



MCB-ARIF HABIB
Savings and Investments Limited
Under Sealed Cover

2021-22/FAD/KS/8759
February 09, 2022

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, 2021

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, in their meeting held at Head Office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Money Market Fund for the Half year ended December 31, 2021 as follows:

	Unaudited			
	Half year ended December 31,		Quarter Ended December 31,	
	2021	2020	2021	2020
	(Rupees in '000)			
INCOME				
Markup on investment	221,431	3,920	89,457	3,295
(Loss) on sale of investments classified as 'at fair value through profit or loss' - net	(70)	(1,922)	(70)	-
Markup on bank deposits	371,196	20,925	211,549	17,179
Other income	-	25	-	-
Total income	592,557	22,948	300,936	20,474
EXPENSES				
Remuneration of the Management Company	10,016	266	3,825	150
Sindh Sales Tax on remuneration of the Management Company	1,302	34	497	19
Allocated expenses	142	21	-	-
Selling and marketing expenses	3,554	165	-	-
Remuneration of Digital Custodian Company - Trustee	4,769	78	2,365	10
Sindh Sales Tax on remuneration of trustee	620	10	307	1
Annual fee of Securities and Exchange Commission of Pakistan (Reversal) / provision against Sindh Workers' Welfare Fund	1,467	7	727	3
Auditors' remuneration	(10,909)	442	-	405
Amortization of preliminary expenses and formation costs	321	85	183	-
Securities transaction cost	-	20	-	-
Charity expense	274	-	274	-
Legal and professional charges	467	30	35	-
Settlement and bank charges	534	38	417	2
Shahriah fee	338	-	176	-
Fees and subscriptions	202	38	138	-
Printing and related costs	29	14	7	-
Total expenses	13,126	1,266	8,951	590
Net income for the period before taxation	579,431	21,682	291,985	19,884
Taxation	-	-	-	-
Net income for the period after taxation	579,431	21,682	291,985	19,884
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	579,431	21,682	291,985	19,884
<i>Allocation of net income for the period:</i>				
Net income for the period after taxation	579,431	21,682		
Income already paid on units redeemed	-	(5,309)		
	579,431	16,373		
<i>Accounting income available for distribution:</i>				
- Relating to capital gains	-	-		
- Excluding capital gains	579,431	16,373		
	579,431	16,373		

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 Paisal
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

2021-22/FAD/KS/8751
February 09, 2022

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, 2021

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 Head Office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of Alhamra Daily Dividend Fund for the half year ended December 31, 2021 as follows:

	Unaudited			
	Half year ended		Quarter ended	
	December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020
	(Rupees in '000)			
INCOME				
Markup on:				
Balances with banks	48,375	73,480	30,383	31,655
Investments	10,661	19,373	4,264	10,294
Total income	59,036	92,853	34,647	41,949
EXPENSES				
Remuneration of the Management Company	3,407	3,421	1,893	1,579
Sindh sales tax on remuneration of the Management Company	443	445	246	205
Allocated expenses	484	985	297	248
Selling and marketing expenses	-	2,586	-	-
Brokerage expense on money market transaction (Reversal) / provision of Provision for Sindh Workers' Welfare Fund (SWWF)	4	-	1	-
	(7,516)	1,708	-	798
Total expenses	(3,178)	9,145	2,437	2,830
Net income for the period before taxation	62,214	83,708	32,210	39,119
Taxation	-	-	-	-
Net income for the period after taxation	62,214	83,708	32,210	39,119
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	62,214	83,708	32,210	39,119
<i>Allocation of net income for the period:</i>				
Net income for the period	62,214	83,708		
Income already paid on units redeemed	-	-		
	62,214	83,708		
<i>Accounting income available for distribution:</i>				
- Relating to capital gains	-	-		
- Excluding capital gains	62,214	83,708		
	62,214	83,708		

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

2021-22/FAD/KS/8750
February 09, 2022

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

Subject:

