6.00%	7.00%	5.00%	5.00%	8.00%	6.00%	6.00%	8.00%	9.00%	6.67%
MCF	12.00%	12.00%	6.00%	2.00%	2.00%	2.00%	0.00%	0.00%	7.00%	4.78%

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Money Market Funds – Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
AL-AICF P1	19.41	0.14%
ABLICF	12.22	0.18%
HBLIMMF	8.47	0.27%
ALHIMMF	9.57	0.28%
ATLASIMMF	1.29	0.29%
MRAF	55.88	0.32%
NBPIDDF	10.83	0.38%
NITIMMF	2.07	0.43%
ALFALAHRAF	4.54	0.43%
Faysal HAF	2.06	0.50%
JSIDDF	0.47	0.50%
Faysal ICF	1.74	0.55%
AL-AICF	6.88	0.82%
NBPIMMF	6.67	0.88%
MCF	13.11	1.12%
Average	10.35	0.47%

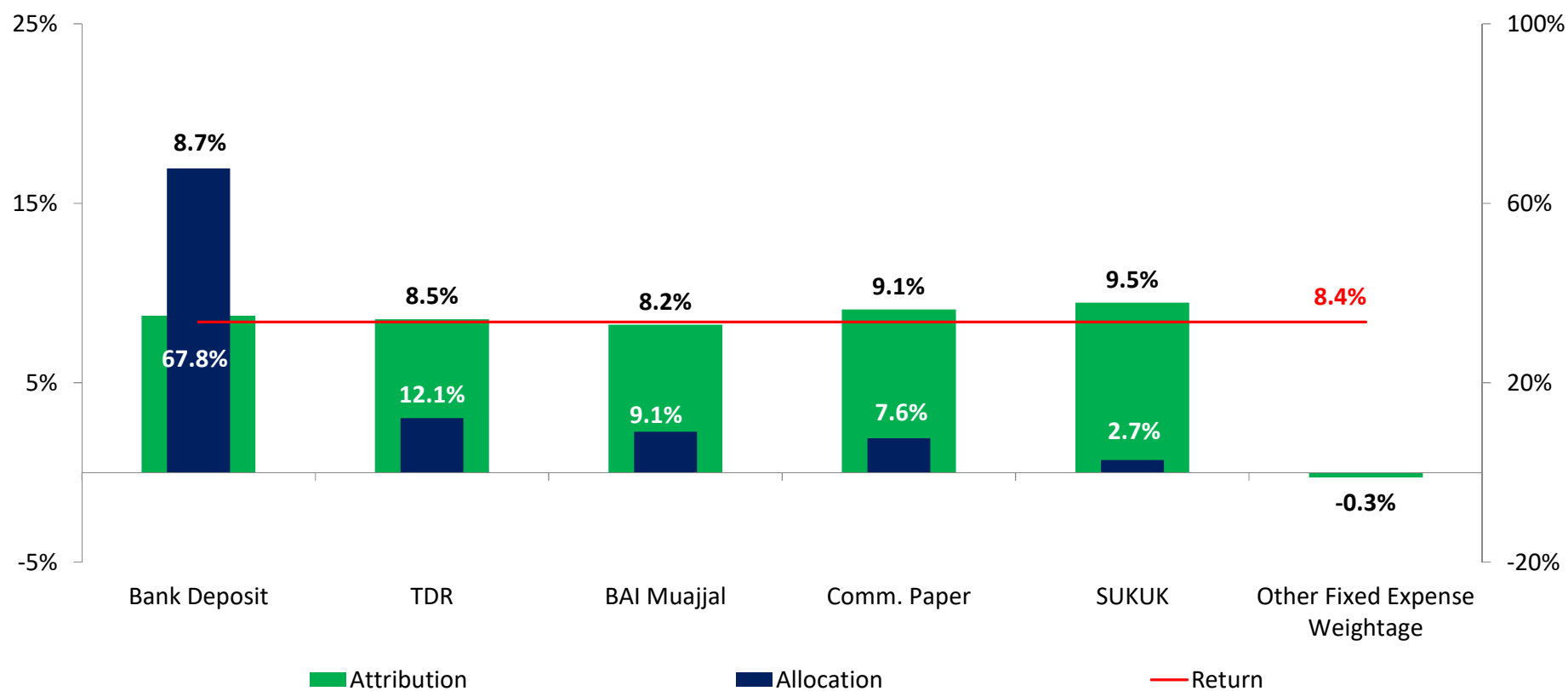
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



ALHIMMF Average Attribution & Allocation – 9MFY22



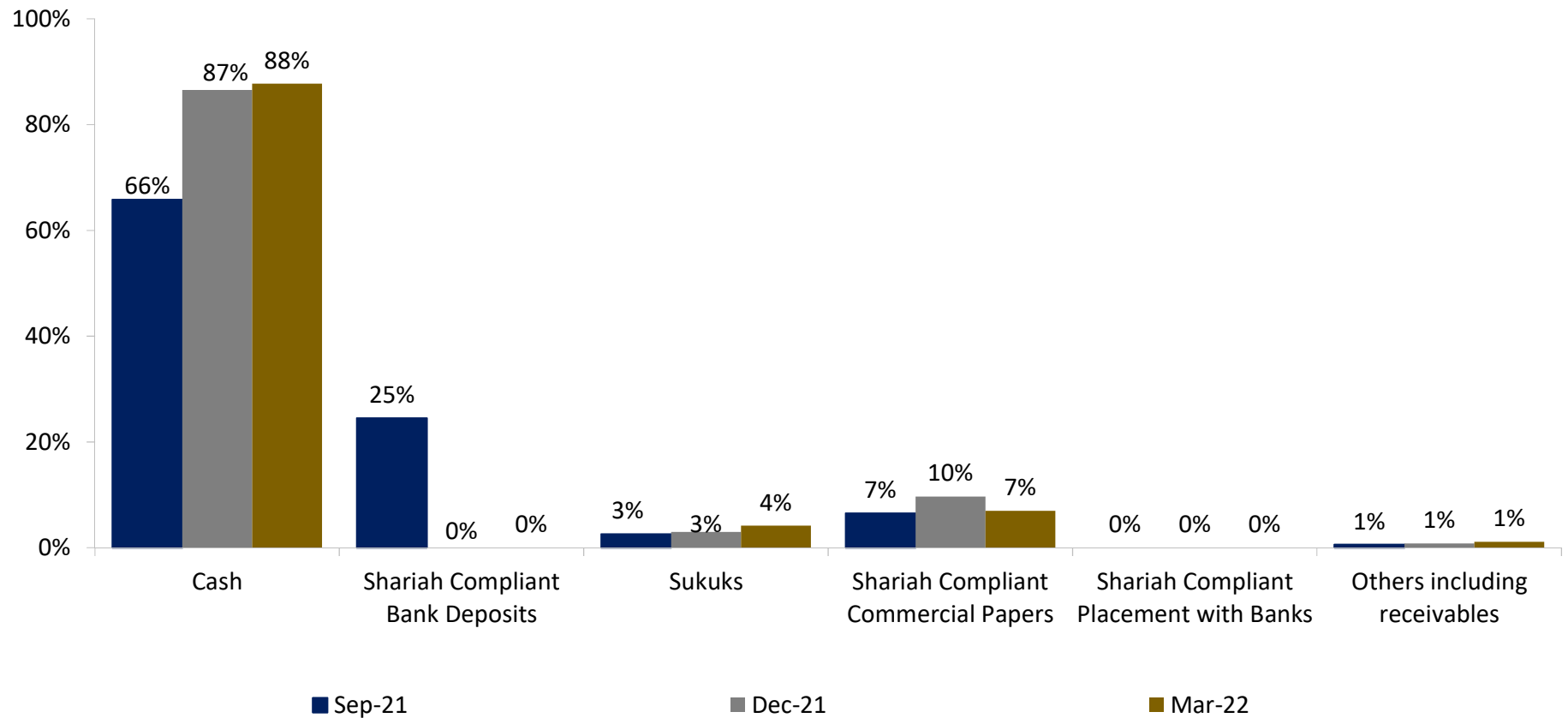
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited

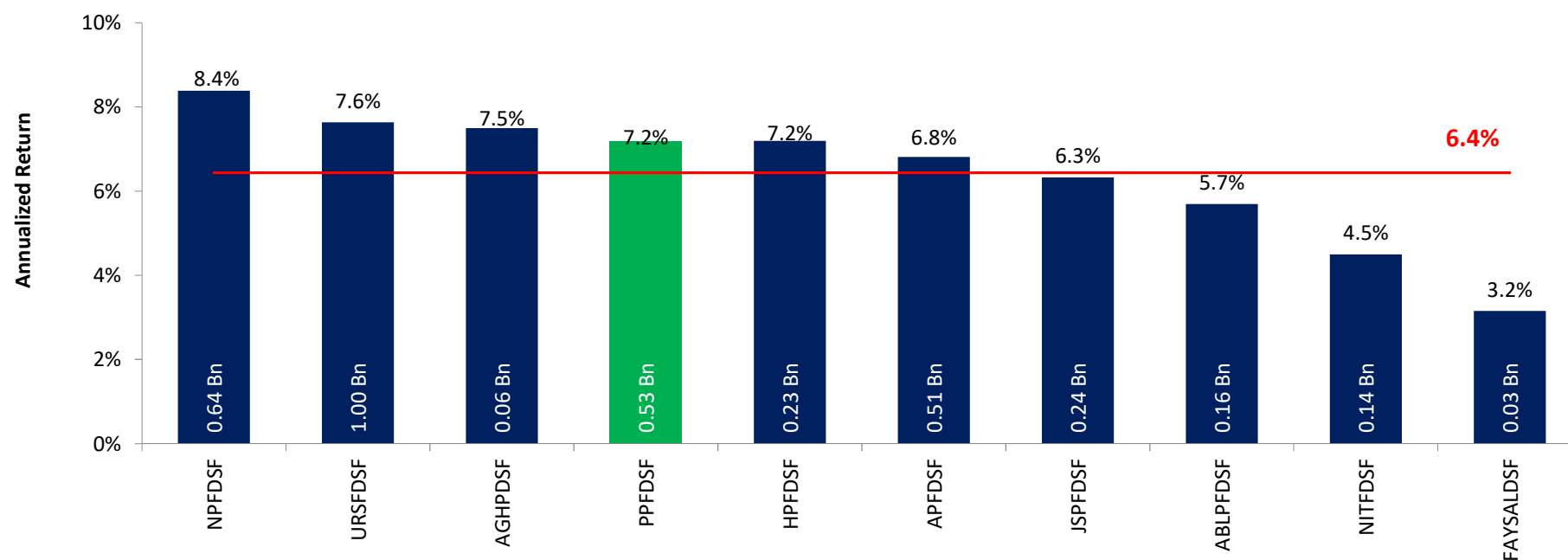


Alhamra Islamic Money Market Fund - Asset Allocation



Strictly Private and Confidential
Property of MCB Arif Habib

Pension Funds - Debt Sub Funds (9MFY22) without WWF Reversal



Funds in comparison have Expense Ratio Advantage (PPFDSF = 2.04%):

