

2016-17/CAD/KSE/FH/

Form -3

August 08, 2016

The General Manager,
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject: Financial results for the year ended June 30, 2016.

Dear Sir,

We have to inform you that Board of Directors of **MCB-Arif Habib Savings and Investments Limited** in their meeting held on Friday, 05th August, 2016 at 3.30 p.m. recommended the following:

(i) CASH DIVIDEND

Final Cash Dividend for the year ended June 30, 2016 at Re. 1.75 per share i.e 17.50%. This is in addition to Interim Dividend(s) already paid at Rs. 1.50 per share i.e. 15.00%.

This makes total Dividend payout for the year ended June 30, 2016 of Rs. 3.25 per share i.e 32.50%.

AND/OR

(ii) BONUS SHARES

It has been recommended by the Board of Directors to issue Bonus shares in proportion of Nil share(s) for every share(s) held i.e. Nil %. This is in addition to the Interim Bonus Shares already issued @ Nil %.

AND/OR

(iii) RIGHT SHARES

The Board has recommended to issue Nil % Right Shares at par/at a discount/premium of Rs. Nil per share in proportion of Nil share(s) for every Nil share(s). The entitlement of right shares being declared simultaneously will be/will not be applicable on Bonus Shares as declared above.

AND/OR

(iv) ANY OTHER ENTITLEMENT/CORPORATE ACTION

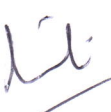
NIL

AND/OR

(v) ANY OTHER PRICE-SENSITIVE INFORMATION

NIL

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August 8, 2016

Form 3

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi

Subject:
Financial results for the year ended June 30, 2016.

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Pakistan Sarmaya Mehfooz Fund** in their meeting held at MCB Tower, Karachi, on Friday August 05, 2016 at 03:30 p.m, approved the financial results of Pakistan Sarmaya Mehfooz Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Capital (loss)/gain on sale of investments - net	(6,274)	33,485
Income from government securities	26,853	12,819
Profit on bank deposits and term deposit receipts	19,063	12,013
Dividend income	10,706	10,305
Other income	2,155	367
Reclassification adjustment relating to impairment of investments classified as available for sale	(3,950)	-
Impairment loss for the year on available for sale investments	(10,099)	-
Total income	38,454	68,989
EXPENSES		
Remuneration of Management Company	6,891	3,776
Sales tax and Federal Excise Duty on remuneration of Management Company	2,216	1,261
Remuneration of Central Depository Company of Pakistan Limited - Trustee	896	491
Sindh Sales Tax On Remuneration Of The Trustee	126	-
Securities and Exchange Commission of Pakistan - annual fee	517	283
Allocated expenses including indirect expense	454	-
Legal and professional	610	100
Settlement and bank charges	615	1,052
Fee and subscriptions	352	185
Zakat	2,619	1,033
Amortisation of preliminary expenses and floatation costs	2,169	1,132
Auditors' remuneration	606	319
Printing and related costs	323	60
Total expenses	18,394	9,692
Net income from operating activities	20,060	59,297
Element of income and capital gains included in prices of units issued less those in units redeemed - net	16	152
arising from capital gain and unrealised gain	(2,284)	128
arising from other gain / (loss)	-	(1,192)
Provision for Workers' Welfare Fund	-	(1,192)
Net income for the year before taxation	17,792	58,385
Taxation	-	-
Net income for the year after taxation	17,792	58,385
Other comprehensive income for the year		
Items that may be reclassified to profit and loss account		
Unrealised appreciation / (diminution) in value of investments classified as available for sale - net	(18,384)	16,034
Reclassification adjustment relating to impairment of investments classified as available for sale	3,950	-
Total comprehensive income for the year	3,358	74,419

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable. We will be sending you requisite number of copies of printed Accounts for distribution amongst the members of the Exchange.

Yours truly,


Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited
Head Office: 24th Floor, Centrepont, Off Shaheed-e-Millat Expressway, Near K.P.T. Interchange, Karachi-74900

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH), 111-468-378 (111-INVEST)

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August 8, 2016

Form 3

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi

Subject:
Financial results for the year ended June 30, 2016.