Financial results for the Half year ended December 31, 2021

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 Head Office, on Tuesday, February 08, 2022 at 3:00 p.m., approved the financial results of Alhamra Islamic Income Fund for the half year ended December 31, 2021 as follows:

INCOME

Income from government securities
Capital gain/ (loss) on sale of investments - net
Income from sukuk certificates
Profit on deposits with bank
Income on term deposits receipts and Bi Muajjal
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

Unaudited			
Half year ended December 31,		Quarter ended December 31,	
2021	2020	2021	2020

(Rupees in '000)

25,909	43,259	15,033	22,440
127	(1,590)	-	2,199
68,480	79,175	36,922	38,364
115,999	104,145	71,327	61,806
56,707	260	25,096	260
24,367	12,446	12,739	2,101
5,848	9,159	(2,814)	(1,026)
600	9	592	9
298,037	246,863	158,895	126,153

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
Provision/ reversal against Sindh Workers' Welfare Fund
Printing and related costs
Total expenses

14,464	11,099	8,068	5,316
1,880	1,443	1,048	691
3,764	3,355	1,956	1,800
2,824	2,518	1,469	1,344
367	327	191	174
753	669	393	357
308	307	155	154
88	275	1	60
6,458	6,716	-	3,596
408	268	261	229
457	217	119	109
427	91	35	57
363	374	181	170
(24,787)	4,384	-	2,242
11	18	(14)	17
7,755	32,061	13,863	16,316

Net income from operating activities

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

290,282	214,802	145,032	109,837
290,282	214,802	145,032	109,837
-	-	-	-
290,282	214,802	145,032	109,837
-	-	-	-
290,282	214,802	145,032	109,837
290,282	214,802	145,032	109,837
(55,070)	(54,974)	(39,670)	(39,670)
235,212	159,828	105,362	70,167

Accounting income available for distribution

Relating to capital gains
Excluding capital gains

4,489	5,919
230,723	153,909
235,212	159,828

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

2021-22/FAD/KS/8739
February 09, 2022

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, 2021

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 Head office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Active Allocation Fund for the half year ended December 31, 2021 as follows:

	Half year ended December 31, 2021			Half year ended December 31, 2020			Quarter ended December 31, 2021			Quarter ended December 31, 2020				
	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Alhamra Smart Portfolio	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	Alhamra Smart Portfolio	Total	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Total	
INCOME														
Gain on redemption of investments - net	-	-	336	336	10,750	1,357	12,107	-	-	227	227	10,142	950	11,092
Net unrealised gain / (loss) on re-measurement of investments classified as 'at fair value through profit or loss'	-	-	1,416	1,416	-	5,508	5,508	-	-	2,406	2,406	(4,323)	3,507	(815)
Profit on balances with bank	-	-	271	271	337	279	616	-	-	142	142	151	130	281
Total income	-	-	2,023	2,023	11,087	7,144	18,231	-	-	2,775	2,775	5,970	4,587	10,557
EXPENSES														
Remuneration of the Management Company	-	-	27	27	34	27	61	-	-	14	14	15	12	27
Sindh sales tax on remuneration of the Management Company	-	-	4	4	4	4	8	-	-	2	2	2	2	4
Remuneration of the Trustee	-	-	126	126	137	124	261	-	-	63	63	65	61	126
Sindh sales tax on remuneration of the Trustee	-	-	16	16	18	16	34	-	-	8	8	9	8	17
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	-	-	18	18	30	17	47	-	-	9	9	14	8	22
Allocated expenses	-	-	90	90	148	82	230	-	-	45	45	68	39	107
Auditors' remuneration	-	-	277	277	62	208	270	-	-	166	166	(4)	172	168
Printing charges	-	-	55	55	3	37	40	-	-	30	30	-	33	33
Settlement and bank charges	-	-	5	5	5	2	7	-	-	-	-	3	2	5
Listing fee	-	-	-	-	16	6	22	-	-	-	-	13	4	17
Legal and professional charges	-	-	13	13	18	40	58	-	-	5	5	2	29	31
Provision against Sindh Workers' Welfare Fund (SWWF)	-	-	-	-	212	132	344	-	-	-	-	115	85	200
Total expenses	-	-	631	631	687	695	1,382	-	-	342	342	302	455	757
Net income for the period before taxation	-	-	1,392	1,392	10,400	6,449	16,849	-	-	2,433	2,433	5,668	4,132	9,800
Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income for the period	-	-	1,392	1,392	10,400	6,449	16,849	-	-	2,433	2,433	5,668	4,132	9,800
<i>Allocation of net income for the period:</i>														
Net income for the period	-	-	1,392	1,392	10,400	6,449	16,849	-	-	2,433	2,433	5,668	4,132	9,800
Income already paid on units redeemed	-	-	-	-	(4,373)	(959)	(5,332)	-	-	-	-	-	-	-
	-	-	1,392	1,392	6,027	5,490	11,517	-	-	2,433	2,433	5,668	4,132	9,800
<i>Accounting income available for distribution:</i>														
- Relating to capital gains	-	-	1,392	1,392	6,027	5,490	11,517	-	-	-	-	-	-	-
- Excluding capital gains	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	1,392	1,392	6,027	5,490	11,517	-	-	2,433	2,433	5,668	4,132	9,800

