



Bachat ka Doosra Naam

Bachat Nama

Fund Manager's Report (December-2014)



MCB-Arif Habib Savings and Investments Limited

December 31, 2014

PERSPECTIVE



Macro-Environment Review and Outlook

In consideration of lower food prices and energy cost, inflation remained at around 4.3% in December bringing average inflation to around 6.11% during the first half of the current fiscal year. Continued drop in Crude Oil prices alongwith low food product prices kept the last couple of successive inflation figures below 5%. Sustained low price of energy products may keep inflation in check while average CPI is expected to now remain below 7 percent in FY15.

50 basis points cut was announced by monetary policy committee however the gap between discount rate and inflation is still hovering above 5% which supports the case for further monetary easing without significantly affecting IMF program framework of disciplined monetary policy.

With oil imports accounting for one third of the country's total import bill, trade deficit is forecasted to narrow down in the coming months. As per latest available data, the country's current account deficit stood at \$2.34 billion during the first five months of the current fiscal year, as opposed to the deficit of around \$2.14 billion during the same period last fiscal year.

The country's foreign reserve balance also improved towards the end of the year after IMF released 4th and 5th tranche amounting to \$1.1 billion in December.

Equities Market Performance Review and Outlook

The year ended on a positive note, with the benchmark KSE-100 index closed at 32,131.28 points at the end of December, marking a growth of 3% percent during the month. Construction and Materials, Fertilizer and Electricity sector posted strong returns, while the performance of Oil and Gas sector remained dull.

Cement sector benefited from lower coal prices and increase in volumetric sale while Power and Fertilizer companies remained in the limelight on the back of higher dividend yield.

Improvement in the market confidence stemming from stable economic outlook and subsiding of political crisis, average turnover improved to 248 million shares in December as opposed to average turnover of 191million shares during the past three months. Foreign investors remained net sellers with a cumulative net outflow of US\$ 49.5 million during the month.

With market expecting a cut in the discount rate in upcoming monetary policy, profitability of debt laden companies is expected to improve down the line, while improved company valuations are expected to provide further thrust to the market.

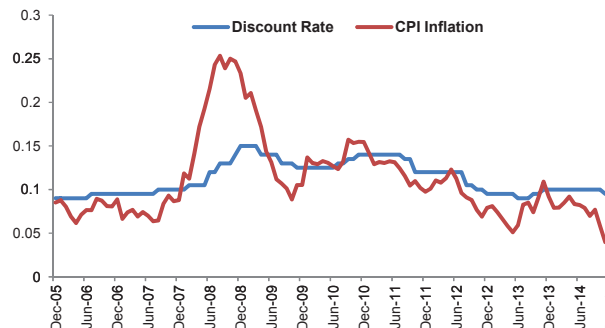
Money Market Performance Review and Outlook

Money market remained quite active during the month amid 50 bps cut in the discount rate in the last monetary policy. Decline in oil prices has built strong sentiments in the market that the monetary policy committee will further slash discount rate in the upcoming monetary policy. These expectations resulted in aggressive participation in T-bills & Bond Auctions particularly in longer tenors causing strain on short term liquidity. SBP intervened several times in the market and injected sizeable amount of liquidity through several OMO.

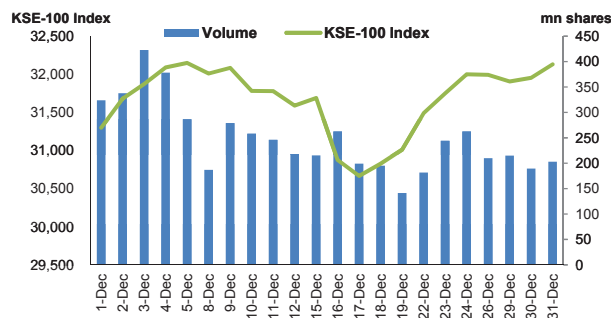
PIB auction held in December again saw aggressive participation of Rs. 332 billion against auction target of Rs. 50 billion. Cut off yield drop due to strong participation and yield on 3-Year, 5-Year and 10-Year bond stood at 10.59 percent, 10.79 percent and 11.70 percent respectively.

