



2020-21/FAD/KS/5755
February 9, 2021

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

Subject: Financial results for the half year ended December 31, 2020

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Asset Allocation Fund, in their meeting held at MCB Tower, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of Alhamra Islamic Asset Allocation Fund for the half year ended December 31, 2020 as follows:

	(Unaudited)			
	Six months period ended		Quarter ended	
	December 31,		December 31,	
	2020	2019	2020	2019
	(Rupees in '000)			
INCOME				
Capital gain on sale of investments	195,884	71,538	89,529	95,882
Dividend income	36,260	64,071	29,750	27,477
Markup on bank deposits	12,092	50,380	5,191	23,632
Income on term deposits	-	1,978	-	1
Income from sukuk certificates	4,170	-	-	-
Unrealised appreciation on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	239,874	235,579	93,816	346,670
Other income	-	-	-	-
Total income	488,280	423,526	218,286	493,662
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	24,211	26,222	12,733	13,010
Sindh Sales tax on remuneration of the Management Company	3,148	3,409	1,658	1,692
Allocated expenses	1,211	1,311	637	650
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,715	1,814	889	902
Sindh sales tax on remuneration of the Trustee	223	236	116	117
Selling and marketing expenses	15,737	12,217	8,277	8,115
Annual fee to the Securities and Exchange Commission of Pakistan	242	262	127	130
Brokerage, settlement and bank charges	6,335	3,531	2,067	2,504
Printing and related costs	15	18	13	(7)
Fees and subscription	14	26	7	7
Shariah advisory fee	375	452	187	226
Auditors' remuneration	368	284	237	167
Legal and professional charges	69	91	35	45
Donation	1,646	1,586	1,495	598
Total expenses	55,307	51,459	28,476	28,156
Net income from operating activities	432,973	372,067	189,810	465,506
Provision for Sindh Worker's Welfare Fund (SWWF)	(8,659)	(7,441)	(3,796)	(7,441)
Net income for the period before taxation	424,314	364,626	186,014	458,065
Taxation	-	-	-	-
Net income for the period after taxation	424,314	364,626	186,014	458,065
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	424,314	364,626	186,014	458,065
Allocation of net income for the period:				
Net income for the period after taxation	424,314	364,626		
Income already paid on units redeemed	(56,387)	(38,420)		
	367,927	326,206		
Accounting income available for distribution:				
- Relating to capital gains	367,927	306,990		
- Excluding capital gains	-	19,216		
	367,927	326,206		

Earnings per unit (EPU) is not disclosed as the management is of the opinion the 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


Altaf Ahmed Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

2020-21/FAD/KS/5791
February 09, 2021

Under Sealed Cover

Form 7

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

Subject:

Financial results for the Half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of MCB Pakistan Stock Market Fund for the Half year ended December 31, 2020 as follows:

INCOME

Gain on sale of investments - net
Dividend income
Income from Government securities
Profit on balances with banks
Unrealised gain on revaluation of investments
classified as 'at fair value through profit or loss' - net
Other income

Total income

EXPENSES

Remuneration of the Management Company
Sindh Sales Tax on remuneration
of the Management Company
Remuneration of the Trustee
Sindh Sales Tax on remuneration of the Trustee
Annual fee of the Securities and
Exchange Commission of Pakistan
Allocated expenses
Selling and marketing expenses
Auditors' remuneration
Securities transaction cost
Settlement and bank charges
Legal and professional charges
Fees and subscriptions
Provision for Sindh Workers' Welfare Fund
Total expenses

Net income for the period before taxation

Taxation

Net income for the period after taxation

Other comprehensive income

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the period
Income already paid on units redeemed

Accounting income available for distribution

- Relating to capital gains
- Excluding capital gains

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,

Altaf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com

(Unaudited)			
Half year ended December 31,		Quarter ended December 31,	
2020	2019	2020	2019
(Rupees in '000)			
1,101,358	246,898	646,662	337,775
136,970	273,231	109,937	129,620
1,380	27,451	193	15,297
8,803	26,060	2,863	12,611
1,468,199	842,661	232,555	1,225,039
57	7	34	7
2,716,767	1,416,308	992,244	1,720,349
111,315	86,121	57,260	44,865
14,471	11,196	7,444	5,833
6,071	4,809	3,116	2,495
789	625	405	324
1,113	861	572	448
5,566	4,306	2,863	2,243
72,354	40,830	37,218	28,057
444	479	198	271
41,525	15,927	21,044	11,863
1,980	1,166	1,060	488
68	92	34	46
26	26	19	7
49,221	24,997	17,220	24,997
304,943	191,435	148,453	121,937
2,411,824	1,224,873	843,791	1,598,412
-	-	-	-
2,411,824	1,224,873	843,791	1,598,412
-	-	-	-
2,411,824	1,224,873	843,791	1,598,412
2,411,824	1,224,873	-	-
(236,862)	(89,802)	-	-
2,174,962	1,135,071	-	-
2,174,962	998,675	-	-
-	136,396	-	-
2,174,962	1,135,071	-	-



MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

2020-21/FAD/KS/5788
February 9, 2021

Form 7

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

Subject: Financial results for the Half Year ended December 31, 2020

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Islamic Stock Fund**, in their meeting held at MCB Tower, Karachi, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of Alhamra Islamic Stock Fund for the half year ended December 31, 2020 as follows:

INCOME

Capital gain on sale of investments
Dividend income
Profit on bank deposits
Net unrealised appreciation in fair value of
investments classified as 'at fair value through profit or loss'
Total income

EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company
Sindh Sales Tax on remuneration of Management Company
Allocated expenses
Remuneration of Central Depository Company of Pakistan Limited - Trustee
Sindh Sales Tax on remuneration of Trustee
Annual fee of Securities and Exchange Commission of Pakistan
Provision against Sindh Workers' Welfare Fund
Selling and marketing expenses
Securities transaction cost
Settlement and bank charges
Fees and subscription
Legal and professional charges
Shariah advisory fee
Charity and Donation
Auditors' remuneration
Printing and related costs
Total expenses

Net income for the period before taxation

Taxation

Net income for the period

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the year:

Net income for the period
Income already paid on units redeemed

Accounting income available for distribution:

- Relating to capital gains
- Excluding capital gains

(Unaudited)			
Half year ended December 31,		Quarter ended December 31,	
2020	2019	2020	2019
(Rupees in '000)			
296,872	69,454	164,338	84,801
60,907	85,304	49,882	38,952
4,839	17,799	1,674	8,477
422,443	344,723	91,428	482,842
785,061	517,280	307,322	615,072
33,696	26,291	17,308	13,439
4,381	3,418	2,249	1,746
1,685	1,315	866	672
2,184	1,818	1,115	924
285	236	146	120
337	263	173	134
14,148	9,268	5,333	9,268
21,902	11,450	11,250	8,372
9,178	5,669	4,411	4,632
631	479	426	297
26	26	20	8
68	91	34	45
384	452	180	225
2,633	2,070	2,312	863
267	281	144	178
14	15	19	(7)
91,809	63,142	45,986	40,916
693,252	454,138	261,336	574,156
-	-	-	-
693,252	454,138	261,336	574,156
-	-	-	-
693,252	454,138	261,336	574,156
693,252	454,138	261,336	574,156
(114,449)	(60,330)	(41,079)	(60,330)
578,803	393,808	220,257	513,826
599,609	351,929	351,929	351,929
(20,806)	41,879	(131,672)	161,897
578,803	393,808	220,257	513,826

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,

Altaz Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5794
February 09, 2021

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

Subject:

Financial results for the Half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m., approved the financial results of Pakistan Capital Market Fund for the Half year ended December 31, 2020 as follows:

INCOME

Capital gain on sale of investments - net
Dividend income
Income from government securities
Income from term finance certificates
Profit on bank deposits
Income on deposit with NCCPL exposure margin
Unrealised appreciation on re-measurement of
investments classified as 'at fair value through profit or loss'
Total income

EXPENSES

Remuneration of MCB-Arif Habib Savings & Investments
Limited - Management Company
Sindh Sales tax on remuneration of the Management Company
Allocated expenses
Remuneration of Central Depository Company of Pakistan
Limited - Trustee
Sindh sales tax on remuneration of the trustee
Selling and marketing expenses
Annual fee to the Securities and Exchange Commission of Pakistan
Securities transaction cost
Settlement and bank charges
Fees and subscription
Auditors' remuneration
Printing and related costs
Legal and professional charges
Total operating expenses

Net income from operating activities

Provision for Sindh Workers' Welfare Fund (SWWF)

Net income for the period before taxation

Taxation

Net income for the period after taxation

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the period after taxation
Income already paid on units redeemed

Accounting income available for distribution:

- Relating to capital gains
- Excluding capital gains

(Un-audited)			
Six months period ended December 31,		Quarter ended December 31,	
2020	2019	2020	2019
(Rupees in '000)			

45,338	17,355	20,891	17,935
3,584	11,598	3,069	5,805
2,700	3,682	1,485	2,946
23	60	12	29
2,412	7,309	887	2,652
60	60	34	43
34,720	28,204	6,747	45,883
88,837	68,268	33,125	75,293

4,702	4,779	2,359	2,455
611	621	306	319
235	239	118	123
470	478	236	246
61	62	31	32
3,174	2,305	1,592	1,588
47	48	24	25
1,510	1,001	642	750
306	306	152	158
26	26	19	7
405	325	260	193
16	17	14	(8)
69	91	35	45
11,632	10,298	5,788	5,933