NPFDSF = 1.52%

URSFDSF = 1.92%

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Pension Funds - Debt Sub Funds Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
JSPFDSF	0.25	0.91%
NITFDSF	0.14	1.05%
APFDSF	0.51	1.18%
NPFDSF	0.64	1.52%
ABLPFDSF	0.16	1.59%
URSFDSF	1.00	1.92%
HPFDSF	0.23	2.02%
PPFDSF	0.53	2.04%
AGHPDSF	0.06	2.15%
FAYSALDSF	0.03	2.45%
Average	0.36	1.68%

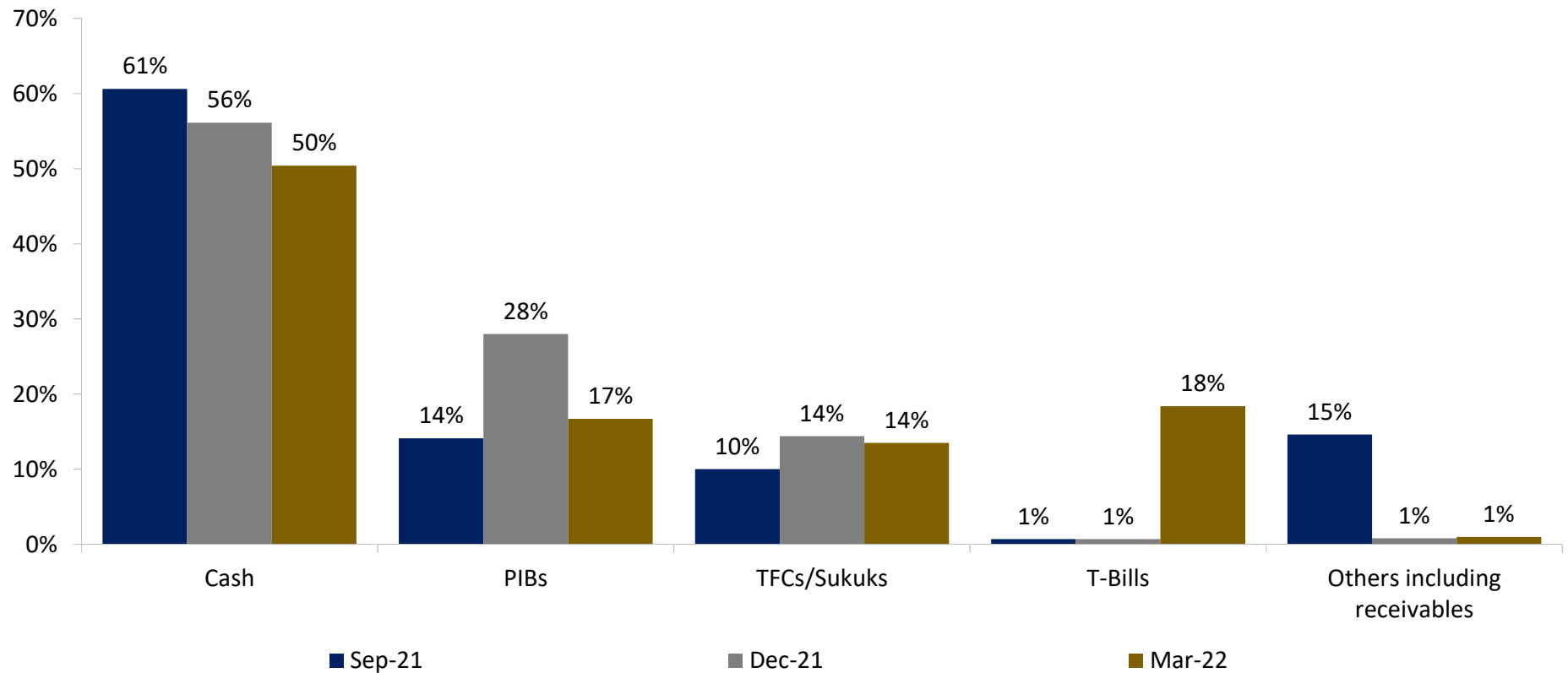
Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Pakistan Pension Fund - Debt Sub Fund Asset Allocation



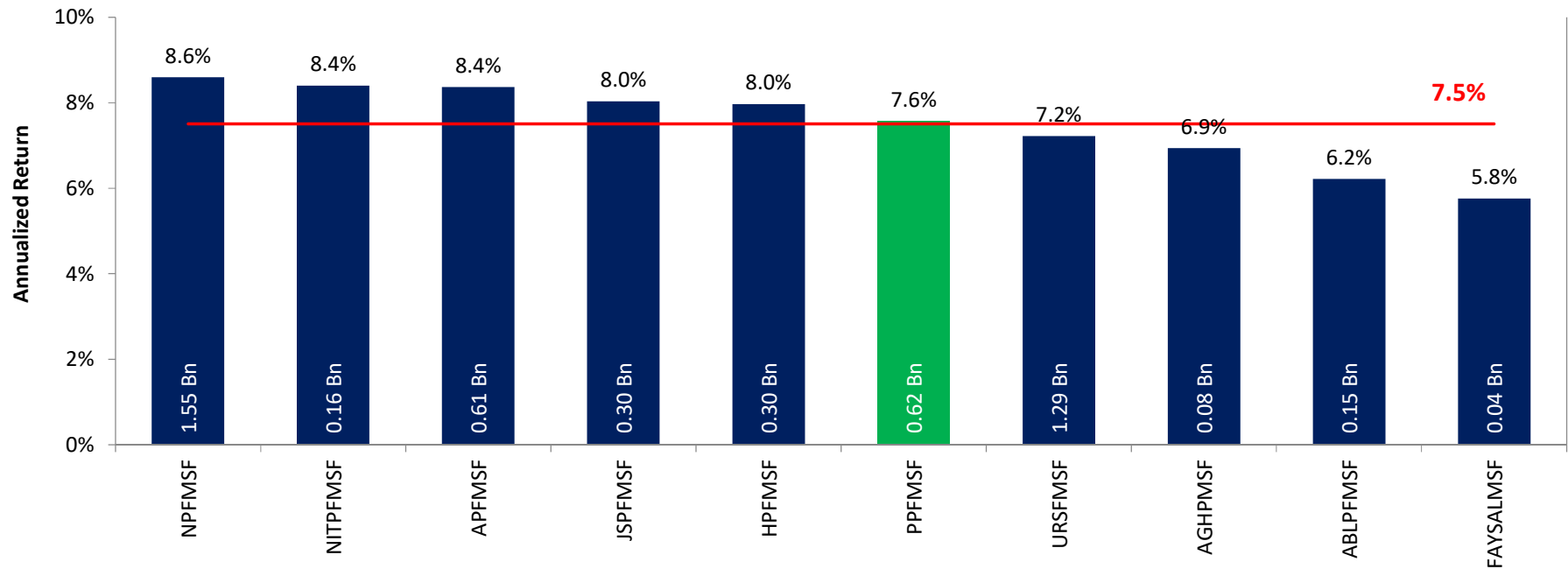
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Pension Funds - Money Market Sub Funds (9MFY22) without WWF Reversal



Funds in comparison have Advantage in Expense Ratio (PPFMSF = 1.94%):

NPFMSF = 1.07%

NITPFMSF = 1.02%

APFMSF=0.84%

JSPFMSF = 0.89%

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Pension Funds – Money Market Sub Funds Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
APFMSF	0.61	0.84%
JSPFMSF	0.30	0.89%
NITPFMSF	0.16	1.02%
NPFMSF	1.55	1.07%
ABLPFMSF	0.15	1.57%
AGHPMSF	0.08	1.86%
URSFMSF	1.29	1.89%
PPFMSF	0.62	1.94%
HPFMSF	0.30	2.01%
FAYSALMSF	0.10	2.10%
Average	0.52	1.52%