Last Tbill auction also witness some interest mainly in the long tenor i.e. 12 paper where SBP accepted an amount of Rs 48.01 (face value) against bids of Rs 105.65 . The auction target was Rs 75 billion against maturity of Rs 38.44 billion . The bidding participation was skewed towards 12-Month paper (93 percent). The yield on 3-Month, 6-Month and 12-Month paper stood at 9.47 percent, 9.48 percent and 9.47percent respectively. The market will continue to remain active amid strong macroeconomic indicators largely favoring longer tenor bonds.

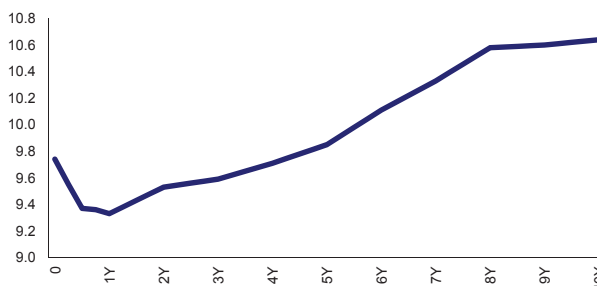
Discount Rate vs. CPI Inflation



KSE During December 31, 2014



Yield Curve (December 2014)



MCB Islamic Income Fund

December 31, 2014

NAV - PKR 102.6640



General Information

| | |
|----------------------|---|
| Fund Type | An Open End Scheme |
| Category | Shariah Compliant (Islamic) Income Scheme |
| Asset Manager Rating | AM2 (AM Two) by PACRA (10-Apr-14) |
| Stability Rating | AA-(f) by PACRA (20-Feb-14) |
| Risk Profile | Low |
| Launch Date | 20-June-2011 |
| Fund Manager | Mohsin Pervaiz |
| Trustee | Central Depository Company of Pakistan Limited |
| Auditor | KPMG Taseer Hadi & Co., Chartered Accountants |
| Management Fee | 10% of Gross Earnings subject to minimum fee of 0.25% of average daily Net Assets |
| Front end load* | Class "A" Transaction less than or equal to Rs 15m 1.5% Transaction more than Rs15m Nil For Corporate Nil |
| Back end Load* | Class "B" 0% Class "A" 0%, Class "B" Units: 1.5% on redemption in the 1st year from the date of investment. 1.0% on redemption in the 2nd year from the date of investment. 0.0% on redemption after completion of 2 years from the date of Investment. |
| Min. Subscription | Growth Units PKR 500 Income Units PKR 100,000 Cash Dividend Units PKR 500 |
| Listing | Lahore Stock Exchange |
| Benchmark | Average of the most recently published three-month profit rates of three Islamic Banks rated A and above. |
| Pricing Mechanism | Forward |
| Dealing Days | Monday - Friday |
| Cut off Timing | Mon-Fri (9:00 AM to 4:30 PM) |
| Leverage | Nil |

*Subject to government levies

Fund Facts / Technical Information

| | |
|---|----------|
| NAV per Unit (PKR) | 102.6640 |
| Net Assets (PKR M) | 1,550 |
| Weighted average time to maturity (years) | 1.04 |
| Sharpe Measure | 0.17 |
| Correlation | 13.4% |
| Standard Deviation | 0.04 |
| Alpha | 0.007% |

Top Sukuk Holding (% of Total Assets)

| | |
|---------------------------------------|------|
| Engro Fertilizers Limited (09-Jul-14) | 7.6% |
|---------------------------------------|------|

Members of the Investment Committee

| | |
|-------------------|--------------------------|
| Yasir Qadri | Chief Executive Officer |
| Mohammad Asim CFA | Chief Investment Officer |
| Saad Ahmed | Sr. Manager Fixed Income |
| Mohsin Pervaiz | VP-Investments |
| Manal Iqbal, CFA | Head of Research |

Investment Objective

To generate superior risk adjusted returns by investing in short, medium and long-term Shariah Compliant Fixed Income instruments.