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of MCB Pakistan Stock Market Fund in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of MCB Pakistan Stock Market Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Capital gain on sale of investments - net	160,213	1,077,455
Dividend income	318,025	253,323
Income from government securities	13,353	13,299
Profit on bank deposits	19,902	16,141
Other Income	672	-
Unrealised appreciation in value of investments at fair value through profit or loss - net	13,036	210,257
Reclassification adjustment relating to impairment of investments classified as available for sale	(33,033)	-
Impairment loss for the year on available for sale investments	(145,349)	-
Total income	346,819	1,570,475
EXPENSES		
Remuneration of Management Company	141,307	94,335
Sales tax and Federal Excise Duty on remuneration of Management Company	45,561	31,508
Remuneration of Central Depository Company of Pakistan Limited - Trustee	8,066	5,697
Sindh sales tax on Remuneration of the Trustee	1,129	-
Securities and Exchange Commission of Pakistan - annual fee	6,712	4,481
Allocated expenses including indirect expense	4,905	-
Securities' transaction cost	20,170	33,449
Fees and subscriptions	236	125
Auditors' remuneration	999	1,062
Total expenses	229,085	170,657
Net income from operating activities	117,734	1,399,818
Element of income and capital gains included in prices of units issued less those in units redeemed - net arising from capital gain and unrealised gain arising from other gain / (loss)	47,321 6,368	221,712 (18,747)
Provision for Workers' Welfare Fund	-	(32,056)
Net income for the year before taxation	171,423	1,570,727
Taxation	-	-
Net income for the year after taxation	171,423	1,570,727
Other comprehensive income for the year		
Items that may be reclassified to profit and loss account		
Unrealised appreciation / (diminution) in value of investments classified as available for sale - net	198,300	192,675
Reclassification adjustment relating to impairment of investments classified as available for sale	33,033	-
Total comprehensive income for the year	402,756	1,763,402

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We will be sending you requisite number of copies of printed Accounts for distribution amongst the members of the Exchange.

Yours truly,

Abdul Basit
Company Secretary

August 8, 2016

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject:

Financial results for the Year ended June 30, 2016.

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **MCB Pakistan Islamic Stock Fund** in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of MCB Pakistan Islamic Stock Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Profit on bank deposits	8,201	5,914
At fair value through profit or loss - held-for-trading		
Dividend income from equity securities	3,296	12,070
Net gain on sale of investments	6,252	12,159
Net unrealised appreciation / (diminution) in the value of investment	245	(9,165)
Income from government securities	-	689
	9,793	15,753
Available-for-sale investments		
- Dividend income from equity securities	29,481	5,406
- Net (loss) / gain on sale of investments	(12,407)	44,328
	17,074	49,734
Other income	-	250
Total income	35,068	71,650
Impairment on investment in equity securities	(11,074)	-
EXPENSES		
Remuneration of the Management Company	16,321	7,409
Sales tax and federal excise duty on remuneration of Management Company	5,263	2,474
Expenses allocated by Management Company and related taxes	580	-
Remuneration of the Trustee	1,624	741
Sales tax on trustee fee	228	-
Annual fee to SECP	775	352
Securities transaction cost	1,744	1,788
Conversion cost	-	-
Custody, settlement and bank charges	603	410
Fees and subscription	373	293
Shariah advisory fee expense	542	-
Printing and related cost	170	229
Donation	381	-
Auditors' remuneration	544	480
Provision for Workers' Welfare Fund	-	1,304
Others	-	9
Total expenses	29,148	15,488
Net (loss) / income from operating activities	(5,154)	56,162
Element of (loss) / income and capital (losses) / gains included in the prices of units sold less those in units redeemed		
- from realised / unrealised capital (loss) / gain	(21,353)	6,527
- from other income	12,511	1,200
	(8,842)	7,727
Net (loss) / income for the year before taxation	(13,996)	63,889
Taxation	-	-
Net (loss) / income for the year after taxation	(13,996)	63,889
Other comprehensive income:		
To be reclassified to profit or loss account in subsequent periods		
Investments classified as 'available-for-sale'	53,841	9,408
Total comprehensive income for the year	39,845	73,297

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the member of exchange.

Yours truly,



Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 24th Floor, Centrepont, Off Shaheed-e-Millat Expressway, Near K.P.T. Interchange, Karachi-74900

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Stock Exchange Building,
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Subject:

Financial results for the year ended June 30, 2016.