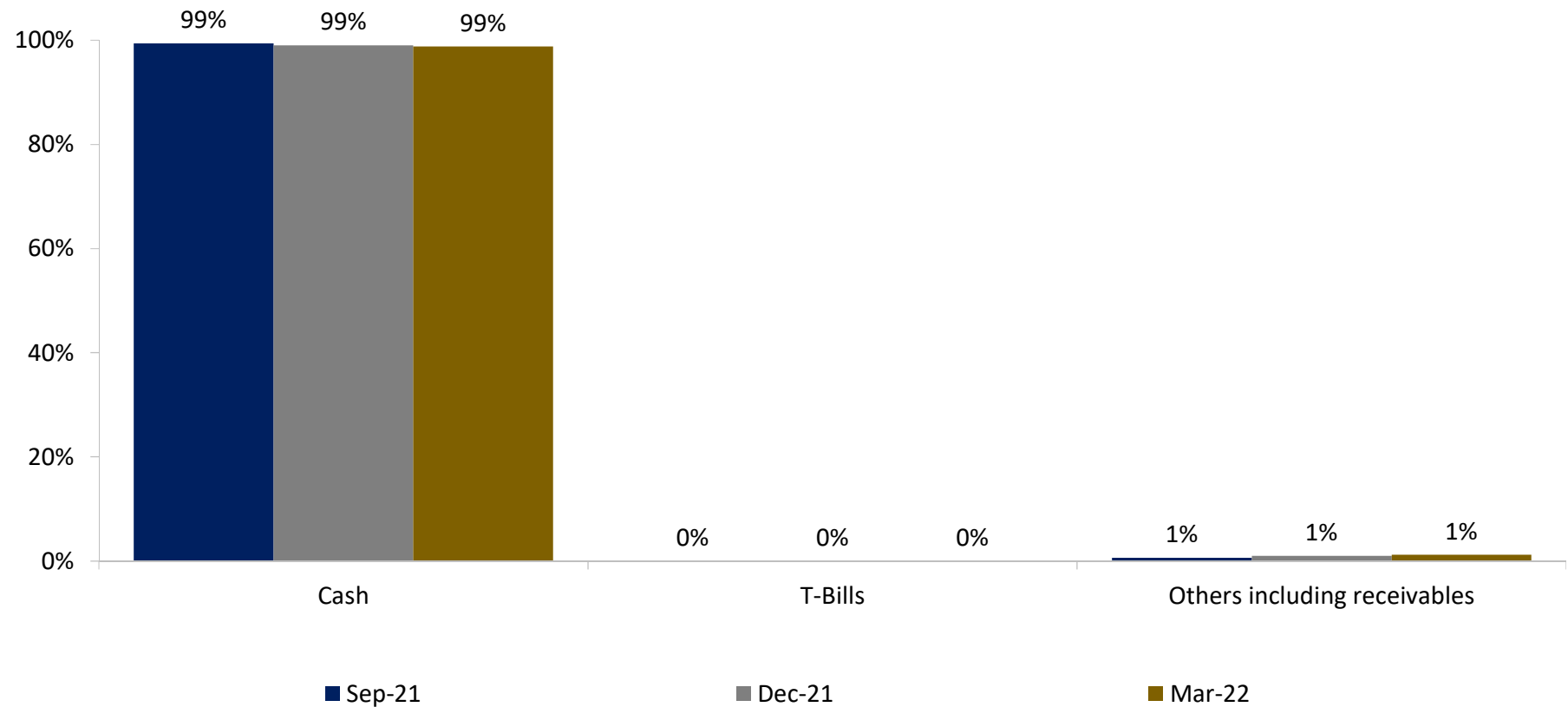
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Pakistan Pension Fund - Money Market Sub Fund Asset Allocation



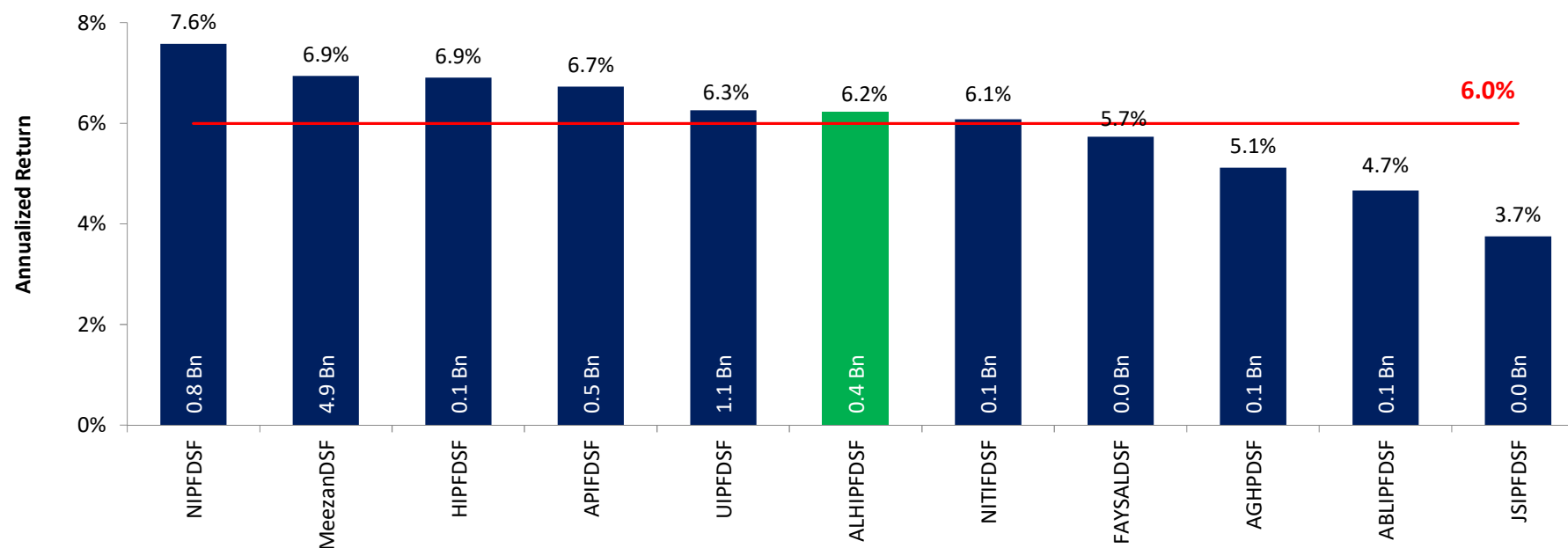
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Pension Funds - Debt Sub Funds (9MFY22) without WWF Reversal



Funds in comparison have Advantage in Expense Ratio (ALHIPFDSF = 2.04%):

NIPFDSF = 1.52%

MEEZANDSF = 1.92%

HIPFDSF = 1.90%

APIFDSF = 1.08%

UIPFDSF = 1.90%

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Pension Funds – Debt Sub Funds Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
APIFDSF	0.49	1.08%
JSIPFDSF	0.03	1.15%
NITIFDSF	0.12	1.17%
NIPFDSF	0.79	1.52%
ABLIPFDSF	0.06	1.74%
HIPFDSF	0.10	1.90%
UIPFDSF	1.13	1.90%
Meezan DSF	4.88	1.92%
ALHIPFDSF	0.39	2.04%
AGHPDSF	0.07	2.32%
FAYSALDSF	0.03	2.71%
Average	0.74	1.77%

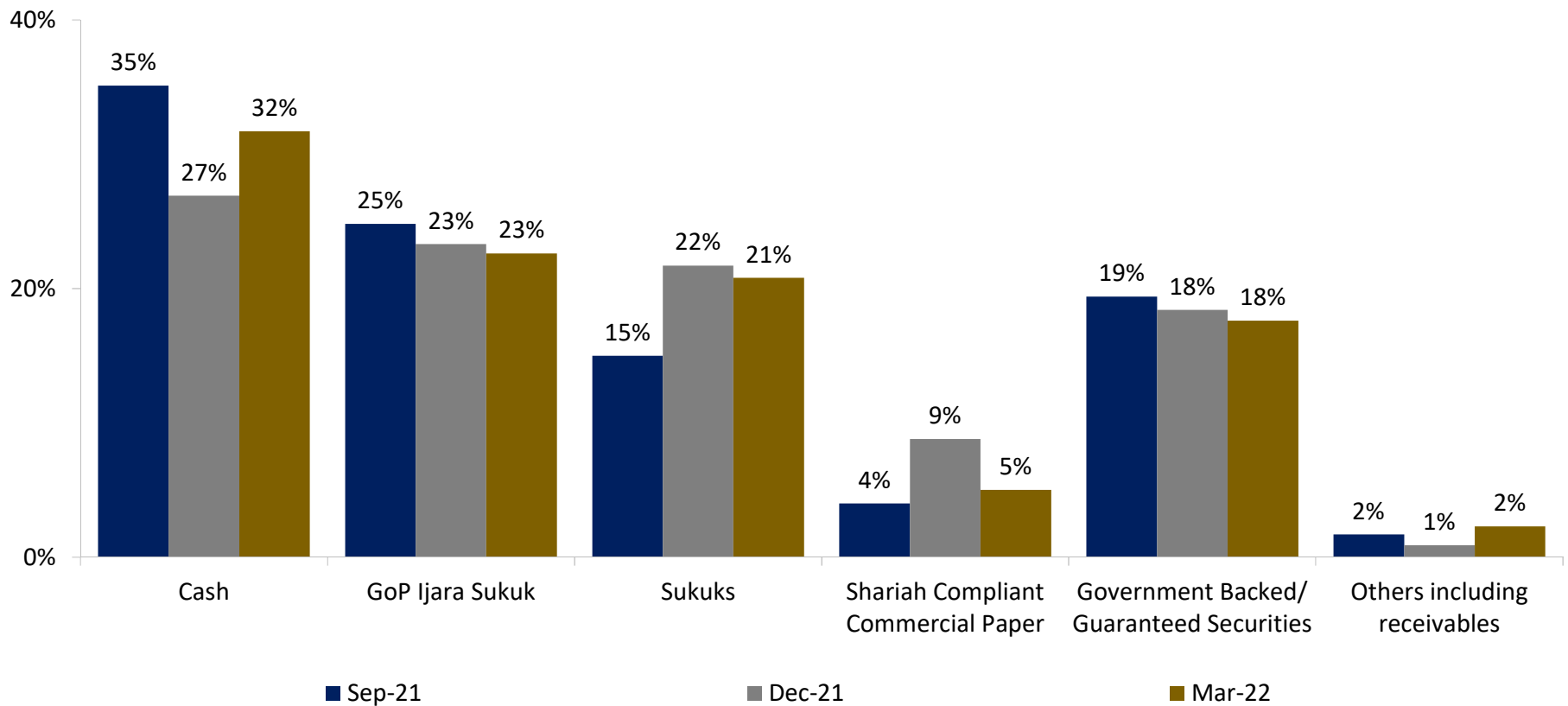
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Alhamra Islamic Pension Fund - Debt Sub Fund Asset Allocation