Manager's Comment

During the month the fund generated an annualized return of 6.79% as against its benchmark return of 6.36%. The fund decreased its exposure in GoP Ijara Sukuk from 81.5% last month to 68.5% at the month end. Around 22.1% of the fund was kept as cash in bank deposits.

We believe that well-timed accumulation of GoP Ijara Sukuk should contribute towards healthy returns going forward, while the fund would remain cognizant of the changes in the macroeconomic environment in order to deploy assets efficiently in Shariah compliant instruments.

Provision against WWF liability

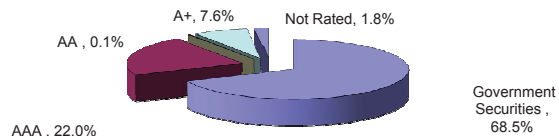
MCB-IIF has maintained provisions against Workers' Welfare Fund's liability to the tune of Rs 11.00 million, if the same were not made the NAV per unit of MCB-IIF would be higher by Rs. 0.7285 and YTD return would be higher by 0.73%. For details investors are advised to read Note 7 of the latest Financial Statements for the quarter ended September 30, 2014 of MCB-IIF.

| Asset Allocation (%age of Total Assets) | Dec-14 | Nov-14 |
|---|--------|--------|
| Cash | 22.1% | 8.2% |
| GoP Ijara Sukuks | 68.5% | 81.5% |
| Others including receivables | 1.8% | 2.7% |
| Sukuk | 7.6% | 7.6% |

| Performance Information (%) | MCB IIF | Benchmark |
|-----------------------------------|---------|-----------|
| Year to Date Return (Annualized) | 5.22 | 6.28 |
| Month to Date Return (Annualized) | 6.79 | 6.36 |
| 180 Days Return (Annualized) | 4.41 | 6.25 |
| 365 Days Return (Annualized) | 6.62 | 6.37 |
| Since inception (CAGR) | 8.64 | 6.40 |

| Annualized | 2010 | 2011 | 2012 | 2013 | 2014 |
|---------------|------|------|-------|------|------|
| Benchmark (%) | NA | NA | 6.60 | 6.30 | 6.09 |
| MCB IIF (%) | NA | NA | 10.40 | 8.90 | 8.38 |

Asset Quality (%age of Total Assets)



MUFAP's Recommended Format.

DISCLAIMER

This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any fund. All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependant on forces and factors affecting the financial markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc.

Pakistan International Elemented Islamic Asset Allocation Fund

December 31, 2014

NAV - PKR 58.43



General Information

| | |
|----------------------|--|
| Fund Type | An Open End Scheme |
| Category | Shariah Compliant Islamic Asset Allocation Scheme |
| Asset Manager Rating | AM2 (AM Two) by PACRA (10-Apr-14) |
| Stability Rating | Not Applicable |
| Risk Profile | Moderate to High |
| Launch Date | 2-May-2006 |
| Fund Manager | Manal Iqbal, CFA |
| Trustee | Central Depository Company of Pakistan Limited |
| Auditor | KPMG Taseer Hadi & Co., Chartered Accountants |
| Management Fee | Type A & B: 2% Type C & D: 1.33% |
| Front end Load * | Type A: Transaction less than or equal to Rs 15m 2% Transaction more than Rs 15m Nil For corporate Nil |
| Back end Load* | Type B,C & D: None Type A: None |
| Min. Subscription | Type B,C & D: Yr 1:3%, Yr 2:2%, Yr 3:1% A & B PKR 5,000 C & D PKR 10,000,000 |
| Listing | Karachi Stock Exchange, Lahore Stock Exchange, Islamabad Stock Exchange. |
| Benchmark | 70% KMI-30 Index + 30% DJIM-World Index |
| Pricing Mechanism | Forward |
| Dealing Days | Monday - Friday |
| Cut off Timing | Mon-Fri (9:00 AM to 5:00 PM) |
| Leverage | Nil |

