



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,

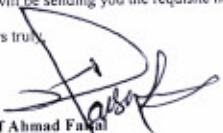
We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Money Market Fund (Formerly MCB Pakistan Frequent Payout Fund), in their meeting held at MCB Tower, on Monday, February 08, 2021 at 3:00 p.m, approved the financial 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
<i>Allocation of net income for the period:</i>				
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
<i>Accounting income available for distribution:</i>				
- 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



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
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	4,804	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	89	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	206	429	65	61	125	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	115	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	3	3	6
Legal and professional charges	18	40	58	46	45	91	2	29	31	25	22	47
Provision against Sindh Workers' Welfare Fund (SWWF)	212	132	344	621	485	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,

Altaf Ahmad Faisal
Company Secretary



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:

	------(Un-audited)-----			
	Half year ended December 31,		Quarter ended December 31,	
	2020	2019	2020	2019
----- (Rupees in '000) -----				
INCOME				
Income from government securities	43,259	-	22,440	-
Capital (loss) / gain on sale of investments - net	(1,590)	-	2,199	-
Income from sukuk certificates	79,175	52,041	38,364	27,841
Profit on deposits with bank	104,145	126,647	61,806	79,032
Income on musharka certificate	260	1,530	260	1,530
Income on commercial paper	12,446	5,742	2,101	5,742
Unrealised appreciation / (diminution) in fair value of investments classified as 'at fair value through profit or loss' - net	9,159	(3,102)	(1,026)	(2,999)
Other income	9	-	9	-
Total income	246,863	182,858	126,153	111,146
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	11,099	13,656	5,316	7,514
Sindh Sales Tax on remuneration of Management Company	1,443	1,775	691	977
Allocated expenses	3,355	1,350	1,800	743
Remuneration of Central Depository Company of Pakistan Limited - Trustee	2,518	1,013	1,344	558
Sindh Sales Tax on remuneration of the Trustee	327	132	174	72
Annual fees of Securities and Exchange Commission of Pakistan	669	270	357	149
Auditors' remuneration	307	344	154	205
Security and transaction cost	275	4	60	4
Marketing and selling expenses	6,716	2,367	3,596	1,472
Settlement and bank charges	268	205	229	103
Fees and subscriptions	217	197	109	99
Legal and professional charges	91	92	57	46
Shariah advisory fee	374	454	170	227
Printing and related costs	18	16	17	8
Total expenses	27,677	21,875	14,075	12,177
Net income from operating activities	219,186	160,983	112,078	98,969
Provision against Sindh Workers' Welfare Fund	4,384	3,220	2,242	1,979
Net income for the period before taxation	214,802	157,763	109,837	96,990
Taxation	-	-	-	-
Net income for the period after taxation	214,802	157,763	109,837	96,990
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	214,802	157,763	109,837	96,990
Allocation of net income for the period:				
Net income for the year after taxation	214,802	157,763	109,837	96,990
Income already paid on units redeemed	(54,974)	(46,015)	(39,670)	(30,940)
	159,828	111,748	70,167	66,050
Accounting income available for distribution				
Relating to capital gains	5,919	-	-	-
Excluding capital gains	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,
Ataf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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

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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		Quarter ended	
	December 31, 2020	December 31, 2019	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)

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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,

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/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:

	------(Un-audited)-----			
	Six months period ended		Quarter ended	
	December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
------(Rupees in '000)-----				
INCOME				
Capital (loss) / gain on sale of investments - net	(2,437)	41,624	7,825	35,834
Profit on term deposits	-	103,942	-	46,565
Profit on bank deposits	571,385	627,446	357,595	373,615
Income from government securities	570,452	290,222	252,385	157,044
Income from commercial papers	-	19,141	-	-
Income on letter of placement	1,985	5,179	-	5,179
	1,141,385	1,087,554	617,805	618,237
Unrealised diminution on re-measurement of investments classified as 'financial assets at fair value through profit or loss'- net	-	-	-	(204)
Total income	1,141,385	1,087,554	617,805	618,033
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	49,071	39,571	23,114	21,467
Sindh Sales tax on remuneration of the Management Company	6,378	5,144	3,004	2,791
Allocated expenses	15,681	7,809	8,300	4,415
Remuneration of Central Depository Company of Pakistan Limited - Trustee	10,191	5,077	5,393	2,870
Sindh Sales tax on remuneration of Trustee	1,325	661	701	374
Selling and marketing expenses	-	24,161	-	17,669
Annual fee to the Securities and Exchange Commission of Pakistan	3,136	1,563	1,664	885
Legal and professional charges	69	92	35	46
Brokerage expenses	179	456	115	331
Auditor's remuneration	631	690	383	465
Other expenses	561	616	284	307
Total operating expenses	87,222	85,840	42,993	51,620
Net income from operating activities	1,054,163	1,001,714	574,812	566,413
Provision for Sindh Workers' Welfare Fund (SWWF)	(21,083)	(20,034)	(11,496)	(11,328)
Net income for the period before taxation	1,033,080	981,680	563,316	555,085
Taxation	-	-	-	-
Net income for the period after taxation	1,033,080	981,680	563,316	555,085
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	1,033,080	981,680	563,316	555,085
Allocation of net income for the period:				
Net income for the period	1,033,080	981,680		
Income already paid on units redeemed	(75,394)	(50,543)		
	957,686	931,137		
Accounting income available for distribution				
- Relating to capital gains	-	39,642		
- Excluding capital gains	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,