Dear Sir,

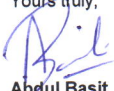
We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Pakistan Income Fund** in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of Pakistan Income Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Income from government securities	63,431	65,297
Income from term finance certificates	24,729	36,064
Profit on bank deposits	14,969	8,645
Capital (loss) / gain on sale of investments - net	(64)	24,988
Unrealised appreciation in value of investments at fair value through profit or loss - net	1,650	4,792
(Provision) / reversal against non-performing investments - net	(2,895)	1,873
Other income	286	-
Total income	102,106	141,659
EXPENSES		
Remuneration of the Management Company	18,181	15,876
Sales tax and Federal Excise Duty on remuneration of the Management Company	5,862	5,302
Remuneration of the Central Depository Company of Pakistan Limited - Trustee	1,880	1,750
Sindh sales tax on Remuneration of the Trustee	263	-
Securities and Exchange Commission of Pakistan - annual fee	909	794
Allocated expenses	818	-
Legal, professional and other charges	104	863
Settlement and bank charges	604	429
Fees and subscriptions	322	290
Auditors' remuneration	677	614
Printing and related costs	211	124
Total expenses	29,831	26,042
Net income from operating activities	72,275	115,617
Net element of (loss)/ income and capital (losses)/ gains included in prices of units issued less those in units redeemed		
- arising from capital gain and unrealised gain	(498)	380
- arising from other income	(12,098)	1,084
	(12,596)	1,464
Provision for Workers' Welfare Fund	-	(2,342)
Net income for the year before taxation	59,679	114,739
Taxation	-	-
Net income for the year after taxation	59,679	114,739
Other comprehensive income for the year		
Items that may be reclassified to profit and loss account		
Unrealised appreciation / (diminution) in value of investments classified as available for sale - net	(183)	(1,525)
Total comprehensive income for the year	59,496	113,214

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you requisite number of copies of printed Accounts for distribution amongst the members of the Exchange.

Yours truly,


Abdul Basit
Company Secretary

August 8, 2016

Form 3

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi

Subject:

Financial results for the year ended June 30, 2016.

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Pakistan International Element Islamic Asset Allocation Fund in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of Pakistan International Element Islamic Asset Allocation Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Profit on bank deposits	11,428	4,421
Net gain on sale of investments	9,132	99,098
Net unrealised appreciation in the value of investment	109	17,168
Dividend income from equity securities	27,735	23,072
Income from investment in sukuk certificates	6,967	3,261
Income from government securities	366	-
Other income	31	-
Total income	55,768	147,020
Impairment on equity investment	(14,887)	(4,222)
EXPENSES		
Remuneration of the Management Company	16,111	9,904
Federal excise duty and Sales tax on management fee	5,201	3,309
Remuneration of the Trustee	1,644	1,019
Sales tax on trustee fee	230	-
Annual fee to SECP	781	484
Expenses allocated by Management		
Company and related taxes	533	-
Brokerage, settlement and bank charges	1,829	2,487
Fees and subscriptions	353	247
Auditors' remuneration	610	522
Printing and related costs	226	245
Donation	310	385
Legal and professional	123	-
Shariah advisory fee	525	-
Provision for Workers' Welfare Fund	-	3,850
Total expenses	28,476	22,452
Net income from operating activities	12,405	120,346
Element of (loss) / income and capital (losses) / gain included in the prices of units sold less those in units redeemed - net		
- from realised / unrealised capital (loss) / gain	(1,581)	63,176
- from other (loss) / income	(362)	5,106
	(1,943)	68,282
Net income for the year before taxation	10,462	188,628
Taxation	-	-
Net income for the year after taxation	10,462	188,628
Other comprehensive income for the year		
To be reclassified to profit or loss account in subsequent periods		
Net unrealised appreciation on re-measurement of investments classified as 'available-for-sale'	49,457	30,029
Reclassification adjustment relating to (gain) / loss realised on disposal of investment classified as 'available-for-sale'	(25,807)	21
	34,112	218,678
Total comprehensive income for the year		

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Yours truly,


Abdul Basit
Company Secretary

Under sealed cover

August 8, 2016

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The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi

Subject:

Financial results for the year ended June 30, 2016.


Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Pakistan Income Enhancement Fund** in their meeting held at MCB Tower, Karachi, on Monday August 05, 2016 at 03:30 p.m, approved the financial results of Pakistan Income Enhancement Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Income from government securities	231,139	128,387
Income from term finance certificates	27,575	32,477
Profit on bank deposits	19,889	10,091
Capital (loss) / gain on sale of investments - net	(13,413)	72,395
Income from term deposit receipts	10,397	1,933
Other income	227	250
	275,814	245,533
Unrealised appreciation on re-measurement of investments classified as 'at fair value through profit or loss' - net	1,288	5,884
Provision reversed / (charged) against non-performing debt securities	12,046	(3,893)
Total income	289,148	247,524
EXPENSES		
Remuneration of Management Company	48,495	23,737
Sales tax and Federal Excise Duty on remuneration of Management Company	15,624	7,928
Remuneration of Central Depository Company of Pakistan Limited - Trustee	3,598	2,194
Sindh Sales tax on remuneration of Trustee	503	-
Securities and Exchange Commission of Pakistan - annual fee	2,425	1,187
Allocated expenses including indirect taxes	2,616	-
Securities transaction cost	1,326	920
Fees and subscription	291	260
Auditors' remuneration	592	530
Bank charges	341	184
Printing and related costs	147	148
Total expenses	75,958	37,088
Net income from operating activities	213,190	210,436
Element of income and capital gains included in prices of units issued less those in units redeemed - net		
arising from capital gain and unrealised gain	38,454	(17,207)
arising from other income	(171,590)	(73,167)
Provision for Workers' Welfare Fund		(2,401)
Net income for the year before taxation	80,054	117,661
Taxation	-	-
Net income for the year after taxation	80,054	117,661
Other comprehensive income for the year		
<i>Items that may be reclassified to profit and loss account</i>		
Unrealised appreciation / (diminution) in value of investments classified as available for sale - net	8,060	(4,982)
	88,114	112,679
Total comprehensive income for the year		

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Yours truly,


Abdul Basit
Company Secretary

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August 8, 2016

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Financial results for the year ended June 30, 2016.

Dear Sir,

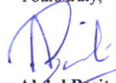
We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of MCB Pakistan Frequent Payout Fund in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of MCB Pakistan Frequent Payout Fund for the year ended June 30, 2016 as follows:

	For the period from 16 November 2015 to 30 June 2016 (Rupees in '000)
Income	
Capital gain on sale of investments	5,936
Dividend income	1,224
Profit on bank deposits	4,671
Profit on money market placement	123
Other income	1,343
Income from government securities	15,111
	28,408
Net unrealised diminution in the fair value of future contracts	(580)
Net unrealised appreciation on re-measurement of investments classified as financial assets at 'fair value through profit or loss'	781
Total income	28,609
Expenses	
Remuneration of the Management Company	4,609
Sindh Sales tax and Federal Excise Duty on Management fee	1,486
Remuneration of MCB Financial Services Limited -Trustee	430
Sindh Sales tax on remuneration of MCB Financial Services Limited -Trustee	60
Annual fee to Securities and Exchange Commission of Pakistan	327
Allocated expenses and related taxes	388
Brokerage and settlement charges	1,368
Auditors' remuneration	230
Other expenses	516
Total operating expenses	9,414
Net income from operating activities	19,195
Element of income and capital gains included in the prices of units issued less those in units redeemed	448
-from realized / unrealized capital gain	1,620
-from other income	
Net income for the period before taxation	21,263
Taxation	-
Net income for the period after taxation	21,263
Other comprehensive income:	
Items that are or may be reclassified subsequently to income statement	
Unrealised appreciation in investments classified as 'available for sale'	190
Total comprehensive income for the period	21,453

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Yours truly,


Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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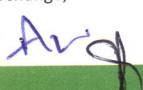
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August 8, 2016

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The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi

Subject:

Financial results for the year ended June 30, 2016.


Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Pakistan Capital Market Fund in their meeting held at MCB Tower, Karachi, on Monday August 05, 2016 at 03:30 p.m, approved the financial results of Pakistan Capital Market fund for the year ended June 30, 2016 as follows:

	June 30,2016	June 30,2015
	(Rupees in '000)	
INCOME		
Capital gain on sale of investments - net	7,705	74,899
Dividend income	27,010	14,147
Income from government securities	12,699	7,006
Income from term finance certificate	787	2,038
Profit on bank deposits	4,927	5,071
Income on deposit with NCCPL against exposure margin	20	23
Reclassification of opening reserve on impairment of available for sale investments	(3,605)	-
Impairment loss for the year on available for sale investments	(12,621)	-
Unrealised appreciation on re-measurement of investments classified as 'at fair value through profit or loss' - net	1,314	28,633
Total income	38,236	131,817
EXPENSES		
Remuneration of the Management Company	15,175	9,271
Sales tax and Federal Excise Duty on remuneration of Management company	4,889	3,097
Remuneration of the Central Depository Company of Pakistan Limited - Trustee	1,518	926
Sindh sales tax on remuneration of the trustee	212	-
Securities and Exchange Commission of Pakistan - fee	647	394
Allocated expenses and related taxes	496	-
Securities' transaction cost	1,446	1,857
Settlement and bank charges	482	437
Fees and subscription	170	228
Auditors' remuneration	614	555
Printing and related cost	349	280
Legal and professional charges	162	100
Total expenses	26,160	17,145
Net income from operating activities	12,076	114,672
Element of income and capital gains included in prices of units issued less those in units redeemed - net		
arising from capital gain and unrealised gain	841	42,210
arising from other gain / (loss)	(5,258)	(11,060)
Provision for Workers' Welfare Fund		(2,916)
Net income for the year before taxation	7,659	142,906
Taxation	-	-
Net income for the year after taxation	7,659	142,906
Other comprehensive income for the year		
Items that may be reclassified to profit and loss account		
Unrealised appreciation / (diminution) in value of investments classified as available for sale - net	10,347	13,687
Reclassification adjustment relating to impairment of investments classified as available for sale	3,605	-
Total comprehensive income for the year	21,611	156,593

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Yours truly,


Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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Subject: Financial results for the year ended June 30, 2016.

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Pakistan Cash Management Fund** in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of Pakistan Cash Management Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
Income		
Profit on bank deposits	9,571	12,207
Capital gains on sale of investment - net	1,127	717
Income from investment	74,744	217,495
Back end load	31	41
	<u>85,473</u>	<u>230,460</u>
Net unrealised appreciation / (diminution) on re-measurement of investments classified as 'at fair value through profit or loss' - held for trading	20	(77)
Total income	<u>85,493</u>	<u>230,383</u>
Expenses		
Remuneration of Management Company	8,545	22,945
Federal excise duty and Sindh sales tax on remuneration of Management Company	2,755	7,663
Provision for Workers' Welfare Fund	148	794
Brokerage and settlement charges	597	299
Allocated expense	-	-
Total expenses	<u>12,045</u>	<u>31,701</u>
Net element of income / (loss) and capital gains / (losses) included in prices of units issued less those in units redeemed		
- arising from capital (losses) / gains and unrealised (losses) / gains	(817)	446
- arising from other income	(52,726)	(160,234)
	<u>(53,543)</u>	<u>(159,788)</u>
Net income for the year before taxation	<u>19,905</u>	<u>38,894</u>
Taxation	-	-
Net income for the year after taxation	<u>19,905</u>	<u>38,894</u>

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you requisite number of copies of printed Accounts for distribution amongst the members of the Exchange.

Yours truly,



Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 24th Floor, Centrepont, Off Shaheed-e-Millat Expressway, Near K.P.T. Interchange, Karachi-74900

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH), 111-468-378 (111-INVEST)

Fax: (+92-21) 35316080, 35316081, URL: www.mcbah.com, Email: info@mcbah.com

Please find us on



by typing: Bachat Ka Doosra Naam

August 8, 2016

Form 3

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building,
Stock Exchange Road,
Karachi

Subject:

Financial results for the year ended June 30, 2016.

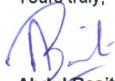
Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of MCB Pakistan Sovereign Fund in their meeting held at MCB Tower, Karachi, on Friday August 05, 2016 at 03:30 p.m, approved the financial results of MCB Pakistan Sovereign Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
INCOME		
Profit on bank deposits	26,837	25,936
Income from government securities	657,795	600,055
Net unrealised appreciation in the value of investment	348	113
Net gain on sale of investments	(7,936)	331,524
Total income	677,044	957,628
EXPENSES		
Remuneration of Management Company	77,506	67,474
Federal excise duty and Sales tax on management fee	24,990	22,536
Remuneration of the Trustee	6,913	5,354
Sales tax on trustee fee	967	-
Annual fee to SECP	6,164	4,624
Expenses allocated by Management	6,051	-
Company and related taxes	2,775	3,383
Brokerage expenses	676	555
Auditor's remuneration	1,488	664
Legal and professional charges	-	5,591
Provision for Workers' Welfare Fund	1,161	1,006
Other expenses	128,691	111,187
Total expenses	548,353	846,441
Net income from operating activities	8,755	(182,534)
Element of income and capital gains included in prices of units issued less those in units redeemed - net	(470,816)	(389,958)
arising from capital gain and unrealised gain	(462,061)	(572,492)
arising from other gain / (loss)	-	-
Net income for the year before taxation	86,292	273,949
Taxation	-	-
Net income for the year after taxation	86,292	273,949
Other comprehensive income for the year		
Items that may be reclassified to profit and loss account		
Unrealised appreciation / (diminution) in value of investments classified as available for sale - net	1,250	27,332
Total comprehensive income for the year	87,542	301,281

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable. We will be sending you requisite number of copies of printed Accounts for distribution amongst the members of the Exchange.

