



Introduction

MCB-Arif Habib Savings and Investments Limited (MCB-AH) is a publicly listed company license to provide Asset Management, Investment Advisory and Pension Fund Management services. We have been awarded an Asset Management Quality rating of "AM2++" by PACRA, which is one of the highest in the sector. MCB-AH currently manages Rs. 76 billion on behalf of thousands of investors across Pakistan.

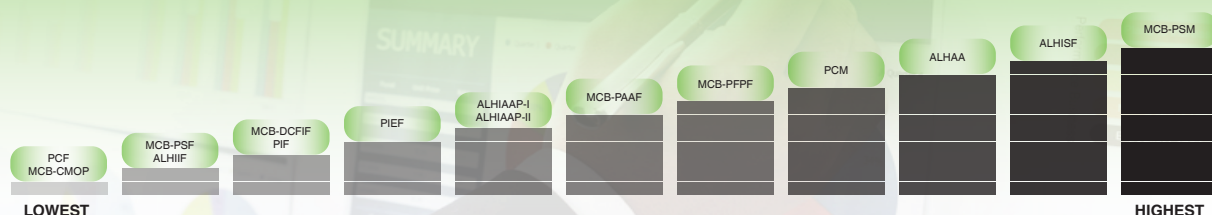
| Funds | Net Assets (PKR M) | YTD | Nov '17 | 30-day | 90-day | 365-day | Since Inception |
|---|--------------------|-------|---------|--------|--------|---------|-----------------|
| Money Market Schemes | | | | | | | |
| Annualized Return/CAGR (for > 1 year) % | | | | | | | |
| MCB Cash Management Optimizer (1-Oct-09) | 11,854 | 5.3 | 5.1 | 5.1 | 5.2 | 7.2 | 8.85 |
| Pakistan Cash Management Fund (20-Mar-08) | 576 | 4.7 | 4.4 | 4.4 | 4.6 | 8.1 | 9.39 |
| Income Schemes | | | | | | | |
| Annualized Return/CAGR (for > 1 year) % | | | | | | | |
| MCB DCF Income Fund (1-Mar-07) | 5,954 | 4.4 | 4.6 | 4.6 | 4.5 | 6.4 | 9.75 |
| MCB Pakistan Sovereign Fund (1-Mar-03) | 1,079 | 5.0 | 5.2 | 5.2 | 5.0 | 6.2 | 7.58 |
| Pakistan Income Fund (11-Mar-02) | 1,528 | 4.5 | 4.5 | 4.5 | 4.5 | 6.8 | 9.54 |
| Aggressive Fixed Income Scheme | | | | | | | |
| Annualized Return/CAGR (for > 1 year) % | | | | | | | |
| Pakistan Income Enhancement Fund (28-Aug-08) | 2,345 | 5.6 | 4.7 | 4.7 | 5.9 | 6.0 | 10.36 |
| Islamic Income Scheme | | | | | | | |
| Annualized Return/CAGR (for > 1 year) % | | | | | | | |
| Alhamra Islamic Income Fund (Formerly: MCB Islamic Income Fund) (20-Jun-11) | 2,799 | 4.4 | 4.6 | 4.6 | 5.0 | 6.1 | 7.41 |
| Asset Allocation Schemes | | | | | | | |
| Absolute Return % | | | | | | | |
| MCB Pakistan Frequent Payout Fund (12-Nov-15) | 702 | 1.4 | 0.4 | 0.4 | 1.0 | 4.5 | 10.85 |
| MCB Pakistan Asset Allocation Fund (17-Mar-08) | 3,024 | -4.4 | 0.7 | 0.7 | -1.3 | -2.6 | 76.91 |
| Shariah Compliant Fund of Funds | | | | | | | |
| Absolute Return % | | | | | | | |
| Alhamra Islamic Active Allocation Plan-I (Inception Date: 29-Dec-2016) | 1,415 | -8.4 | 1.2 | 1.2 | -2.1 | n/a | -7.68 |
| Alhamra Islamic Active Allocation Plan-II (Inception Date: 16-Jun-2017) | 834 | -2.2 | 0.4 | 0.4 | 0.4 | n/a | -1.97 |
| Balanced Scheme | | | | | | | |
| Absolute Return % | | | | | | | |
| Pakistan Capital Market Fund (24-Jan-04) | 603 | -7.3 | 0.9 | 0.9 | -1.4 | 4.1 | 606.97 |
| Equity Schemes | | | | | | | |
| Absolute Return % | | | | | | | |
| MCB Pakistan Stock Market Fund (11-Mar-02) | 9,553 | -12.4 | 1.1 | 1.1 | -3.0 | -1.9 | 2890.26 |
| Alhamra Islamic Stock Fund (Formerly: MCB Pakistan Islamic Stock Fund) (11-Sep-04) | 3,065 | -15.0 | 1.3 | 1.3 | -4.1 | -3.0 | 14.20 |
| Islamic Asset Allocation Schemes | | | | | | | |
| Absolute Return % | | | | | | | |
| Alhamra Islamic Asset Allocation Fund (Formerly: Pakistan International Element Islamic Asset Allocation Fund) (2-May-06) | 2,232 | -5.7 | 1.3 | 1.3 | -0.1 | 7.8 | 282.44 |
| Islamic Voluntary Pension Scheme | | | | | | | |
| Alhamra Islamic Pension Fund-Debt** (Formerly: Pakistan Islamic Pension Fund-Debt**) (15-Nov-07) | 211.80 | 2.3 | 3.4 | 3.4 | 3.6 | 2.5 | 6.85 |
| Alhamra Islamic Pension Fund-MM** (Formerly: Pakistan Islamic Pension Fund-MM** (15-Nov-07) | 75.33 | 3.1 | 3.9 | 3.9 | 3.6 | 3.1 | 5.76 |
| Alhamra Islamic Pension Fund-Equity*** (Formerly: Pakistan Islamic Pension Fund-Equity*** (15-Nov-07) | 388.20 | -17.1 | 1.7 | 1.7 | -4.7 | -5.2 | 383.98 |
| Voluntary Pension Scheme | | | | | | | |
| Pakistan Pension Fund-Debt** (29-Jun-07) | 529.72 | 4.3 | 4.6 | 4.6 | 4.6 | 4.7 | 8.49 |
| Pakistan Pension Fund-MM** (29-Jun-07) | 175.80 | 4.3 | 4.2 | 4.2 | 4.3 | 4.5 | 7.57 |
| Pakistan Pension Fund-Equity*** (29-Jun-07) | 669.56 | -15.9 | 1.4 | 1.4 | -3.4 | -5.7 | 375.24 |

*Converted into Shariah Compliant Islamic Fund with effect from July 01, 2015. However, the returns reflect the period since inception

**Annualized Return/CAGR (for > 1 year)

***Total Return

RISK GRID



Returns are computed on the basis of NAV to NAV with dividends reinvested

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MCBAH believes in providing best investment experience to our investors. Please feel free to forward your complaint/query/suggestion and we will do our best to redress the same to further improve our processes. For any complaint/query/suggestion, please email at mcbah.qa@mcbah.com

Performance data does not include the cost incurred directly by an investor in the form of sales load etc.

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