*Subject to government levies

Investment Objective

The objective of the fund is to provide medium to long term capital appreciation through investing in Shariah compliant investments in Pakistan and Internationally .

Manager's Comment

The fund generated a return of 5.41% as against its benchmark return of 1.21% during the month. Exposure in equities was decreased to 73.3% as compared to 74.9% in the previous month. Major sector level increase was witnessed in Electricity and Chemicals, whereas, exposure in Oil & Gas and Automobiles & Parts was decreased.

Provision against WWF liability

PIEIF has maintained provisions against Workers' Welfare Fund's liability to the tune of Rs 7.20 million, if the same were not made the NAV per unit of PIEIF would be higher by Rs. 0.9248 and YTD return would be higher by 1.88%. For details investors are advised to read Note 5 of the latest Financial Statements for the quarter ended September 30, 2014 of PIEIF.

| Fund Facts / Technical Information | PIEIF | KMI-30 |
|------------------------------------|---------|--------|
| NAV per Unit (PKR) | 58.43 | |
| Net Assets (PKR M) | 455 | |
| Price to Earning (x) | 6.73 | 10.57 |
| Dividend Yield (%) | 2.9% | 5.0% |
| No. of Holdings - Equity | 23 | 30* |
| Wt. Avg Mkt Cap (PKR Bn) | 36.89 | 67.08 |
| Sharpe Measure | 0.04 | 0.06 |
| Beta | 0.64 | 1.00 |
| Correlation | 80.6% | |
| Max draw up | 263.4% | 524.3% |
| Max draw Down | -28.9% | -39.6% |
| Standard Deviation | 0.77 | 0.96 |
| Alpha | 0.0082% | |
| *prospective earnings | | |

| Performance Information (%) | PIEIF | Benchmark |
|-----------------------------|--------|-----------|
| Year to Date Return | 18.52 | 5.49 |
| Month to Date Return | 5.41 | 1.21 |
| 180 Days Return | 17.83 | 4.88 |
| 365 Days Return | 28.91 | 16.31 |
| Since inception | 163.97 | 266.24 |

| Asset Allocation (%age of Total Assets) | Dec-14 | Nov-14 |
|---|--------|--------|
| Cash | 17.1% | 15.3% |
| Stock /Equities | 73.3% | 74.9% |
| Sukuk | 7.1% | 8.3% |
| Others including receivables | 2.5% | 1.5% |

Top 10 Holdings (%age of Total Assets)

| | | |
|---------------------------------------|--------|-------|
| Hub Power Company Limited | Equity | 13.4% |
| Engro Fertilizers Limited (09-Jul-14) | Sukuk | 7.1% |
| Engro Corporation Limited | Equity | 5.8% |
| Attock Petroleum Limited | Equity | 5.3% |
| Maple Leaf Cement Factory Limited | Equity | 4.7% |
| Kot Addu Power Company | Equity | 4.4% |
| Lucky Cement Limited | Equity | 4.1% |
| Pak Suzuki Motor Company Limited | Equity | 4.0% |
| Fatima Fertilizer Company Limited | Equity | 3.8% |
| Ghani Glass Limited | Equity | 3.4% |