77,205	57,970	27,337	69,360
--------	--------	--------	--------

(1,544)	(1,160)	(547)	(1,160)
---------	---------	-------	---------

75,661	56,810	26,790	68,200
--------	--------	--------	--------

-	-	-	-
---	---	---	---

75,661	56,810	26,790	68,200
--------	--------	--------	--------

-	-	-	-
---	---	---	---

75,661	56,810	26,790	68,200
--------	--------	--------	--------

75,661	56,810	26,790	68,200
--------	--------	--------	--------

75,661	56,810	26,790	68,200
--------	--------	--------	--------

(4,622)	(1,393)		
---------	---------	--	--

71,039	55,417		
--------	--------	--	--

71,039	44,274		
--------	--------	--	--

-	11,143		
---	--------	--	--

71,039	55,417		
--------	--------	--	--

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,

Altaf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

2020-21/FAD/KS/5792
February 09, 2021

Under Sealed Cover

Form 7

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

Subject:

Financial results for the Half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of Pakistan Income Fund for the Half year ended December 31, 2020 as follows:

INCOME

Income from government securities
Capital gain / (loss) on sale of investments - net
Dividend income
Income from term finance certificates
Profit on bank deposit and term deposit receipts
Income from margin trading system
Loss on spread transactions
Income on commercial paper
Unrealised appreciation / (diminution) in fair value of investments classified as 'at fair value through profit or loss' - net
Other income
Total income

EXPENSES

Remuneration of the MCB-Arif Habib Savings and Investments Limited - Management Company
Sindh Sales Tax on remuneration of Management Company
Remuneration of the Central Depository Company of Pakistan Limited - Trustee
Sindh Sales Tax on remuneration of Trustee
Annual fee to Securities and Exchange Commission of Pakistan
Allocated expense
Selling and marketing expenses
Settlement and bank charges
Brokerage expense
Legal and professional charges
Professional charges on marginal trading system
Auditors' remuneration
Other charges
Total expenses

Net income from operating activities
Provision for Sindh Workers' Welfare Fund

Net income for the period before taxation

Taxation

Net income for the period after taxation

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the period after taxation
Income already paid on units redeemed

Accounting income available for distribution

- Relating to capital gains
- Excluding capital gains

----- (Un-audited) -----

Half year ended December 31,		Quarter ended December 31,	
2020	2019	2020	2019
----- (Rupees in '000) -----			
18,592	39,830	11,446	27,929
2,190	17,998	(539)	5,221
8,494	-	7,099	-
30,663	32,093	8,974	18,281
27,024	33,033	17,115	9,625
4,996	-	3,343	-
(16,344)	-	(23,673)	-
1,862	-	-	-
28,862	(2,549)	31,001	(2,796)
520	360	466	304
106,859	120,765	55,232	58,564

11,898	12,005	5,967	5,885
1,546	1,560	775	765
861	580	496	301
112	75	65	39
229	155	132	81
1,148	777	656	404
1,491	1,007	858	530
682	311	493	170
5,662	498	3,260	182
68	91	34	45
746	-	574	-
306	347	154	208
247	347	216	160
24,996	17,753	13,680	8,770

81,863	103,012	41,552	49,794
1,637	2,060	831	996

80,226	100,952	40,721	48,798
--------	---------	--------	--------

-	-	-	-
---	---	---	---

80,226	100,952	40,721	48,798
--------	---------	--------	--------

-	-	-	-
---	---	---	---

80,226	100,952	40,721	48,798
--------	---------	--------	--------

80,226	100,952	40,721	48,798
--------	---------	--------	--------

(8,717)	(15,387)	(5,078)	(11,094)
71,509	85,565	35,643	37,704

14,405	12,415	13,815	302
57,104	73,150	21,828	37,402
71,509	85,565	35,643	37,704

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,

Altair Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

2020-21/FAD/KS/5797
February 09, 2021

Form 7

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

Subject:

Financial results for the Half year ended December 31, 2020

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Money Market Fund (Formerly MCB Pakistan Frequent Payout Fund), in their meeting held at MCB Tower, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of Alhamra Islamic Money Market Fund for the Half year ended December 31, 2020 as follows:

	Unaudited			
	Half year ended December 31,		Quarter Ended December 31,	
	2020	2019	2020	2019
	(Rupees in '000)			
INCOME				
Income On Investment	3,920	7,292	3,295	4,603
(Loss) / gain on sale of investments classified as at fair value through profit or loss - net	(1,922)	127	-	(45)
Profit on bank deposit	20,925	6,286	17,179	1,875
Unrealised appreciation / (diminution) in fair value of investments classified as at fair value through profit or loss - net	-	(109)	-	76
Other income	25	194	-	168
Total income	22,948	13,790	20,474	6,677
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	266	1,572	150	677
Sindh Sales tax on remuneration of the Management Company	34	204	19	88
Allocated expenses	21	100	-	47
Remuneration of the Digital Custodian Company (Formerly MCB Financial Services Limited) - Trustee	78	252	10	126
Sindh Sales tax on remuneration of the Trustee	10	33	1	17
Annual fee to the Securities and Exchange Commission of Pakistan	7	20	3	9
Provision against Sindh worker's Welfare Fund	442	202	405	97
Selling and Marketing Expenses	165	582	-	384
Securities transaction cost	18	45	-	18
Settlement and bank charges	38	227	2	96
Fees and subscription	38	140	-	70
Legal and professional charges	30	92	-	46
Amortization of preliminary expenses and formation cost	20	74	-	37
Auditor's remuneration	85	351	-	209
Printing and stationery	14	17	-	8
Total expenses	1,266	3,911	590	1,929
Net income for the period before taxation	21,682	9,879	19,884	4,748
Taxation	-	-	-	-
Net income for the period after taxation	21,682	9,879	19,884	4,748
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	21,682	9,879	19,884	4,748
Allocation of net income for the period:				
Net income for the period after taxation	21,682	9,879	19,884	4,748
Income already paid on units redeemed	(5,309)	(77)	(5,115)	(9)
	16,373	9,802	14,769	4,739
Accounting income available for distribution:				
- Relating to capital gains	-	15	31	31
- Excluding capital gains	16,373	9,787	14,738	4,708
	16,373	9,802	14,769	4,739

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,

Altaf Ahmad Farooq
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5799
February 09, 2021

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

Subject:

Financial results for the half year ended December 31, 2020

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Active Allocation Fund, in their meeting held at MCB Tower, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of Alhamra Islamic Active Allocation Fund for the half year ended December 31, 2020 as follows:

	Half year ended December 31, 2020			Half year ended December 31, 2019			Quarter ended December 31, 2020			Quarter ended December 31, 2019		
	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Total	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Total	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Total	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Total
	(Rupees in '000)											
INCOME												
Gain on redemption of investments - net	10,750	1,357	12,107	24,952	18,721	43,673	10,142	950	11,092	23,160	14,227	37,387
Net unrealised gain / (loss) on re-measurement of investments classified as Fair value through profit or loss	-	5,508	5,508	5,852	4,604	10,456	(4,323)	3,507	(816)	20,493	18,173	38,666
Profit on bank balances	337	279	616	1,043	685	1,728	151	130	281	631	353	984
Dividend income	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-
Total income	11,087	7,144	18,231	31,847	24,010	55,857	5,970	4,587	10,557	44,284	32,753	77,037
EXPENSES												
Remuneration of the Management Company	34	27	61	103	69	172	15	12	28	62	36	98
Sindh sales tax on remuneration of the Management Company	4	4	8	13	9	22	2	2	4	8	5	13
Remuneration of the Trustee	137	124	261	223	205	429	65	61	126	104	72	176
Sindh sales tax on remuneration of the Trustee	18	16	34	29	27	56	9	8	16	14	10	24
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	30	17	47	50	45	95	14	8	22	24	15	39
Allocated expenses	148	82	230	248	227	475	68	39	106	118	78	194
Auditors' remuneration	62	208	270	66	63	129	(4)	172	169	30	24	54
Printing charges	3	37	40	13	13	26	-	33	33	1	-	1
Settlement and bank charges	5	2	7	14	28	42	3	2	5	4	8	12
Listing fee	16	6	22	6	7	13	13	4	17	25	22	47
Legal and professional charges	18	40	58	46	45	91	2	29	31	621	465	1,086
Provision against Sindh Workers' Welfare Fund (SWWF)	212	132	344	621	465	1,086	115	85	200	621	465	1,086
Total expenses	667	695	1,362	1,432	1,204	2,636	302	455	756	1,012	738	1,750
Net income for the period before taxation	10,400	6,449	16,849	30,415	22,806	53,221	5,668	4,132	9,800	43,272	32,015	75,287
Taxation	-	-	-	-	-	-	-	-	-	-	-	-
Net income for the period	10,400	6,449	16,849	30,415	22,806	53,221	5,668	4,132	9,800	43,272	32,015	75,287
Other comprehensive income for the period	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period	10,400	6,449	16,849	30,415	22,806	53,221	5,668	4,132	9,800	43,272	32,015	75,287
Allocation of net income for the period:												
Net income / (loss) for the period	10,400	6,449	16,849	30,415	22,806	53,221						
Income already paid on units redeemed	(4,373)	(959)	(5,332)	(1,844)	(6,070)	(7,914)						
	6,027	5,490	11,517	28,571	16,736	45,307						
Accounting income available for distribution:												
- Relating to capital gains	6,027	5,490	11,517	28,571	16,736	45,307						
- Excluding capital gains	-	-	-	-	-	-						
	6,027	5,490	11,517	28,571	16,736	45,307						

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,

Altair Ahmed Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5783

February 09, 2021

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

Subject:

Financial results for the Half year ended December 31, 2020

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Income Fund, in their meeting held at MCB Tower, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of Alhamra Islamic Income Fund for the Half year ended December 31, 2020 as follows:

INCOME

Income from government securities
Capital (loss) / gain on sale of investments - net
Income from sukuk certificates
Profit on deposits with bank
Income on musharka certificate
Income on commercial paper
Unrealised appreciation / (diminution) in fair value of investments
classified as 'at fair value through profit or loss' - net
Other income
Total income

EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company
Sindh Sales Tax on remuneration of Management Company
Allocated expenses
Remuneration of Central Depository Company of Pakistan Limited - Trustee
Sindh Sales Tax on remuneration of the Trustee
Annual fees of Securities and Exchange Commission of Pakistan
Auditors' remuneration
Security and transaction cost
Marketing and selling expenses
Settlement and bank charges
Fees and subscriptions
Legal and professional charges
Shariah advisory fee
Printing and related costs
Total expenses

Net income from operating activities

Provision against Sindh Workers' Welfare Fund

Net income for the period before taxation

Taxation

Net income for the period after taxation

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the year after taxation
Income already paid on units redeemed

Accounting income available for distribution

Relating to capital gains
Excluding capital gains

(Un-audited)			
Half year ended December 31,	Quarter ended December 31,		
2020	2019	2020	2019
(Rupees in '000)			

43,259	-	22,440	-
(1,590)	-	2,199	-
79,175	52,041	38,364	27,841
104,145	126,647	61,806	79,032
260	1,530	260	1,530
12,446	5,742	2,101	5,742
9,159	(3,102)	(1,026)	(2,999)
9	-	9	-
246,863	182,858	126,153	111,146

11,099	13,656	5,316	7,514
1,443	1,775	691	977
3,355	1,350	1,800	743
2,518	1,013	1,344	558
327	132	174	72
669	270	357	149
307	344	154	205
275	4	60	4
6,716	2,367	3,596	1,472
268	205	229	103
217	197	109	99
91	92	57	46
374	454	170	227
18	16	17	8
27,677	21,875	14,075	12,177

219,186	160,983	112,078	98,969
---------	---------	---------	--------

4,384	3,220	2,242	1,979
-------	-------	-------	-------

214,802	157,763	109,837	96,990
---------	---------	---------	--------

-	-	-	-
---	---	---	---

214,802	157,763	109,837	96,990
---------	---------	---------	--------

-	-	-	-
---	---	---	---

214,802	157,763	109,837	96,990
---------	---------	---------	--------

214,802	157,763	109,837	96,990
---------	---------	---------	--------

(54,974)	(46,015)	(39,670)	(30,940)
----------	----------	----------	----------

159,828	111,748	70,167	66,050
---------	---------	--------	--------

5,919	-	-	-
-------	---	---	---

153,909	111,748	70,167	66,050
---------	---------	--------	--------

159,828	111,748	70,167	66,050
---------	---------	--------	--------

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,
Altaf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5770
February 09, 2021

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

Subject:

Financial results for the half year ended December 31, 2020

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Daily Dividend Fund**, in their meeting held at MCB Tower, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of Alhamra Daily Dividend Fund for the half year ended December 31, 2020 as follows:

	Unaudited			
	Half year ended December 31, 2020	December 31, 2019	Quarter ended December 31, 2020	December 31, 2019
	(Rupees in '000)			
Income				
Profit on:				
Balances with banks	73,480	70,983	31,655	37,257
Investments	19,373	861	10,294	-
Total income	92,853	71,844	41,949	37,257
EXPENSES				
Remuneration of the Management Company	3,421	3,321	1,579	1,117
Sindh sales tax on remuneration of the Management Company	445	432	205	145
Allocated expenses	985	410	248	273
Selling and marketing expenses	2,586	2,591	-	1,564
Provision for Sindh Workers' Welfare Fund (SWWF)	1,708	1,302	798	683
Total expenses	9,145	8,056	2,830	3,782
Net income for the period before taxation	83,708	63,788	39,119	33,475
Taxation	-	-	-	-
Net income for the period	83,708	63,788	39,119	33,475
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	83,708	63,788	39,119	33,475
Allocation of net income for the period:				
Net income for the period	83,708	63,788		
Income already paid on units redeemed	-	-		
	83,708	63,788		
Accounting income available for distribution:				
- Relating to capital gains	-	-		
- Excluding capital gains	83,708	63,788		
	83,708	63,788		

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,


Altaf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2019-20/FAD/KS/5771
February 09, 2021

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

Subject:

Financial results for the Half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of MCB Pakistan Asset Allocation Fund for the Half year ended December 31, 2020 as follows:

	Unaudited			
	Half year ended December 31,		Quarter ended December 31,	
	2020	2019	2020	2019
	(Rupees in '000)			
INCOME				
Income from government securities	5,447	12,856	2,236	9,930
Capital gain on sale of investments - net	122,217	83,542	58,468	92,339
Income from term finance certificates	575	16,903	(82)	8,057
Income from commercial papers	-	1,589	-	-
Dividend income	16,904	32,308	14,048	15,676
Profit on bank deposits	3,281	15,596	1,266	5,882
Unrealised appreciation in fair value of investments classified as 'at fair value through profit or loss' - net	143,701	35,389	51,492	108,896
Other income	254	164	41	90
Total income	292,379	198,347	127,469	240,870
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	14,233	16,655	7,225	8,043
Sindh Sales Tax on remuneration of Management Company	1,850	2,165	939	1,045
Allocated expenses	712	833	362	402
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,216	1,335	614	651
Sindh Sales Tax on remuneration of Trustee	158	174	80	85
Annual fee to Securities and Exchange Commission of Pakistan	142	167	72	81
Selling and marketing expenses	9,251	7,070	4,696	5,008
Brokerage and settlement charges	5,719	4,426	1,977	3,631
Legal and professional charges	68	92	34	92
Auditors' remuneration	362	413	210	221
Other expenses	499	309	356	125
Total expenses	34,210	33,639	16,566	19,384
Net income from operating expenses	258,169	164,708	110,903	221,486
Provision against Sindh Workers' Welfare Fund	5,163	3,294	2,218	4,430
Net Income for the period before taxation	253,006	161,414	108,685	217,056
Taxation	-	-	-	-
Net income for the period	253,006	161,414	108,685	217,056
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	253,006	161,414	108,685	217,056
Allocation of net income for the period				
Net income for the period after taxation	253,006	161,414	108,685	212,779
Income already paid on units redeemed	(14,623)	(11,686)	(8,158)	(11,686)
	238,383	149,728	100,527	201,093
Accounting income available for distribution				
Relating to capital gains	238,383	107,452	58,468	92,339
Excluding capital gains	-	42,276	42,059	114,167
	238,383	149,728	100,527	206,506

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,

Altat Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5795
February 09, 2021

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

Subject: Financial results for the Half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of MCB Cash Management Optimizer for the Half year ended December 31, 2020 as follows:

INCOME

Capital (loss) / gain on sale of investments - net
Profit on term deposits
Profit on bank deposits
Income from government securities
Income from commercial papers
Income on letter of placement

Unrealised diminution on re-measurement of
investments classified as 'financial assets at
fair value through profit or loss' - net

Total income

EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited
- Management Company

Sindh Sales tax on remuneration of the Management Company

Allocated expenses

Remuneration of Central Depository Company of Pakistan
Limited - Trustee

Sindh Sales tax on remuneration of Trustee

Selling and marketing expenses

Annual fee to the Securities and Exchange

Commission of Pakistan

Legal and professional charges

Brokerage expenses

Auditor's remuneration

Other expenses

Total operating expenses

Net income from operating activities

Provision for Sindh Workers' Welfare Fund (SWWF)

Net income for the period before taxation

Taxation

Net income for the period after taxation

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the period

Income already paid on units redeemed

Accounting income available for distribution

- Relating to capital gains

- Excluding capital gains

----- (Un-audited) -----
Six months period ended Quarter ended
December 31, December 31, December 31, December 31,
2020 2019 2020 2019
----- (Rupees in '000) -----

(2,437)	41,624	7,825	35,834
-	103,942	-	46,565
571,385	627,446	357,595	373,615
570,452	290,222	252,385	157,044
-	19,141	-	-
1,985	5,179	-	5,179
1,141,385	1,087,554	617,805	618,237

-	-	-	(204)
1,141,385	1,087,554	617,805	618,033

49,071	39,571	23,114	21,467
6,378	5,144	3,004	2,791
15,681	7,809	8,300	4,415
10,191	5,077	5,393	2,870
1,325	661	701	374
-	24,161	-	17,669
3,136	1,563	1,664	885
69	92	35	46
179	458	115	331
631	690	383	465
561	616	284	307
87,222	85,840	42,993	51,620

1,054,163	1,001,714	574,812	566,413
-----------	-----------	---------	---------

(21,083)	(20,034)	(11,496)	(11,328)
----------	----------	----------	----------

1,033,080	981,680	563,316	555,085
-----------	---------	---------	---------

-	-	-	-
---	---	---	---

1,033,080	981,680	563,316	555,085
-----------	---------	---------	---------

-	-	-	-
---	---	---	---

1,033,080	981,680	563,316	555,085
-----------	---------	---------	---------

1,033,080	981,680		
-----------	---------	--	--

(75,394)	(50,543)		
----------	----------	--	--

957,686	931,137		
---------	---------	--	--

-	39,642		
---	--------	--	--

957,686	891,495		
---------	---------	--	--

957,686	931,137		
---------	---------	--	--

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,

Altat Ahmad faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5798
February 09, 2021

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

Subject:

Financial results for the Half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of Pakistan Cash Management Fund for the Half year ended December 31, 2020 as follows:

	Unaudited			
	Half year ended December 31,		Quarter Ended December 31,	
	2020	2019	2020	2019
	(Rupees in '000)			
INCOME				
Income from government securities	47,611	113,736	22,848	109,800
Profit on bank deposits	29,339	15,075	15,677	13,161
Capital loss on sale of investments - net	(1,945)	(1,752)	396	(1,546)
Unrealised appreciation on re-measurement of investment classified as 'at fair value through profit or loss'-net	-	20	-	15
	-	71	-	71
Other income	75,005	127,150	38,921	121,501
Total income				
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	1,236	1,036	579	474
Sindh Sales tax on remuneration of the Management Company	161	135	77	62
Allocated expenses	541	502	283	462
Remuneration of the Digital Custodian Company Limited (Formerly MCB Financial Services Limited) - Trustee	448	539	448	355
Sindh Sales tax on remuneration of the Trustee	59	70	29	46
Annual fee to the Securities and Exchange Commission of Pakistan	216	193	106	185
Auditors' remuneration	336	526	187	409
Brokerage, settlement charges and bank charges	73	59	57	42
Legal and professional charges	69	93	35	47
Fees and subscription	215	207	106	94
Printing and stationery	24	11	-	-
Total expenses	3,378	3,371	1,882	2,176
Net income from operating activities	71,627	123,779	37,039	119,325
Provision for Sindh Workers' Welfare Fund (SWWF)	(1,433)	(2,476)	(746)	(2,387)
Net income for the period before taxation	70,194	121,303	36,293	116,938
Taxation	-	-	-	-
Net income for the period after taxation	70,194	121,303	36,293	116,938
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	70,194	121,303	36,293	116,938
Allocation of net income for the period:				
Net income for the period after taxation	70,194	121,303		
Income already paid on units redeemed	(9,035)	(5,401)		
	61,159	115,902		
Accounting income available for distribution:				
- Relating to capital gains	61,159	115,902		
- Excluding capital gains	61,159	115,902		

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,

Altat Ahmad Faizal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5790
February 09, 2021

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

Subject:

Financial results for the half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m, approved the financial results of Pakistan Income Enhancement Fund for the half year ended December 31, 2020 as follows:

INCOME

Income from government securities
Income from term finance certificates
Capital (loss) / gain on sale of investments - net
Mark-up on bank deposits
Dividend income
Income from Margin Trading System (MTS) - net
Loss from spread transactions
Unrealised appreciation / (diminution) on re-measurement of investments
classified as 'financial assets at fair value through profit or loss' - net
Other income
Total income

EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited-
Management Company
Sindh sales tax on remuneration of Management Company
Allocated expenses
Remuneration of Central Depository Company of Pakistan
Limited - Trustee
Sindh sales tax on remuneration of the Trustee
Selling and marketing expenses
Annual fee to the Securities and Exchange Commission of Pakistan
Brokerage, settlement charges and bank charges
Fees and subscription
Auditors' remuneration
Legal and professional charges
Other expenses
Total expenses

Net income from operating activities

Provision for Sindh Workers' Welfare Fund (SWWF)

Net income for the period before taxation

Taxation

Net income for the period

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the period

Income already paid on units redeemed

Accounting income available for distribution

- Relating to capital gains
- Excluding capital gains

Unaudited			
Half year ended		Quarter ended	
December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
(Rupees in '000)			

5,185	21,206	1,631	12,918
12,556	16,262	3,814	8,198
(2,270)	4,880	(363)	(1,163)
8,823	13,985	5,121	5,182
5,247	-	4,907	-
1,811	-	508	-
(10,389)	-	(11,779)	-
12,748	(33)	12,363	292
99	93	75	48
33,810	56,393	16,277	25,475

2,513	4,744	1,141	2,050
326	617	148	267
356	370	180	192
266	277	135	143
35	36	18	19
2,663	2,253	1,349	1,437
71	74	36	38
2,098	431	1,549	227
555	323	384	152
373	437	228	305
69	92	35	46
16	16	15	-
9,341	9,670	5,218	4,876

24,469	46,723	11,059	20,599
(489)	(934)	(221)	(412)
23,980	45,789	10,838	20,187
-	-	-	-
23,980	45,789	10,838	20,187

23,980	45,789	10,838	20,187
--------	--------	--------	--------

23,980	45,789		
(2,760)	(3,730)		
21,220	42,059		

9,605	4,481		
11,615	37,578		
21,220	42,059		

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,

Altat Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5772
February 9, 2021

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

Subject:

Financial results for the year ended Dec 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of MCB DCF Income Fund for the Half year ended December 31, 2020 as follows:

INCOME

Income from government securities	34,283
Income from term finance certificates	61,954
Net loss on sale of investments	(1,420)
Mark-up on bank deposits and term deposit receipts	41,176
Income from Margin Trading System (MTS) - net	8,049
Dividend income	21,545
Loss from spread transactions	(23,563)
Unrealised appreciation / (diminution) on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	52,075
Other income	3,757
Total income	197,856

EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	31,305
Sindh sales tax on remuneration of the Management Company	4,070
Allocated expenses	2,087
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,565
Sindh sales tax on remuneration of the trustee	204
Selling and marketing expenses	8,139
Annual fee to the Securities and Exchange Commission of Pakistan	417
Brokerage, settlement and bank charges	14,246
Auditors' remuneration	442
Legal and professional charges	91
Others	569
Total operating expenses	63,135

Net income from operating activities

Provision for Sindh Workers' Welfare Fund (SWWF)

Net income for the period before taxation

Taxation

Net income for the period after taxation

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the period:

Net income for the period after taxation	132,027
Income already paid on units redeemed	(13,590)
	118,437

Accounting income available for distribution:

- Relating to capital gains
- Excluding capital gains

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,

Altair Ahmed Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com

Unaudited			
Six months period ended December 31,		Quarter ended December 31,	
2020	2019	2020	2019
(Rupees in '000)			
34,283	119,965	6,350	82,528
61,954	86,068	29,488	46,916
(1,420)	(6,698)	5,406	(11,262)
41,176	80,659	22,851	21,595
8,049	-	2,308	-
21,545	17,710	17,244	15,495
(23,563)	(5,114)	(35,331)	(5,978)
52,075	(2,404)	47,433	(4,032)
3,757	1,252	2,842	808
197,856	291,438	98,591	146,070

31,305	31,829	15,352	16,348
4,070	4,138	1,996	2,125
2,087	2,122	1,024	1,090
1,565	1,592	767	818
204	207	100	106
8,139	4,948	3,991	4,029
417	424	204	218
14,246	2,879	8,163	1,882
442	490	252	317
91	91	57	45
569	340	20	153
63,135	49,060	31,926	27,131
134,721	242,378	66,665	118,939
(2,694)	(4,848)	(1,333)	(2,379)
132,027	237,530	65,332	116,560
-	-	-	-
132,027	237,530	65,332	116,560
132,027	237,530	65,332	116,560

132,027	237,530
(13,590)	(26,830)
118,437	210,700

50,894	-
67,543	210,700
118,437	210,700



MCB-ARIF HABIB Savings and Investments Limited

Under Sealed Cover

Form 7

2020-21/FAD/KS/5780
February 09, 2021

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

Subject: Financial results for the half year ended December 31, 2020

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, on Monday, February 08, 2021 at 3:00 p.m. approved the financial results of MCB Pakistan Sovereign Fund for the half year ended December 31, 2020 as follows:

	(Unaudited)			
	Half year ended December 31,		Quarter ended December 31,	
	2020	2019	2020	2019
	(Rupees in '000)			
Income				
Income from government securities	58,009	104,672	27,041	79,812
Capital (loss)/ gain on sale of investments - net	(9,650)	29,362	(4,810)	(91)
Profit on bank deposits	3,619	21,113	1,366	8,716
Unrealised (diminution) / appreciation in fair value of investments classified 'at fair value through profit or loss' - net	(365)	762	1,264	(346)
Total income	51,613	155,909	24,861	88,091
Expenses				
Remuneration of MCB Arif Habib Savings & Investments limited-Management Company	6,761	16,213	3,002	9,671
Sindh Sales Tax on remuneration of the Management Company	879	2,108	390	1,258
Remuneration of the Central Depository Company of Pakistan Limited - Trustee	509	605	238	434
Sindh Sales Tax on remuneration of Trustee	66	79	31	57
Annual fee Securities and Exchange Commission of Pakistan	156	186	73	134
Allocated expenses	782	930	365	668
Marketing and selling expenses	1,095	1,300	511	935
Brokerage expenses	216	1,130	90	420
Legal and professional expenses	68	91	34	45
Auditors' remuneration	277	311	139	185
Other expenses	371	514	176	248
Total expenses	11,180	23,467	5,049	14,055
Net income from operating activities	40,433	132,442	19,812	74,036
Provision for Sindh Workers' Welfare Fund	809	2,649	396	1,481
Net income for the period before taxation	39,624	129,794	19,416	72,555
Taxation	-	-	-	-
Net income for the period after taxation	39,624	129,794	19,416	72,555
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	39,624	129,794	19,416	72,555
Allocation of net income for the period:				
Net income for the period after taxation	39,624	129,793	19,416	72,555
Income already paid on units redeemed	(4,728)	(40,317)	(4,728)	(30,581)
	34,896	89,476	14,688	41,974
Accounting income available for distribution:				
- Relating to capital gains	-	16,649	-	-
- Excluding capital gains	34,896	72,827	16,647	41,974
	34,896	89,476	16,647	41,974

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,

Altaf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com