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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Under Sealed Cover

Form 7

2021-22/FAD/KS/8756

February 09, 2022

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

Subject: Financial results for the Half year ended December 31, 2021

Dear Sir,

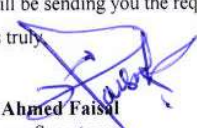
We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **MCB Pakistan Stock Market Fund**, in their meeting held at Head office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of MCB Pakistan Stock Market Fund for the Half year ended December 31, 2021 as follows:

	----- (Unaudited) -----			
	Half year ended December 31,		Quarter ended December 31,	
	2021	2020	2021	2020
	----- (Rupees in '000) -----			
INCOME				
Financial income on				
- Government securities	279	1,380	279	193
- Bank balances	15,332	8,803	7,131	2,863
Dividend income	369,818	136,970	194,000	109,937
(Loss) / gain on sale of investments - net	(383,233)	1,101,358	(358,027)	646,662
Unrealised (loss) / gain on revaluation of investments classified as 'at fair value through profit or loss' - net	(385,337)	1,468,199	428,497	232,555
Other income	64	57	33	34
Total Income	(383,077)	2,716,767	271,913	992,244
EXPENSES				
Remuneration of the Management Company	121,175	111,315	58,295	57,260
Sindh Sales Tax on remuneration of the Management Company	15,753	14,471	7,579	7,444
Remuneration of the Trustee	6,563	6,071	3,167	3,116
Sindh Sales Tax on remuneration of the Trustee	853	789	412	405
Annual fee of the Securities and Exchange Commission of Pakistan	1,212	1,113	583	572
Allocated expenses	6,059	5,566	2,915	2,863
Selling and marketing expenses	78,763	72,354	37,891	37,218
Auditors' remuneration	616	444	349	198
Securities transaction cost	27,389	41,525	13,029	21,044
Settlement and bank charges	2,022	1,980	975	1,060
Legal and professional charges	471	68	36	34
Fees and subscriptions	14	26	7	19
(Reversal) / provision for Sindh Workers' Welfare Fund	(120,605)	49,221	-	17,220
Total expenses	140,285	304,943	125,238	148,453
Net (loss) / income for the period before taxation	(523,362)	2,411,824	146,675	843,792
Taxation	-	-	-	-
Net (loss) / income for the period	(523,362)	2,411,824	146,675	843,792
Other comprehensive Income for the period	-	-	-	-
Total comprehensive income for the period	(523,362)	2,411,824	146,675	843,792
Allocation of net income for the period after taxation				
Net (loss) / income for the period	(523,362)	2,411,824		
Income already paid on units redeemed	-	(236,862)		
	(523,362)	2,174,962		
Accounting income available for distribution:				
- relating to capital gains	-	2,174,962		
- excluding capital gains	-	-		
	-	2,174,962		