Members of the Investment Committee

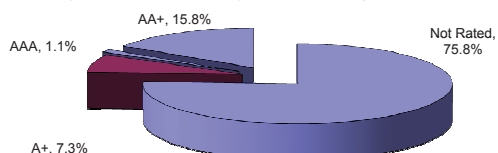
| | |
|--------------------|--------------------------|
| Yasir Qadri | Chief Executive Officer |
| Muhammad Asim, CFA | Chief Investment Officer |
| Saad Ahmed | Sr. Manager Fixed Income |
| Mohsin Pervaiz | VP - Investments |
| Manal Iqbal, CFA | Head of Research |

| | 2010 | 2011 | 2012 | 2013 | 2014 |
|---------------|-------|-------|-------|-------|-------|
| Benchmark (%) | 30.47 | 40.60 | 11.00 | 46.60 | 28.51 |
| PIEIF (%) | 6.95 | 15.10 | 15.70 | 28.40 | 18.89 |

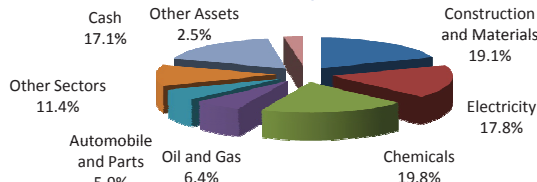
Details of non-compliant investments with the investment criteria of assigned category (Rs. in millions)

| Name & Type of Non-Compliant Investment | Outstanding face value | Value of investment before provision | Provision held, if any | Value of investment after provision | % of Net Assets | % of Gross Assets |
|---|------------------------|--------------------------------------|------------------------|-------------------------------------|-----------------|-------------------|
| Pak Elektron Limited- Sukuk | 6.43 | 6.43 | 6.43 | - | 0.00% | 0.00% |

Asset Quality - Inclusive of equity portfolio (%age of Total Assets)



Sector Allocation (%age of Total Assets)



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MUFAP's Recommended Format.

Pakistan Islamic Pension Fund

December 31, 2014



General Information

| | |
|------------------------|--|
| Fund Type | An Open End Scheme |
| Category | Islamic Voluntary Pension Scheme |
| Asset Manager Rating | AM2 (AM Two) by PACRA (10-Apr-14) |
| Stability Rating | Not Applicable |
| Launch Date | 15-Nov-07 |
| Fund Manager | Manal Iqbal, CFA |
| Trustee | Central Depository Company of Pakistan Limited |
| Auditor | Ernst & Young Ford Rhodes Sidat Hyder & Co., Chartered Accountants |
| Management Fee | 1.5% p.a. |
| Front / Back end Load* | 3% / 0% |
| Min. Subscription | PKR 1,000 |
| Pricing Mechanism | Forward |
| Dealing Days | Monday - Friday |
| Cut off Timing | Mon-Fri (9:00AM to 5:00 PM) |
| Leverage | Nil |

*Subject to government levies

Investment Objective

The investment objective of the fund is to seek steady returns with a moderate risk for investors by investing in a portfolio of equity, short medium term debt and money market instruments

Manager's Comment

Equity sub-fund generated return of 4.81% during the month against KSE-100 index return of 2.99%. Many changes in sector and company allocations were made in response to prudently incorporate the changing local and global dynamics. Allocations to Oil & Gas, Automobile & Parts and Construction & Materials were decreased while the fund increased its exposure in Electricity and Chemicals sectors.

Debt sub-fund generated an annualized return of 4.94% during the month. The fund has maintained exposure in cash and marginally decreased its exposure towards GoP Ijarah Sukuk from 93% to 92.7%.

Money Market sub-fund generated an annualized return of 5.83% during the month. The fund has significantly increased its exposure in GoP Ijarah Sukuk from 94.5% to 95.3%.

Provision against WWF liability

PIPF-EQ has not made provisions amounting to Rs 0.70 million against Workers' Welfare Fund liability, if the same were made the NAV per unit of PIPF-EQ would be lower by Rs 1.2892 and YTD return would be lower by 0.47%. For details investors are advised to read Note 6 of the latest Financial Statements for the quarter ended September 30, 2014 of PIPF.