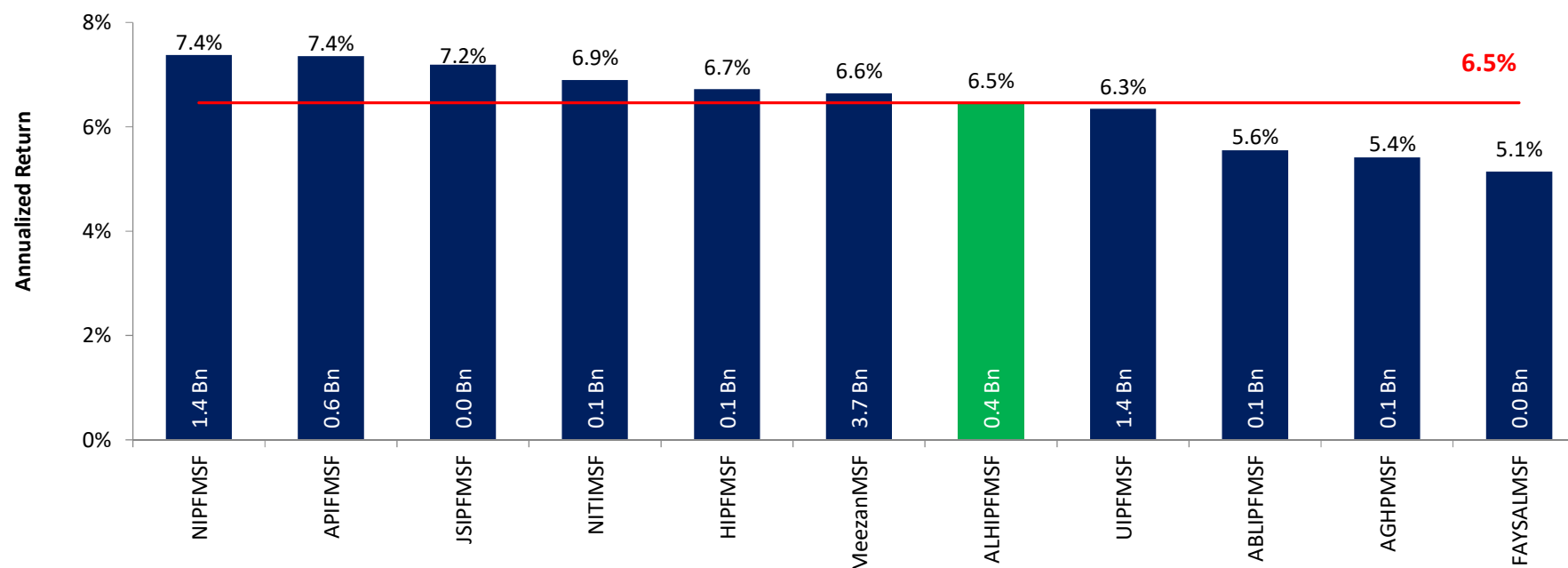
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Pension Funds – Money Market Sub Funds (9MFY22) without WWF Reversal



Following Funds in comparison have Expense Ratio Advantage (ALHIPFMSF = 1.93%):

NIPFMSF = 1.08%

AIPFMSF = 0.79%

JSIPFMSF = 1.11%

NITIMSF = 1.17%

MEEZANMSF = 1.86%

*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Islamic Pension Funds – Money Market Sub Funds Total Expense Ratio & AUM (9MFY22)

Fund	Net Assets 31-Mar-2022 (PKR Bn)	TER
APIFMSF	0.63	0.79%
NIPFMSF	1.35	1.08%
JSIPFMSF	0.04	1.11%
NITIMSF	0.13	1.17%
ABLIPFMSF	0.08	1.67%
Meezan MSF	3.72	1.86%
UIPFMSF	1.38	1.89%
ALHIPFMSF	0.40	1.93%
AGHPMSF	0.06	1.97%
HIPFMSF	0.09	2.13%
FAYSALMSF	0.03	2.89%
Average	0.72	1.68%

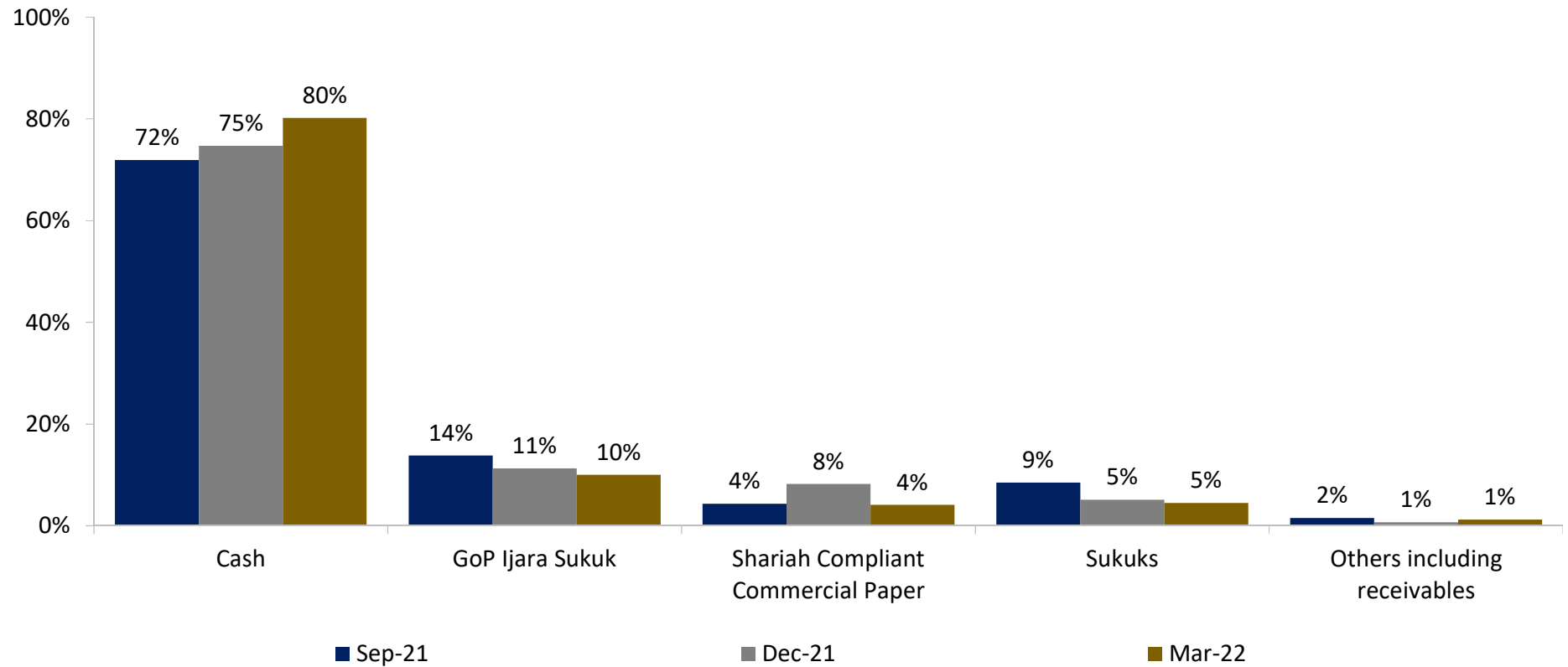
*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Alhamra Islamic Pension Fund - Money Market Sub Fund Asset Allocation



Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Abbreviations

Money Market Funds	
Fund Symbol	Fund Name
1st HABIBCF	1st Habib Cash Fund
ABLCF	ABL Cash Fund
AGHPCF	Alfalah GHP Cash Fund
AGHPMMF	Alfalah GHP Money Market Fund
AskariSCF	Askari Sovereign Cash Fund
AtlasMMF	Atlas Money Market Fund
BMAECF	BMA Empress Cash Fund
FaysalCF	Faysal Cash Fund
FaysalMMF	Faysal Money Market Fund
HBLCF	HBL Cash Fund
HBLMMF	HBL Money Market Fund
JSCF	JS Cash Fund
LaksonMMF	Lakson Money Market Fund
MCBCMOP	MCB Cash Management Optimizer
NAFAGSLF	NAFA Government Securities Liquidity Fund
NAFAMMF	NAFA Money Market Fund
NITMMF	NIT Money Market Fund
PCF	Pakistan Cash Management Fund
UBLCF	UBL Cash Fund
UBLLPF	UBL Liquidity Plus Fund
UBLMMF	UBL Money Market Fund

Income Funds	
Fund Symbol	Fund Name
1st HABIBIF	1st Habib Income Fund
ABLIF	ABL Income Fund
AGHPIF	Alfalah GHP Income Fund
ATLASIF	Atlas Income Fund
AWTIF	AWT Income Fund
FAYSALFSOF	Faysal Financial Sector Opportunity Fund
FAYSALMTS	Faysal MTS Fund
FAYSALSGF	Faysal Savings Growth Fund
HBLIF	HBL Income Fund
JSIF	JS Income Fund
LaksonIF	Lakson Income Fund
MCBDCF	MCB DCF Income Fund
NBPFSIF	NBP Financial Sector Income Fund
NBPIOF	NBP Income Opportunity Fund
NBP MAF	NBP Mahana Amdani Fund
NBPSF	NBP Savings Fund
NITIF	NIT Income Fund
PIF	Pakistan Income Fund
UBL IOF	UBL Income Opportunity Fund

Sovereign Funds	
Fund Symbol	Fund Name
ABLGsf	ABL Government Securities Fund
ALFALAHSF	Alfalah GHP Sovereign Fund
AskSYE	Askari Sovereign Yield Enhancer
ATLASSF	Atlas Sovereign Fund
FaysalGSF	Faysal Government Securities Fund
HBL-GSF	HBL Government Securities Fund
MCB-PSF	MCB Pakistan Sovereign Fund
NGSSF	NAFA Government Securities Saving Fund
NITGBF	NIT Government Bond Fund
POGSF	Pak Oman Government Securities Fund
UBLGSF	UBL Government Securities Fund

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Abbreviations

Aggressive Income Funds	
Fund Symbol	Fund Name
AKDAIF	AKD Aggressive Income Fund
AGHPIMF	Alfalah GHP Income Multiplier Fund
AskariHYS	Askari High Yield Scheme
BMACRSF	BMACRS Income & Growth Fund
FaysalIGF	Faysal Income & Growth Fund
PIEF	Pakistan Income Enhancement Fund
UBLG&IF	UBL Growth & Income Fund