Yours truly,


Abdul Basit
Company Secretary

August 8, 2016

The General Manager
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject: Financial results for the Year ended June 30, 2016.

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited the management company of **MCB Islamic Income Fund** in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 3:30 p.m, approved the financial results of MCB Islamic Income Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	------(Rupees in '000)-----	
Income		
Profit on bank deposits	24,125	32,509
Capital gains / (losses) on sale of investment - net	2,795	(9,390)
Income from government securities	34,802	95,862
Income from unlisted debt securities - sukuk certificates	9,225	13,298
Income from term deposit receipts	510	-
Back end load	-	1
	<u>71,457</u>	<u>132,280</u>
Net unrealised diminution on re-measurement of investments classified as 'at fair value through profit or loss' - held for trading	(1,006)	(6,232)
Total income	<u>70,451</u>	<u>126,048</u>
Expenses		
Remuneration of Management Company	7,042	14,375
Federal excise duty and Sindh sales tax on remuneration of Management Company	2,269	4,801
Remuneration of Central Depository Company of Pakistan Limited -Trustee	1,836	2,208
Sindh Sales tax on remuneration of trustee	212	-
Annual fee - Securities and Exchange Commission of Pakistan	837	1,198
Provision for Workers' Welfare Fund	-	1,301
Amortisation of preliminary expenses and floatation costs	192	200
Auditors' remuneration	654	580
Brokerage and settlement charges	131	242
Legal and professional charges	104	100
Shariah advisory fee	691	-
Allocated expense and related taxes	700	-
Sindh sales tax registration charges	-	8
Fees and subscription	308	267
Printing and related costs	117	203
Bank charges	111	115
Total expenses	<u>15,204</u>	<u>25,598</u>
Net element of income / (loss) and capital gains / (losses) included in prices of units issued less those in units redeemed		
- arising from capital (losses) / gains and unrealised (losses) / gains	(740)	7,827
- arising from other income	(17,928)	(44,526)
	<u>(18,668)</u>	<u>(36,699)</u>
Net income for the year before taxation	<u>36,579</u>	<u>63,751</u>
Taxation	-	-
Net income for the year after taxation	<u>36,579</u>	<u>63,751</u>
Other comprehensive income		
Items that are or may be reclassified subsequently to income statement		
Net unrealised appreciation on re-measurement of investments classified as 'available-for-sale'	114	-
Total comprehensive income for the year	<u>36,693</u>	<u>63,751</u>

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,



Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 24th Floor, Centrepoint, Off Shaheed-e-Millat Expressway, Near K.P.T. Interchange, Karachi-74900

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August 8, 2016

The General Manager
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

Subject:

Financial results for the Year ended June 30, 2016.

Dear Sir,


We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited the management company of MCB DCF Income Fund in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 3:30 p.m, approved the financial results of MCB DCF Income Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	----- (Rupees in '000) -----	
INCOME		
Profit on bank deposits and term deposit receipts	103,694	102,604
At fair value through profit or loss' - held-for-trading		
- Income from term finance certificates	175,779	210,773
- Income from government securities	157,176	516,842
- Dividend income from equity securities	7,832	5,014
- Net unrealised appreciation in the value of investment	3,461	13,778
- Net unrealised appreciation on derivatives	5,855	-
- Net gain on sale of investments	28,682	258,442
- Income from spread transactions	3,966	10,472
	382,751	1,015,322
Available-for-sale investments		
- Income from government securities	554,327	523,044
- Net gain on sale of investments	61,672	81,937
	615,999	604,982
Other income	1,390	872
Total income	1,103,834	1,723,779
Provision against debt securities	(18,630)	(9,468)
EXPENSES		
Remuneration of the Management Company	174,235	192,394
Sales tax and Federal excise duty on management fee	56,173	64,260
Remuneration of the Trustee	9,732	10,579
Sales tax on trustee fee	1,361	-
Annual fee to SECP	8,712	9,620
Expenses allocated by Management		
- Company and related taxes	7,279	-
- Brokerage and settlement charges	8,926	4,425
- Auditors' remuneration	877	766
- Legal and professional charges	2,084	-
- Bank charges	825	466
- Provision for Workers' Welfare Fund	-	22,546
- Others	625	601
Total expenses	270,829	305,657
Net income from operating activities	833,005	1,418,122
Element of loss and capital losses included in the prices of units sold less those in units redeemed		
- from realised / unrealised capital gain / (loss)	(76,656)	(72,861)
- from other income	(323,063)	(231,023)
	(399,719)	(303,884)
Net income for the year before taxation	414,656	1,104,770
Taxation	-	-
Net income for the year after taxation	414,656	1,104,770
Other comprehensive income:		
To be reclassified to profit or loss account in subsequent periods		
Net unrealised (diminution) / appreciation on re-measurement of investments classified as 'available-for-sale'	(100,373)	112,205
Other comprehensive (loss) / income for the year		
Total comprehensive income for the year	314,283	1,216,975