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/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
Other income	-	71	-	71
Total income	75,005	127,150	38,921	121,501
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	263	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	182	409
Brokers' remuneration	73	59	57	42
Brokerage, settlement charges and bank charges	69	93	35	47
Legal and professional charges	215	207	106	94
Fees and subscription	24	11	-	-
Printing and stationery	3,378	3,371	1,882	2,176
Total expenses	71,627	123,779	37,039	119,325
Net income from operating activities	(1,433)	(2,476)	(746)	(2,387)
Provision for Sindh Workers' Welfare Fund (SWWF)	70,194	121,303	36,293	116,938
Net income for the period before taxation	-	-	-	-
Taxation	70,194	121,303	36,293	116,938
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	-	-		
- Excluding capital gains	61,159	115,902		
	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,


Altaf Ahmad Faishal
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:

	Unaudited			
	Half year ended		Quarter ended	
	December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
	(Rupees in '000)			
INCOME				
Income from government securities	5,185	21,206	1,631	12,918
Income from term finance certificates	12,556	16,262	3,814	8,198
Capital (loss) / gain on sale of investments - net	(2,270)	4,880	(363)	(1,163)
Mark-up on bank deposits	8,823	13,985	5,121	5,182
Dividend income	5,247	-	4,907	-
Income from Margin Trading System (MTS) - net	1,811	-	508	-
Loss from spread transactions	(10,389)	-	(11,779)	-
Unrealised appreciation / (diminution) on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	12,748	(33)	12,363	292
Other income	99	93	75	48
Total income	33,810	56,393	16,277	25,475
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited- Management Company	2,513	4,744	1,141	2,050
Sindh sales tax on remuneration of Management Company	326	617	148	267
Allocated expenses	356	370	180	192
Remuneration of Central Depository Company of Pakistan Limited - Trustee	266	277	135	143
Sindh sales tax on remuneration of the Trustee	35	36	18	19
Selling and marketing expenses	2,663	2,253	1,349	1,437
Annual fee to the Securities and Exchange Commission of Pakistan	71	74	36	38
Brokerage, settlement charges and bank charges	2,098	431	1,549	227
Fees and subscription	555	323	384	152
Auditors' remuneration	373	437	228	305
Legal and professional charges	69	92	35	46
Other expenses	16	16	15	-
Total expenses	9,341	9,670	5,218	4,876
Net income from operating activities	24,469	46,723	11,059	20,599
Provision for Sindh Workers' Welfare Fund (SWWF)	(489)	(934)	(221)	(412)
Net income for the period before taxation	23,980	45,789	10,838	20,187
Taxation	-	-	-	-
Net income for the period	23,980	45,789	10,838	20,187
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	23,980	45,789	10,838	20,187
Allocation of net income for the period:				
Net income for the period	23,980	45,789		
Income already paid on units redeemed	(2,760)	(3,730)		
	21,220	42,059		
Accounting income available for distribution				
- Relating to capital gains	9,605	4,481		
- Excluding capital gains	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,


Altaf Ahmad Faisal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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

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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:

	Unaudited			
	Six months period ended		Quarter ended	
	December 31,		December 31,	
	2020	2019	2020	2019
	(Rupees in '000)			
INCOME				
Income from government securities	34,283	119,965	6,350	82,528
Income from term finance certificates	61,954	86,068	29,488	46,916
Net loss on sale of investments	(1,420)	(6,698)	5,406	(11,262)
Mark-up on bank deposits and term deposit receipts	41,176	80,659	22,851	21,595
Income from Margin Trading System (MTS) - net	8,049	-	2,308	-
Dividend income	21,545	17,710	17,244	15,495
Loss from spread transactions	(23,563)	(5,114)	(35,331)	(5,978)
Unrealised appreciation / (diminution) on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	52,075	(2,404)	47,433	(4,032)
Other income	3,757	1,252	2,842	808
Total income	197,856	291,438	98,591	146,070
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	31,305	31,829	15,352	16,348
Sindh sales tax on remuneration of the Management Company	4,070	4,138	1,996	2,125
Allocated expenses	2,087	2,122	1,024	1,090
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,565	1,592	767	818
Sindh sales tax on remuneration of the trustee	204	207	100	106
Selling and marketing expenses	8,139	4,948	3,991	4,029
Annual fee to the Securities and Exchange Commission of Pakistan	417	424	204	218
Brokerage, settlement and bank charges	14,246	2,879	8,163	1,882
Auditors' remuneration	442	490	252	317
Legal and professional charges	91	91	57	45
Others	569	340	20	153
Total operating expenses	63,135	49,060	31,926	27,131
Net income from operating activities	134,721	242,378	66,665	118,939
Provision for Sindh Workers' Welfare Fund (SWWF)	(2,694)	(4,848)	(1,333)	(2,379)
Net income for the period before taxation	132,027	237,530	65,332	116,560
Taxation	-	-	-	-
Net income for the period after taxation	132,027	237,530	65,332	116,560
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	132,027	237,530	65,332	116,560
<i>Allocation of net income for the period:</i>				
Net income for the period after taxation	132,027	237,530		
Income already paid on units redeemed	(13,590)	(26,830)		
	118,437	210,700		
<i>Accounting income available for distribution:</i>				
- Relating to capital gains	50,894	-		
- Excluding capital gains	67,543	210,700		
	118,437	210,700		

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 Faissal
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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

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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		Quarter ended	
	December 31,		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)	29,382	(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 Farooq
Company Secretary

MCB-Arif Habib Savings and Investments Limited

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

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