PIPF-DT has not made provisions amounting to Rs 0.35 million against Workers' Welfare Fund liability, if the same were made the NAV per unit of PIPF-DT would be lower by Rs 0.4930 and YTD return would be lower by 0.29%. For details investors are advised to read Note 6 of the latest Financial Statements for the quarter ended September 30, 2014 of PIPF.

PIPF-MM has not made provisions amounting to Rs 0.24 million against Workers' Welfare Fund liability, if the same were made the NAV per unit of PIPF-MM would be lower by Rs 0.5778 and YTD return would be lower by 0.37%. For details investors are advised to read Note 6 of the latest Financial Statements for the quarter ended September 30, 2014 of PIPF.

Top 10 Equity Holdings (%age of Total Assets)

| | |
|-----------------------------------|------|
| Hub Power Company Limited | 9.6% |
| Lucky Cement Limited | 7.9% |
| Engro Corporation Limited | 7.8% |
| Kot Addu Power Company Limited | 7.2% |
| Pak Suzuki Motors Company Limited | 4.9% |
| Pakistan Petroleum Limited | 4.5% |
| Fauji Cement Company Limited | 4.3% |
| Bata Pakistan Limited | 4.2% |
| Attock Cement Pakistan Limited | 4.2% |
| Attock Petroleum Limited | 4.0% |

| PIPF -Money Market (%age of Total Assets) | Dec-14 | Nov-14 |
|--|--------|--------|
| Cash | 3.1% | 1.8% |
| GoP Ijarah Sukuk | 95.3% | 94.5% |
| Others including receivables | 1.6% | 3.7% |

| PIPF-Debt (%age of Total Assets) | Dec-14 | Nov-14 |
|----------------------------------|--------|--------|
| Cash | 5.7% | 3.6% |
| GoP Ijarah Sukuk | 92.7% | 93.0% |
| Sukuk | 0.0% | 0.0% |
| Others including receivables | 1.6% | 3.4% |

| Performance Information & Net Assets | PIPF-EQ* PIPF-DT** PIPF-MM** | | | | |
|--------------------------------------|------------------------------|-------|--------|--------|--------|
| Year to Date Return (%) | | | 19.89 | 2.44 | 2.54 |
| Month to Date Return (%) | | | 4.81 | 4.94 | 5.83 |
| Since inception (%) | | | 227.74 | 10.02 | 8.09 |
| Net Assets (PKR M) | | | 177.43 | 122.83 | 66.79 |
| NAV (Rs. Per unit) | | | 328.40 | 172.16 | 158.31 |
| | 2010 | 2011 | 2012 | 2013 | 2014 |
| PIPF - EQ* | 23.04 | 21.30 | 24.70 | 41.80 | 42.10 |
| PIPF - DT** | 11.53 | 8.80 | 8.40 | 6.80 | 8.22 |
| PIPF - MM** | 7.13 | 6.90 | 8.30 | 7.70 | 6.86 |
| * Total Return | ** Annualized return | | | | |

| PIPF-Equity (%age of Total Assets) | Dec-14 | Nov-14 |
|------------------------------------|--------|--------|
| Construction and Materials | 20.3% | 21.6% |
| Electricity | 16.8% | 13.5% |
| Oil and Gas | 12.1% | 20.3% |
| Chemicals | 12.1% | 0.0% |
| Automobile and Parts | 7.6% | 10.1% |
| Other equity sectors | 18.6% | 27.4% |
| Cash | 6.1% | 5.2% |
| Others including receivables | 6.4% | 1.9% |

Members of the Investment Committee

| | |
|--------------------|--------------------------|
| Yasir Qadri | Chief Executive Officer |
| Muhammad Asim, CFA | Chief Investment Officer |
| Saad Ahmed | Sr. Manager Fixed Income |
| Mohsin Pervaiz | VP - Investments |
| Manal Iqbal, CFA | Head of Research |