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,


Abdul Basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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August 8, 2016

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road,
Karachi.

Subject:
Financial results for the Year ended June 30, 2016.

Dear Sir,


We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **MCB Pakistan Asset Allocation Fund** in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 03:30 p.m, approved the financial results of MCB Pakistan Asset Allocation Fund for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000)	
Income		
Capital (loss) / gain on sale of investments - net	(27,241)	160,203
Dividend income	55,824	19,653
Profit on bank deposits	29,506	20,304
Income from government securities	106,661	70,939
Income from term finance certificates	5,164	2,741
Other income	18	22
	<u>169,932</u>	<u>273,862</u>
Net unrealised appreciation in the fair value of future contracts	4,466	1,257
Provision for impairment of equity securities classified as available for sale	(24,973)	-
Net unrealised (diminution) / appreciation on remeasurement of investments classified as 'at fair value through profit or loss'	(1,171)	799
Total income	<u>148,254</u>	<u>275,918</u>
Expenses		
Remuneration of the Management Company	62,796	27,923
Sindh Sales tax and Federal Excise Duty on Management Fee	20,245	9,326
Remuneration of Central Depository Company of Pakistan Limited - Trustee	4,186	2,316
Sindh Sales tax on remuneration of Trustee	534	-
Annual fee to Securities and Exchange Commission of Pakistan	2,983	1,326
Allocated expenses and related taxes	2,120	-
Brokerage and settlement charges	6,041	7,200
Auditor's remuneration	818	730
Other expenses	1,045	816
	<u>100,768</u>	<u>49,637</u>
Net operating income for the year	<u>47,486</u>	<u>226,281</u>
Net element of (loss) / income and capital (losses) / gains included in prices of units issued less those in units redeemed		
-from realized / unrealized capital gain	48,493	78,729
-from other income	(71,103)	97,797
Provision for Workers' Welfare Fund	-	(8,056)
Net income for the year before taxation	<u>24,876</u>	<u>394,751</u>
Taxation	-	-
Net income for the year after taxation	<u>24,876</u>	<u>394,751</u>
Other comprehensive income		
Items that are or may be reclassified subsequently to income statement		
Unrealised appreciation / (diminution) in investments classified as 'available for sale' - net	44,518	(2,876)
Deficit on revaluation of investments classified as 'available for sale' transferred to income statement on disposal	2,853	-
Deficit on revaluation of investment classified as 'available for sale' transferred to income statement as impairment loss	6,816	-
Total comprehensive income for the year	<u><u>79,063</u></u>	<u><u>391,875</u></u>

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the member of exchange.

Yours truly,


Abdul basit
Company Secretary

MCB-Arif Habib Savings and Investments Limited
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August 08, 2016

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road,
Karachi

Subject:

Financial results for the year ended June 30, 2016

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited the management company of MCB Cash Management Optimizer in their meeting held at MCB Tower, Karachi, on Friday, August 05, 2016 at 3:30 p.m, approved the financial results of MCB Cash Management Optimizer for the year ended June 30, 2016 as follows:

	June 30, 2016	June 30, 2015
	(Rupees in '000')	
Income		
Capital gain on sale of investments - net	8,306	30,493
Income from government securities	348,122	753,179
Profit on money market placement	74,436	227,475
Profit on bank deposits	62,586	59,822
	<u>493,450</u>	<u>1,070,969</u>
Net unrealised diminution on re-measurement of investments classified as 'at fair value through profit or loss'	2	(1,526)
Total income	<u>493,452</u>	<u>1,069,443</u>
Expenses		
Remuneration of Management Company	53,320	105,573
Sindh Sales tax and Federal Excise Duty on Management fee	17,191	35,261
Remuneration of Central Depository Company of Pakistan Limited - Trustee	6,127	8,833
Sindh Sales Tax on Remuneration of Central Depository Company	858	-
Annual fee of Securities and Exchange Commission of Pakistan	5,391	8,282
Amortisation of preliminary expenses	-	246
Allocated expenses and related taxes	4,024	-
Legal and professional	1,484	100
Brokerage expenses	1,000	2,596
Auditor's remuneration	1,069	954
Other expenses	892	1,038
Total operating expenses	<u>91,356</u>	<u>162,883</u>
Net operating income for the year	<u>402,096</u>	<u>906,560</u>
Net element of loss and capital losses included in prices of units issued less those in units redeemed	(298,514)	(757,367)
- arising from capital (loss) / gain and unrealised (loss) / gain	(13,960)	(15,839)
- arising from other income	(312,474)	(773,206)
	-	(2,667)
Net income for the year before taxation	<u>89,622</u>	<u>130,687</u>
Taxation	-	-
Net income for the year after taxation	<u>89,622</u>	<u>130,687</u>
Other comprehensive income for the year	-	390
Net unrealised appreciation on re-measurement of investments classified as 'available-for-sale'	-	390
Total comprehensive income for the year	<u>89,622</u>	<u>131,077</u>

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,



Abdul Basit
Company Secretary

MCB - ARIF HABIB SAVINGS AND INVESTMENTS LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED JUNE 30, 2016

	2016	2015
	Rupees	
Revenue		
Management fee / investment advisory fee	703,548,128	640,094,001
Processing fee and other related income	3,916,758	5,776,610
Income from government securities	23,488,867	21,139,294
Profit on bank deposits	1,746,820	2,200,985
Dividend income	1,730,007	3,795,440
Capital gain on sale of investments - net	24,597,269	98,718,257
Unrealised appreciation on re-measurement of investments classified as "financial assets at fair value through profit or loss" - net	1,309,171	25,601
	<u>760,337,020</u>	<u>771,750,188</u>
Expenses		
Administrative expenses	(285,558,174)	(259,516,326)
Selling and distribution expenses	(139,117,058)	(106,519,513)
Financial charges	(454,854)	(6,132,024)
Other expenses	(7,428,029)	(8,013,012)
	<u>(432,558,115)</u>	<u>(380,180,875)</u>
Other income	327,778,905	391,569,313
	<u>22,031,348</u>	<u>1,067,748</u>
Profit for the year before taxation	<u>349,810,253</u>	<u>392,637,061</u>
Taxation - net	(110,701,367)	(113,773,711)
Profit for the year after taxation	<u>239,108,886</u>	<u>278,863,350</u>
Earnings per share - basic and diluted	<u>3.32</u>	<u>3.87</u>

MCB - ARIF HABIB SAVINGS AND INVESTMENTS LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2016

	2016	2015
	----- Rupees -----	
Profit for the year after taxation	239,108,886	278,863,350
Other comprehensive income for the year		
<i>Items that may be reclassified subsequently to profit or loss</i>		
Unrealised appreciation on re-measurement of 'available-for-sale' financial assets	40,046,811	88,250,869
Related deferred tax liability	(1,466,837)	-
	38,579,974	88,250,869
Unrealised (gain) / loss transferred to profit and loss account on disposal of 'available-for-sale' financial assets	(5,015,306)	78,634
	33,564,668	88,329,503
Total comprehensive income for the year	<u>272,673,554</u>	<u>367,192,853</u>

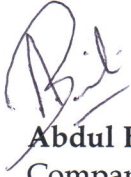


The Annual General Meeting (AGM) of the Company will be held on October 24, 2016 at 10:00 a.m, in Karachi.

The Share Transfer Book of the Company will be closed from October 17, 2016 to October 24, 2016 (both days inclusive). Transfers received in order at the office of our Share Registrar M/s Central Depository Company of Pakistan Limited, CDC House, Shakra-e-Faisal, Karachi, upto the close of business on October 14, 2016, will be considered in time for the determination of entitlement of shareholders for cash dividend and to attend and vote at the meeting.

We will be sending you 200 copies of printed accounts for distribution amongst the members of the Exchange, 21 days before the date of the AGM.

Yours truly,



Abdul Basit
Company Secretary