Islamic Income Funds	
Fund Symbol	Fund Name
1st Habib-IIF	1st Habib Islamic Income Fund
786 SF	786 Smart Fund
ABL-IIF	ABL Islamic Income Fund
UBLISF	Al Ameen Islamic Sovereign Fund
AGHP-IIF	Alfalah GHP Islamic Income Fund
ALHDDF	Alhamra Daily Dividend Fund
ALHIIF	Alhamra Islamic Income Fund
Atlas-IIF	Atlas Islamic Income Fund
AWT-IIF	AWT Islamic Income Fund
Faysal-ISGF	Faysal Islamic Saving Growth Fund
HBL-IIF	HBL Islamic Income Fund
JSIIF	JS Islamic Income Fund
Meezan-IIF	Meezan Islamic Income Fund
Meezan-SF	Meezan Sovereign Fund
NBPAARFSF	NBP Active Allocation Riba Free Saving Fund
NBPIIF	NBP Islamic Income Fund
NBP-IMAF	NBP Islamic Mahana Amdani Fund
NBP-ISF	NBP Islamic Saving Fund
NBP-RFSF	NBP Riba Free Saving Fund
NIT-IIF	NIT Islamic Income Fund
POIIF	Pak Oman Advantage Islamic Income Fund

Islamic Money Market Funds	
Fund Symbol	Fund Name
ABLICF	ABL Islamic Cash Fund
AL-AICF	Al Ameen Islamic Cash Fund
AL-AICF P1	Al Ameen Islamic Cash Plan 1
ALFALAHRAF	Alfalah GHP Rozana Amdani Fund
ALHIMMF	Alhamra Islamic Money Market Fund
ATLASIMMF	Atlas Islamic Money Market Fund
FaysalHAF	Faysal Halal Amdani Fund
FaysalICF	Faysal Islamic Cash Fund
HBLIMMF	HBL Islamic Money Market Fund
JSIDDF	JS Islamic Daily Dividend Fund
MCF	Meezan Cash Fund
MRAF	Meezan Rozana Amdani Fund
NBPIDDF	NBP Islamic Daily Dividend Fund
NBPIMMF	NBP Islamic Money Market Fund

Strictly Private and Confidential
Property of MCB Arif Habib



MCB-ARIF HABIB
Savings and Investments Limited



Abbreviations

Islamic Pension Fund - Debt Sub Funds	
Fund Symbol	Fund Name
ABLIPFDSF	ABL Islamic Pension Fund Debt Sub Fund
UIPFDSF	Al Ameen Islamic Retirement Savings Fund Debt Sub Fund
AGHPDSF	Alfalah GHP Islamic Pension Fund Debt Sub Fund
ALHIPFDSF	Alhamra Islamic Pension Fund Debt Sub Fund
APIFDSF	Atlas Pension Islamic Fund Debt Sub Fund
HIPFDSF	HBL Islamic Pension Fund Debt Sub Fund
JSIPFDSF	JS Islamic Pension Savings Fund Debt Sub Fund
MeezanDSF	Meezan Tahaffuz Pension Fund Debt Sub Fund
NIPFDSF	NAFA Islamic Pension Fund Debt Sub Fund
NITIFDSF	NIT Islamic Pension Fund Debt Sub Fund

Islamic Pension Fund - Money Market Sub Funds	
Fund Symbol	Fund Name
ABLIPFMSF	ABL Islamic Pension Fund Money Market Sub Fund
UIPFMSF	Al Ameen Islamic Retirement Savings Fund Money Market Sub Fund
AGHPMSF	Alfalah GHP Islamic Pension Fund Money Market Sub Fund
ALHIPFMSF	Alhamra Islamic Pension Fund Money Market Sub Fund
APIFMSF	Atlas Pension Islamic Fund Money Market Sub Fund
HIPFMSF	HBL Islamic Pension Fund Money Market Sub Fund
JSIPFMSF	JS Islamic Pension Savings Fund Money Market Sub Fund
MeezanMSF	Meezan Tahaffuz Pension Fund Money Market Sub Fund
NIPFMSF	NAFA Islamic Pension Fund Money Market Sub Fund
NITIMSF	NIT Islamic Pension Fund Money Market Sub Fund

Pension Fund - Debt Sub Funds	
Fund Symbol	Fund Name
ABLPFDSF	ABL Pension Fund Debt Sub Fund
AGHPDSF	Alfalah GHP Pension Fund Debt Sub Fund
APFDSF	Atlas Pension Fund Debt Sub Fund
HPFDSF	HBL Pension Fund Debt Sub Fund
JSPFDSF	JS Pension Savings Fund Debt Sub Fund
NPFDSF	NAFA Pension Fund Debt Sub Fund
NITFDSF	NIT Pension Fund Debt Sub Fund
PPFDSF	Pakistan Pension Fund Debt Sub Fund
URSFDSF	UBL Retirement Saving Fund Debt Sub Fund

Pension Fund - Money Market Sub Funds	
Fund Symbol	Fund Name
ABLPFMSF	ABL Pension Fund Money Market Sub Fund
AGHPMSF	Alfalah GHP Pension Fund Money Market Sub Fund
APFMSF	Atlas Pension Fund Money Market Sub Fund
HPFMSF	HBL Pension Fund Money Market Sub Fund
JSPFMSF	JS Pension Savings Fund Money Market Sub Fund
NPFMSF	NAFA Pension Fund Money Market Sub Fund
NITPFMSF	NIT Pension Fund Money Market Sub Fund
PPFMSF	Pakistan Pension Fund Money Market Sub Fund
URSFMSF	UBL Retirement Saving Fund Money Market Sub Fund

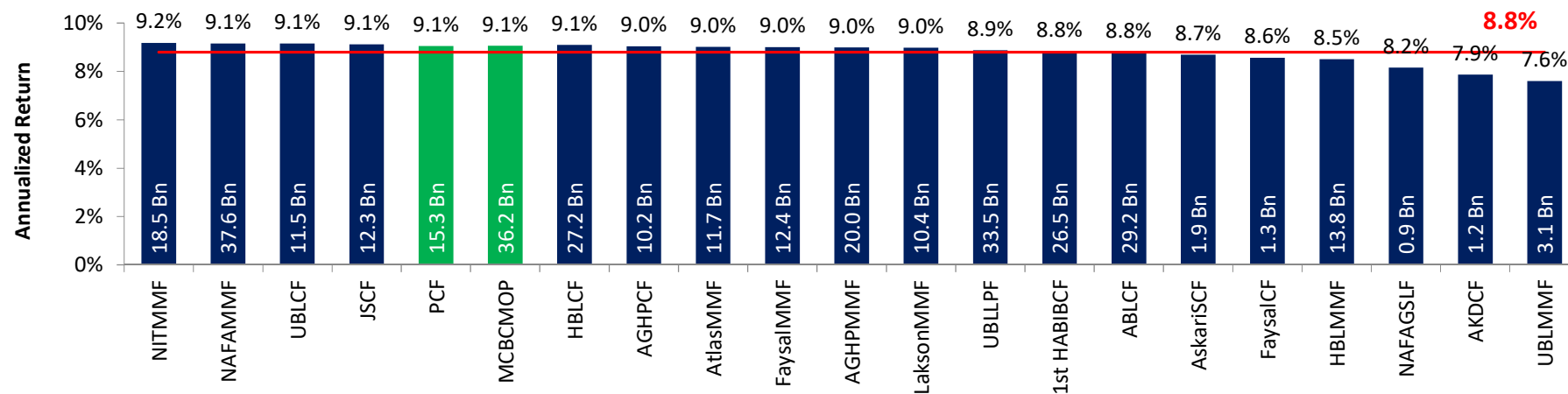
Strictly Private and Confidential
Property of MCB Arif Habib



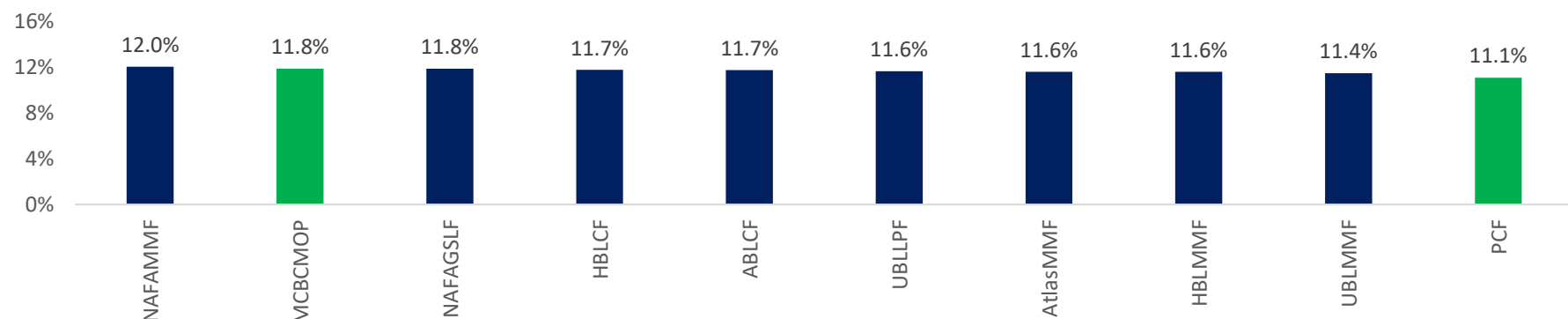
MCB-ARIF HABIB
Savings and Investments Limited



Money Market Funds – Peer Comparison (9MFY22)



Selected Money Market Funds – Peer Comparison (03 Year)