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MCB-Arif Habib Savings and Investments Limited

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UAN & TOLL FREE NUMBERS

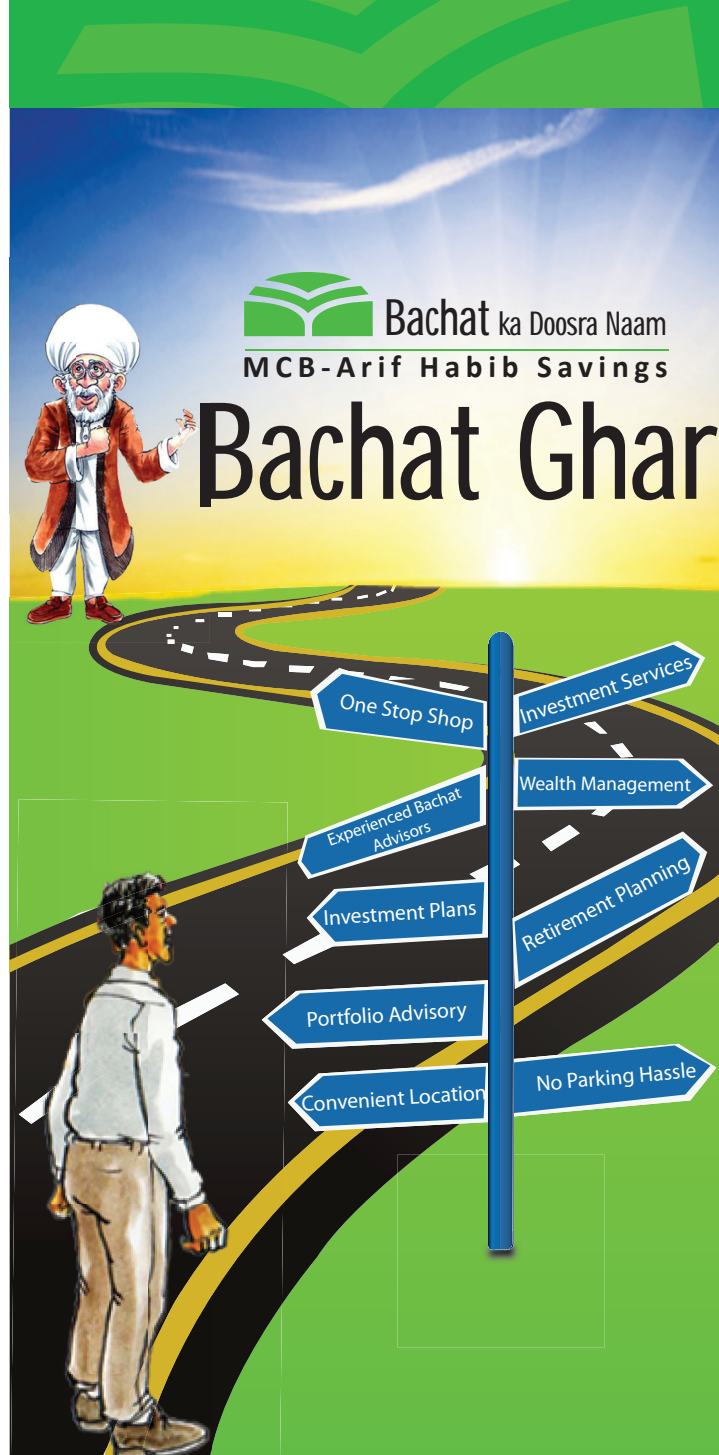
UAN: 11-11-622-24 (11-11-MCB-AH): Karachi, Lahore, Islamabad.
UAN: 111-468-378 (111-INVEST): Karachi, Lahore, Islamabad & Multan.
BACHAT CENTER (TOLL FREE): 0800-62224 (0800-MCBAH)

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Please find us on



by typing: Bachat Ka Doosra Naam

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