Performance Data from 01-Apr-19 to 31-Mar-22

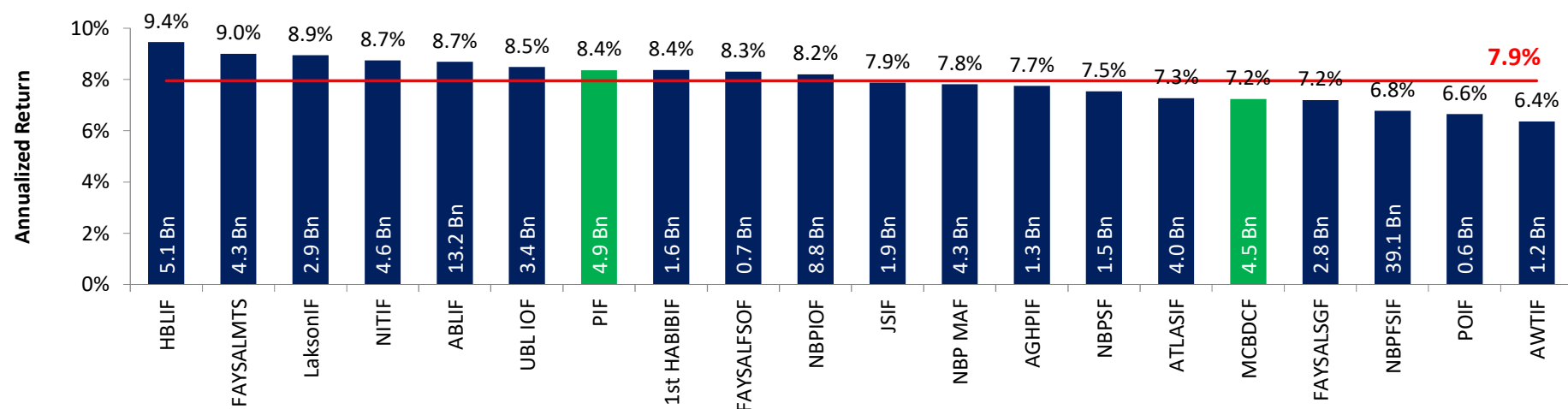
Strictly Private and Confidential
Property of MCB Arif Habib



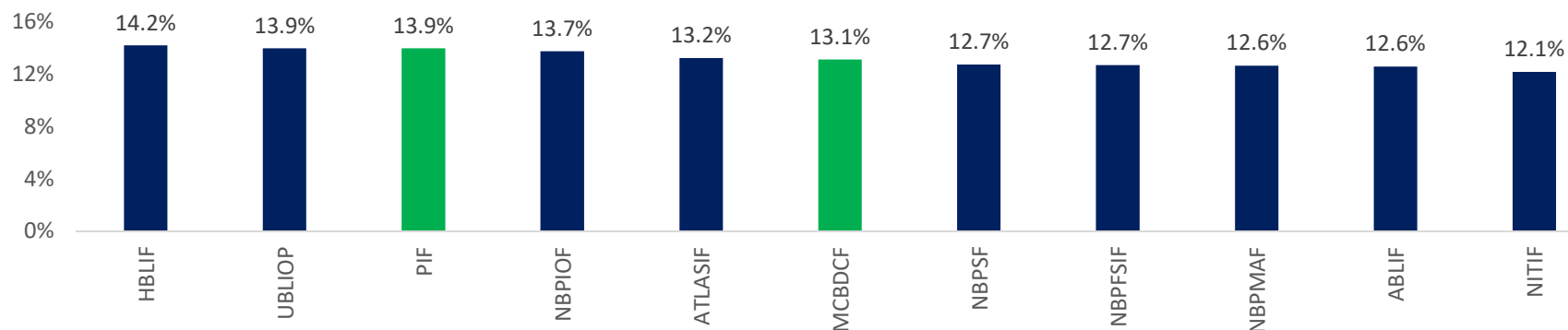
MCB-ARIF HABIB
Savings and Investments Limited



Income Funds - PEER Comparison (9MFY22)



Selected Income Funds - PEER Comparison (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

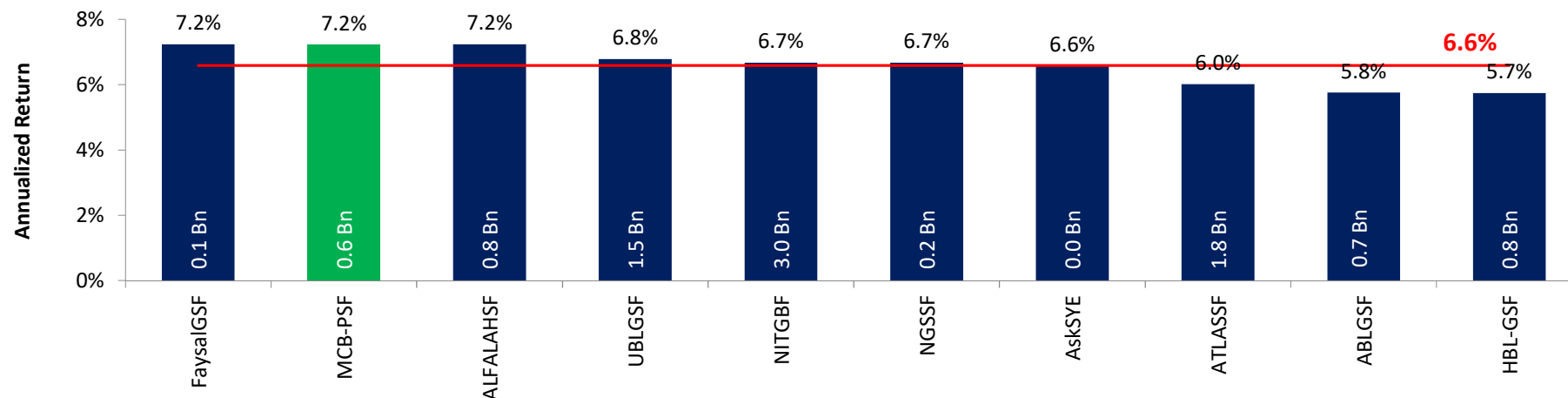
Strictly Private and Confidential
Property of MCB Arif Habib



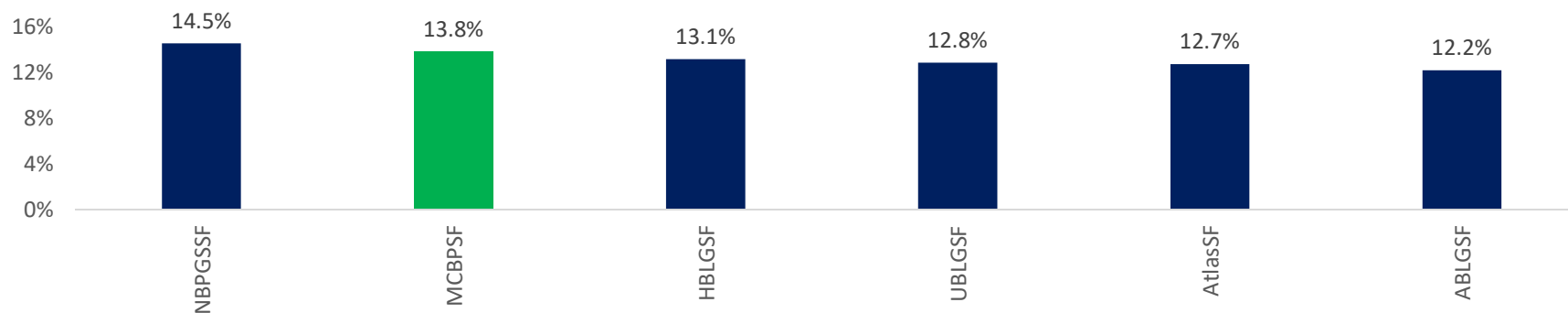
MCB-ARIF HABIB
Savings and Investments Limited



Government Securities Funds - PEER Comparison (9MFY22)



Selected Government Securities Funds - PEER Comparison (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

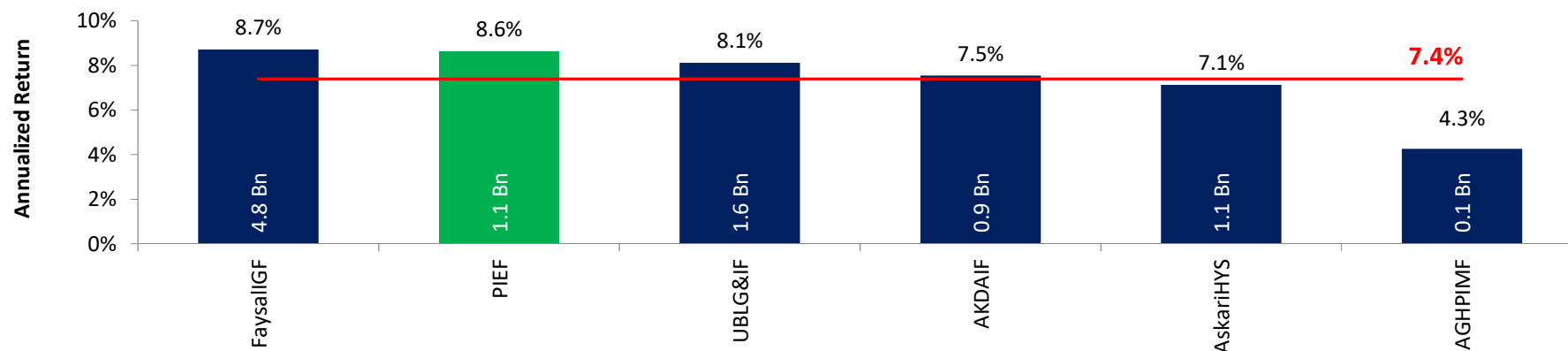
Strictly Private and Confidential
Property of MCB Arif Habib



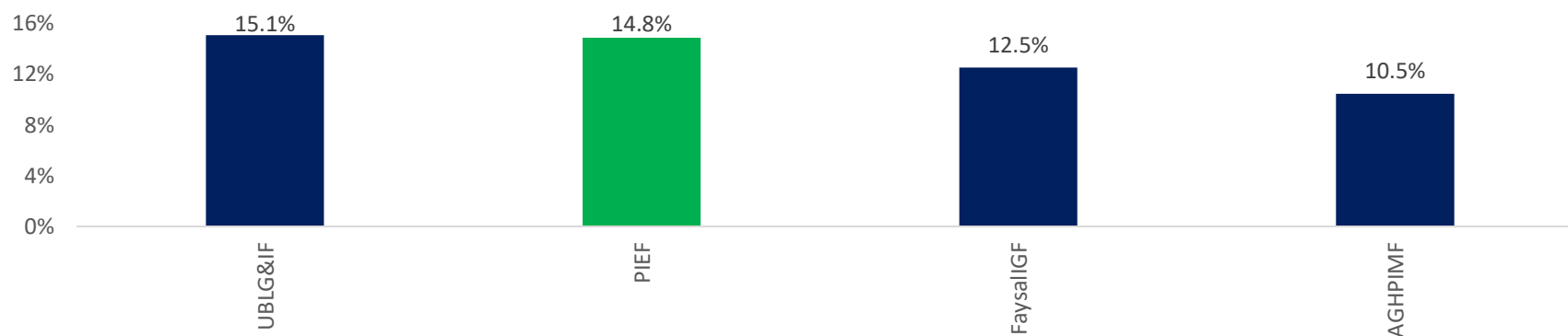
MCB-ARIF HABIB
Savings and Investments Limited



Aggressive Income Funds - PEER Comparison (9MFY22)



Selected Aggressive Income Funds - PEER Comparison (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

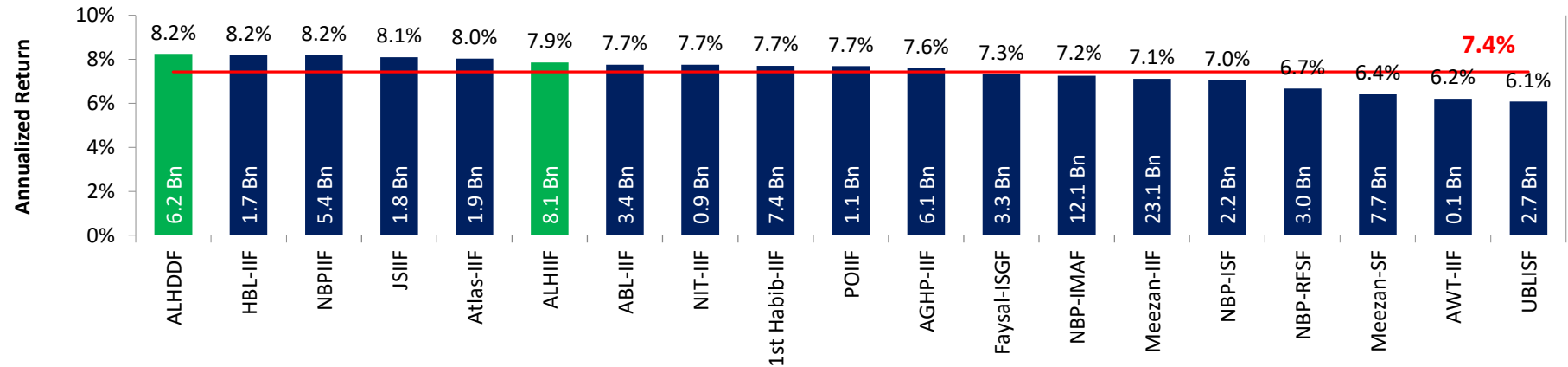
*Strictly Private and Confidential
Property of MCB Arif Habib*



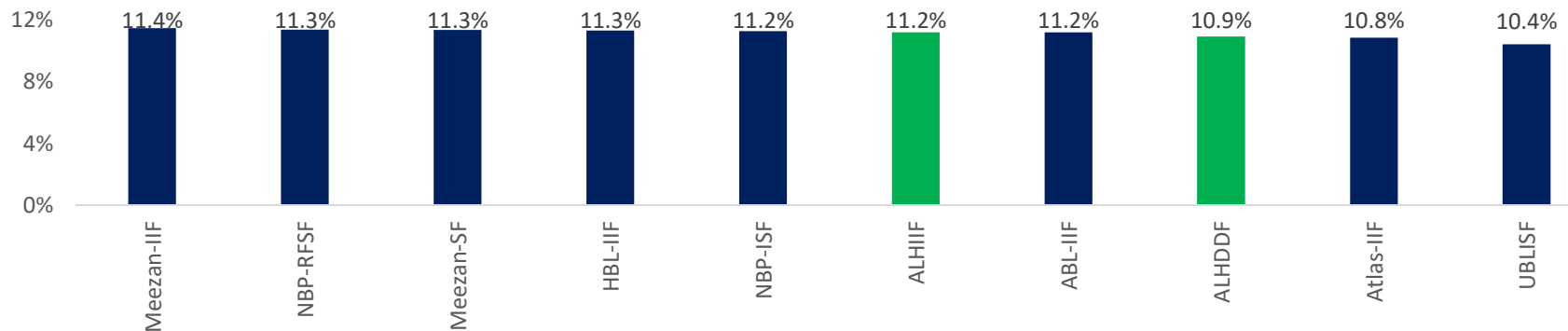
MCB-ARIF HABIB
Savings and Investments Limited



Islamic Income Funds - PEER Comparison (9MFY22)



Selected Islamic Income Funds - PEER Comparison (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

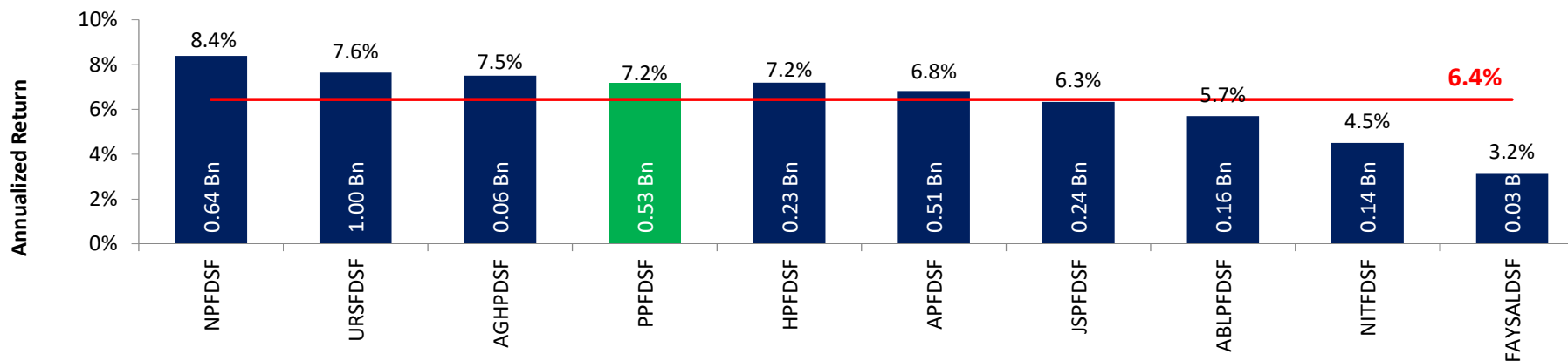
Strictly Private and Confidential
Property of MCB Arif Habib



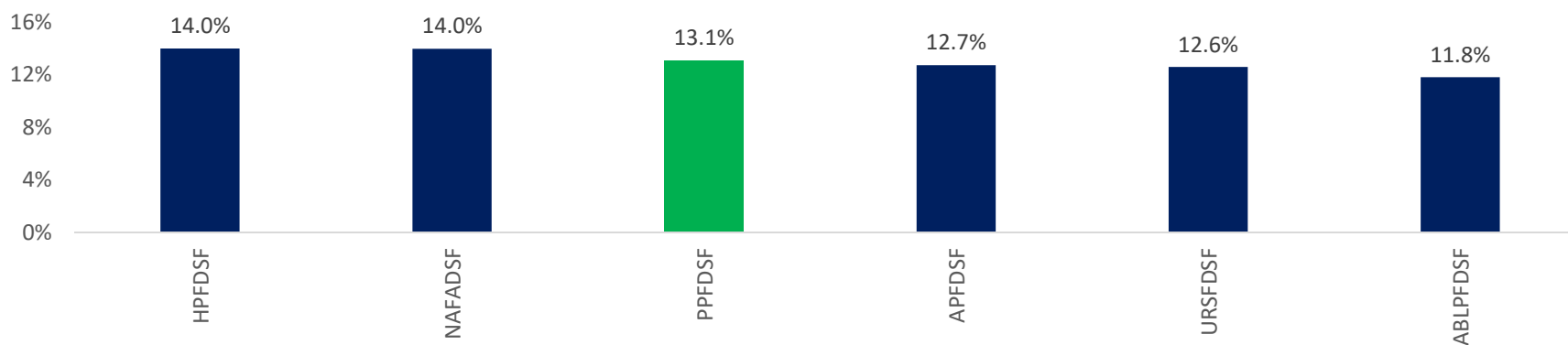
MCB-ARIF HABIB
Savings and Investments Limited



Pension Funds - Debt Sub Funds (9MFY22)



Selected Pension Funds - Debt Sub Funds (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

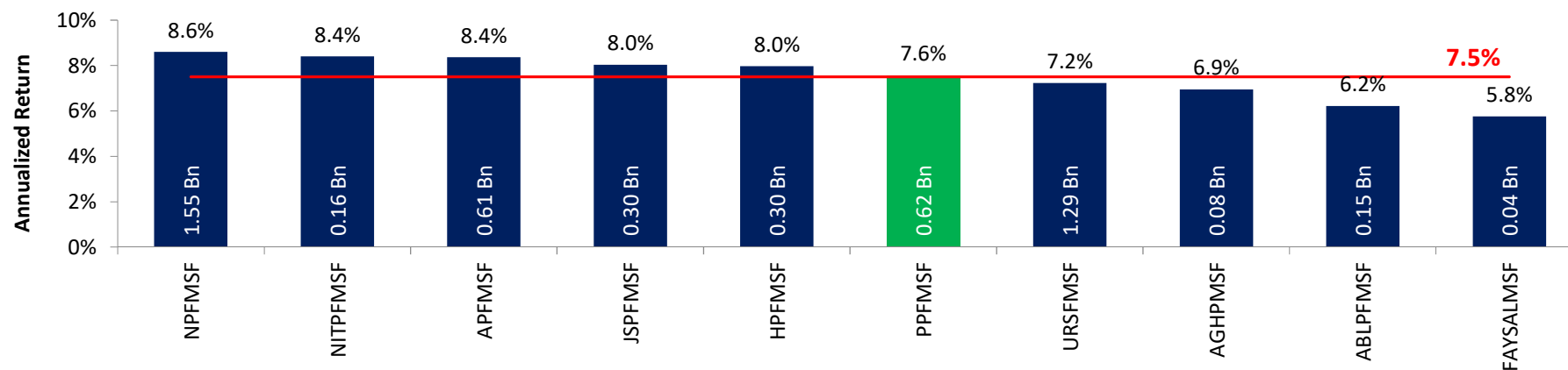
Strictly Private and Confidential
Property of MCB Arif Habib



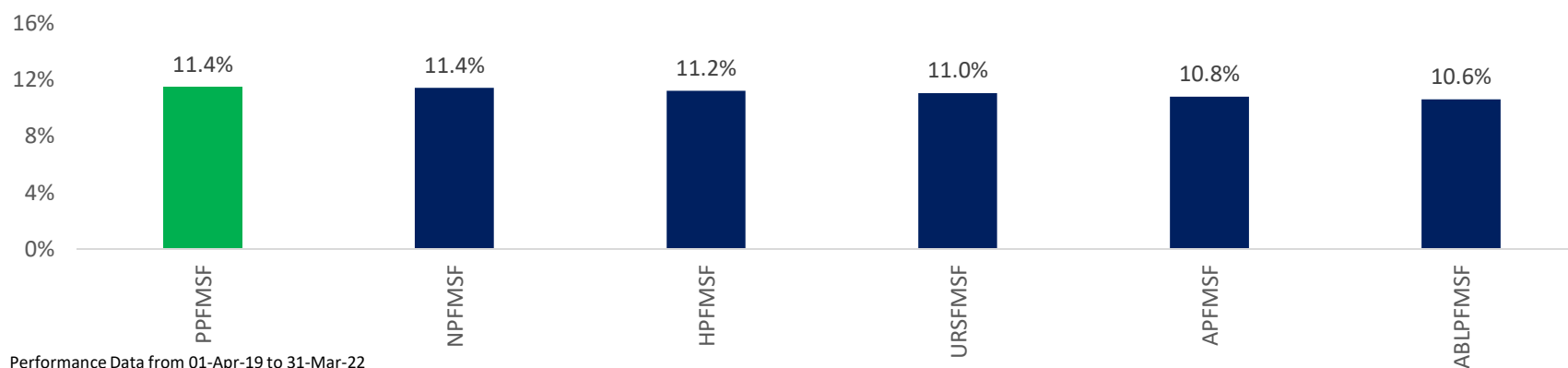
MCB-ARIF HABIB
Savings and Investments Limited



Pension Funds - Money Market Sub Funds (9MFY22)



Selected Pension Funds - Money Market Sub Funds (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

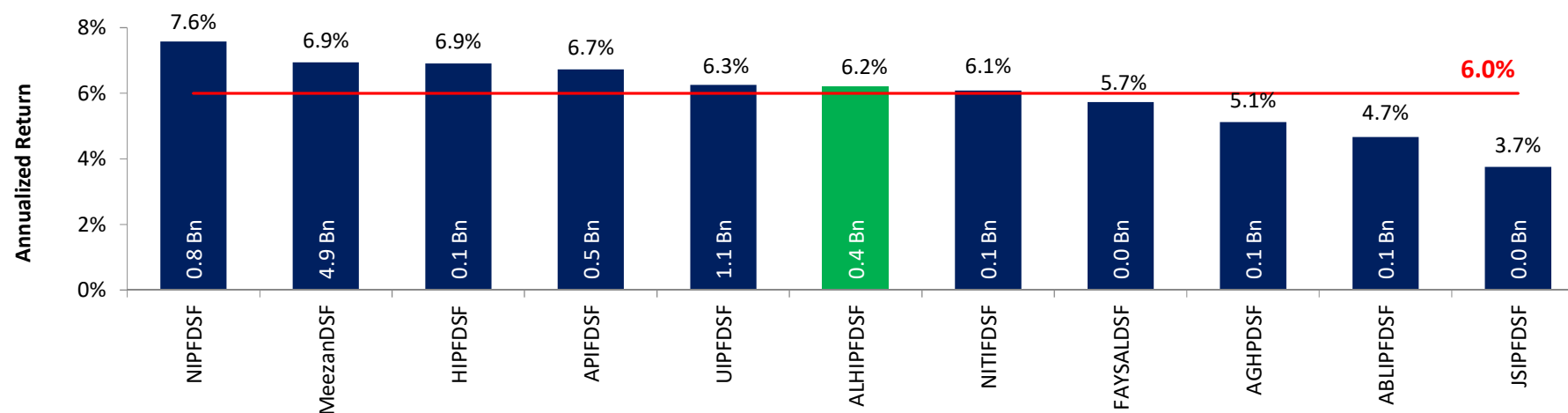
Strictly Private and Confidential
Property of MCB Arif Habib



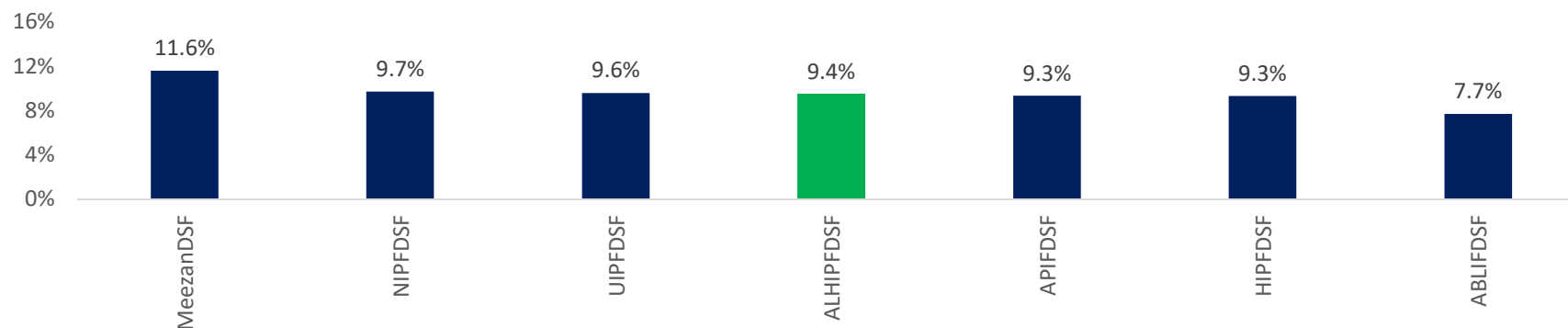
MCB-ARIF HABIB
Savings and Investments Limited



Islamic Pension Funds - Debt Sub Funds (9MFY22)



Selected Islamic Pension Funds - Debt Sub Funds (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

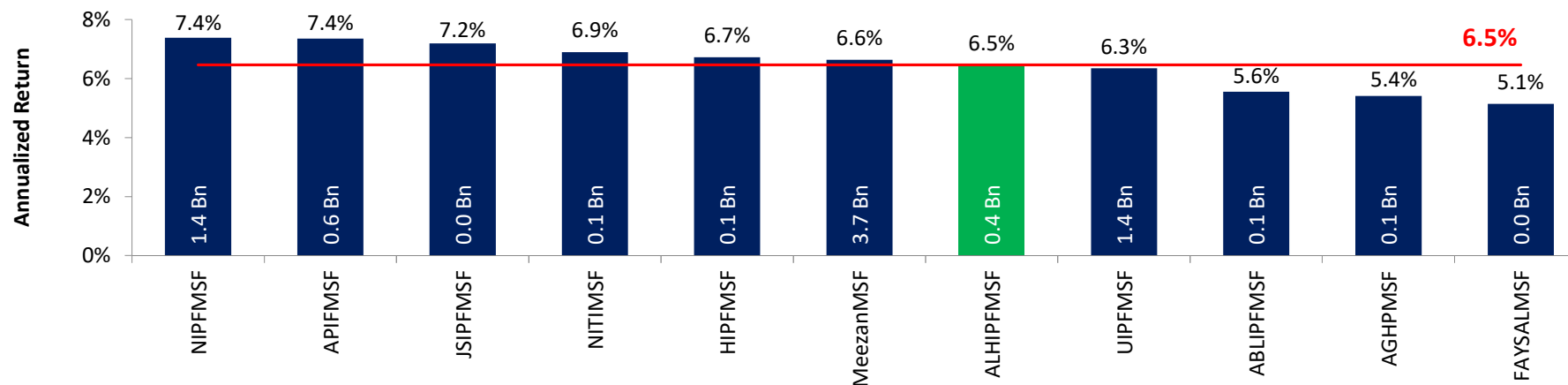
Strictly Private and Confidential
Property of MCB Arif Habib



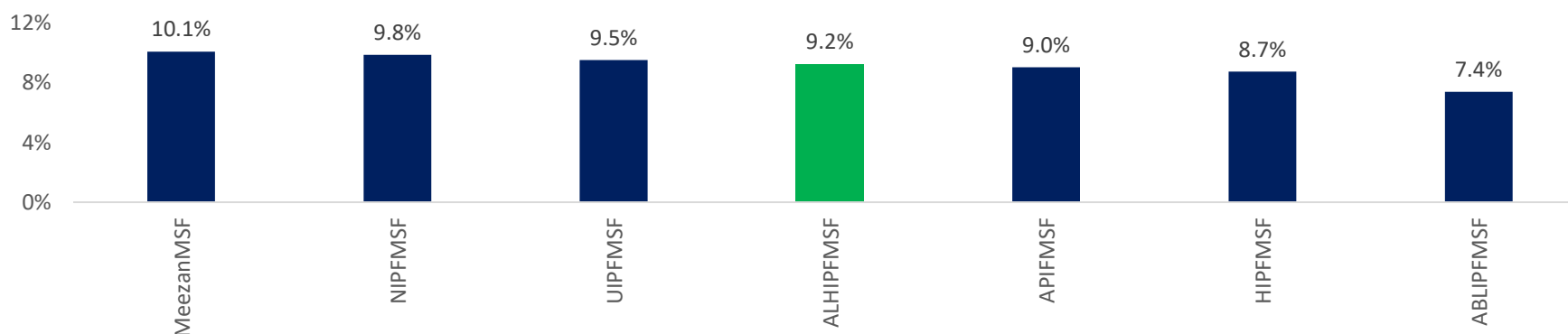
MCB-ARIF HABIB
Savings and Investments Limited



Islamic Pension Funds – Money Market Sub Funds (9MFY22)



Selected Islamic Pension Funds – Money Market Sub Funds (03 Years)



Performance Data from 01-Apr-19 to 31-Mar-22

*Strictly Private and Confidential
Property of MCB Arif Habib*



MCB-ARIF HABIB
Savings and Investments Limited



Thanks



*Strictly Private and Confidential
Property of MCB Arif Habib*