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 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)

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MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2021-2022/FAD/KS/8769
February 09, 2022

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

Subject: Financial results for the Half year ended December 31, 2021

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 Head Office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of MCB Pakistan Asset Allocation Fund for the Half year ended December 31, 2021 as follows:

	Unaudited			
	Half year ended December 31,		Quarter ended December 31,	
	2021	2020	2021	2020
	(Rupees in '000)			
INCOME				
Income from government securities	3,138	5,447	1,937	2,236
Capital (loss)/gain on sale of investments - net	(16,007)	122,217	(3,474)	58,468
Income from term finance certificates	-	575	-	(82)
Income from commercial papers	-	-	-	-
Dividend income	24,747	16,904	13,034	14,048
Profit on bank deposits	4,088	3,281	2,364	1,266
Unrealised appreciation in fair value of investments classified as 'at fair value through profit or loss' - net	(24,302)	143,701	18,298	51,492
Other income	27	254	16	41
Total (Loss)/Income	(8,309)	292,379	32,175	127,469
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	18,102	14,233	9,925	7,225
Sindh Sales Tax on remuneration of Management Company	2,353	1,850	1,289	939
Allocated expenses	548	712	300	362
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,042	1,216	553	614
Sindh Sales Tax on remuneration of Trustee	136	158	72	80
Annual fee to Securities and Exchange Commission of Pakistan	110	142	60	72
Selling and marketing expenses	-	9,251	-	4,696
Brokerage and settlement charges	2,654	5,719	1,544	1,977
Legal and professional charges	471	68	171	34
Auditors' remuneration	423	362	212	210
Reversal of Provision against Sindh Workers' Welfare Fund	(15,700)	5,163	-	2,218
Other expenses	421	499	167	356
Total expenses	10,560	39,373	14,293	18,783
Net income from operating expenses	(18,869)	253,006	17,882	108,685
Net Income for the period before taxation	(18,869)	253,006	17,882	108,685
Taxation	-	-	-	-
Net income for the period	(18,869)	253,006	17,882	108,685
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	(18,869)	253,006	17,882	108,685
Allocation of net income for the period				
Net income for the period after taxation		253,006		108,685
Income already paid on units redeemed		(14,623)		8,158
		<u>238,383</u>		<u>116,843</u>
Accounting income available for distribution				
Relating to capital gains		283,383		58,468
Excluding capital gains		-		42,059
		<u>283,383</u>		<u>100,527</u>

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

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

Yours truly,


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

2021-22/FAD/KS/8754
February 09, 2022

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

Subject: Financial results for the half year ended December 31, 2021

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 Head office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of MCB Pakistan Sovereign Fund for the half year ended December 31, 2021 as follows:

	------(Unaudited)-----			
	Half year ended December 31,		Quarter ended December 31,	
	2021	2020	2021	2020
	----- (Rupees in '000) -----			
Income				
Income from government securities	27,694	58,009	14,217	27,041
Capital (loss)/ gain on sale of investments - net	(863)	(9,650)	(1,158)	(4,810)
Profit on bank deposits	3,815	3,619	1,755	1,366
Unrealised (diminution) / appreciation in fair value of investments classified 'at fair value through profit or loss' - net	(519)	(365)	(670)	1,264
Total income	30,127	51,613	14,144	24,861
Expenses				
Remuneration of MCB Arif Habib Savings & Investments limited-Management Company	3,644	6,761	1,753	3,002
Sindh Sales Tax on remuneration of the Management Company	474	879	228	390
Remuneration of the Central Depository Company of Pakistan Limited - Trustee	224	509	100	238
Sindh Sales Tax on remuneration of Trustee	29	66	13	31
Securities and Exchange Commission of Pakistan - annual fee	75	156	37	73
Allocated expenses	373	782	183	365
Marketing and selling expenses	1,470	1,095	511	511
Brokerage expenses	66	216	28	90
Legal and professional expenses	1,429	68	(6)	34
Auditors' remuneration	277	277	139	139
Other expenses	398	371	179	176
Total expenses	8,459	11,180	3,165	5,049
Net income from operating activities	21,668	40,433	10,979	19,812
Reversal/ (provision) against Sindh Workers' Welfare Fund	13,419	(809)	-	(396)
Net income for the period before taxation	35,087	39,624	10,979	19,416
Taxation	-	-	-	-
Net income for the period after taxation	35,087	39,624	10,979	19,416
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	35,087	39,624	10,979	19,416
Allocation of net income for the period:				
Net income for the period after taxation	35,087	39,624	10,979	19,416
Income already paid on units redeemed	(3,017)	(4,728)	(1,752)	(2,769)
	32,070	34,896	9,227	16,647
Accounting income available for distribution:				
- Relating to capital gains	-	-	-	-
- Excluding capital gains	32,070	34,896	9,227	16,647
	32,070	34,896	9,227	16,647

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

2021-22/FAD/KS/8760
February 09, 2022

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, 2021

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 Head Office, on Tuesday, February 08, 2022 at 3:00 p.m. approved the financial results of Pakistan Cash Management Fund for the half year ended December 31, 2021 as follows:

	Unaudited			
	Half year ended December 31,		Quarter Ended December 31,	
	2021	2020	2021	2020
(Rupees in '000)				
INCOME				
Income from government securities	55,922	47,611	35,726	22,848
Profit on bank deposits	221,108	29,339	162,712	15,677
Capital gain / (loss) on sale of investments - net	8,679	(1,945)	6,224	396
Unrealised appreciation on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	858	-	858	-
Profit on term deposits receipts	901	-	901	-
Total income	287,468	75,005	206,421	38,921
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	5,724	1,236	4,274	579
Sindh Sales tax on remuneration of the Management Company	744	161	556	77
Allocated expenses	21	541	-	263
Selling and marketing expenses	2,147	-	-	-
Remuneration of the Digital Custodian Company Limited - Trustee	1,267	448	997	448
Sindh Sales tax on remuneration of the Trustee	167	59	132	29
Annual fee to the Securities and Exchange Commission of Pakistan	645	216	445	106
Auditor's remuneration	252	336	98	182
Brokerage, settlement charges and bank charges	404	73	265	57
Legal and professional charges	471	69	46	35
Fees and subscription	238	215	231	106
Printing and stationery	41	24	16	-
Total expenses	12,121	3,378	7,060	1,882
Net income from operating activities	275,347	71,627	199,361	37,039
Reversal / (Provision) for Sindh Workers' Welfare Fund (SWWF)	12,614	(1,433)	-	(746)
Net income for the period before taxation	287,961	70,194	199,361	36,293
Taxation	-	-	-	-
Net income for the period after taxation	287,961	70,194	199,361	36,293
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	287,961	70,194	199,361	36,293
Allocation of net income for the period:				
Net income for the period after taxation	287,961	70,194		
Income already paid on units redeemed	(14,799)	(9,035)		
	273,162	61,159		
Accounting income available for distribution:				
- Relating to capital gains	8,965	-		
- Excluding capital gains	264,197	61,159		
	273,162	61,159		

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 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)

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MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2021-22/FAD/KS/8757
February 9, 2022

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

Financial results for the half year ended Dec 31, 2021

Subject:

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 Head Office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of MCB DCF Income Fund for the Half year ended December 31, 2021 as follows:

	Unaudited			
	Six months ended December 31,		Quarter ended December 31,	
	2021	2020	2021	2020
	(Rupees in '000)			
INCOME				
Income from government securities	68,907	34,283	41,603	6,350
Income from term finance certificates	25,192	61,954	14,050	29,488
Net loss on sale of investments	(26,433)	(1,420)	(16,246)	5,406
Mark-up on bank deposits and term deposit receipts	62,008	41,176	34,453	22,851
Income from Margin Trading System (MTS) - net	4,485	8,049	595	2,308
Dividend income	24,530	21,545	2,267	17,244
Income / (loss) from spread transactions	19,687	(23,563)	(21,809)	(35,331)
Unrealised appreciation on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	9,824	52,075	45,594	47,433
Other income	1,517	3,757	1,001	2,842
Total income	189,717	197,856	101,508	98,591
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	31,508	31,305	15,993	15,352
Sindh sales tax on remuneration of the Management Company	4,094	4,070	2,079	1,996
Allocated expenses	2,100	2,087	1,066	1,024
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,575	1,565	799	767
Sindh sales tax on remuneration of the trustee	205	204	104	100
Selling and marketing expenses	8,917	8,139	4,158	3,991
Annual fee to the Securities and Exchange Commission of Pakistan	420	417	213	204
Brokerage, settlement and bank charges	7,626	14,246	1,558	8,163
Auditors' remuneration	357	442	168	252
Legal and professional charges	1,072	91	33	57
Others	266	569	115	20
Total operating expenses	58,140	63,135	26,286	31,926
Net income from operating activities	131,577	134,721	75,222	66,665
Reversal / (provision) for Sindh Workers' Welfare Fund (SWWF)	42,902	(2,694)		(1,333)
Net income for the period before taxation	174,479	132,027	75,222	65,332
Taxation	-	-	-	-
Net income for the period after taxation	174,479	132,027	75,222	65,332
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	174,479	132,027	75,222	65,332
<i>Allocation of net income for the period:</i>				
Net income for the period after taxation	174,479	132,027		
Income already paid on units redeemed	(15,109)	(13,590)		
	159,370	118,437		
<i>Accounting income available for distribution:</i>				
- Relating to capital gains	159,370	50,894		
- Excluding capital gains	159,370	67,543		
	159,370	118,437		

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 Ahmed 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

2021-22/FAD/KS/8768
February 9, 2022

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

Subject:

Financial results for the half year ended December 31, 2021

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 Head Office, Karachi on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of Pakistan Income Enhancement Fund for the half year ended December 31, 2021 as follows:

INCOME

Income from government securities
Income from term finance certificates
Capital loss on sale of investments - net
Mark-up on bank deposits
Dividend income
Income from Margin Trading System (MTS) - net
Income / (loss) from spread transactions
Net unrealised (loss) / gain on derivatives
Unrealised appreciation 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 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
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 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

Unaudited			
Half year ended	Quarter ended		
December 31,	December 31,		
2021	2020	2021	2020
(Rupees in '000)			
11,738	5,185	10,333	1,631
7,998	12,556	4,518	3,814
(13,939)	(2,270)	(13,091)	(363)
17,463	8,823	12,502	5,121
7,114	5,247	1,277	4,907
1	1,811	-	508
16,930	(10,389)	2,882	(11,779)
-	-	(5,585)	-
4,208	12,748	19,892	12,363
511	99	237	75
52,024	33,810	32,965	16,277
5,183	2,513	3,190	1,141
674	326	415	148
539	356	350	180
-	-	-	-
405	266	263	135
53	35	34	18
165	2,663	-	1,349
108	71	70	36
2,099	2,098	692	1,549
678	555	464	384
331	373	186	228
472	69	37	35
15	16	(13)	15
10,722	9,341	5,688	5,218
41,302	24,469	27,277	11,059
9,434	(489)	-	(221)
50,736	23,980	27,277	10,838
-	-	-	-
50,736	23,980	27,277	10,838
50,736	23,980	27,277	10,838
50,736	23,980	27,277	10,838
50,736	23,980	27,277	10,838
50,736	23,980	27,277	10,838
(14,026)	(2,760)	-	-
36,710	21,220	-	-
-	9,605	-	-
36,710	11,615	-	-
36,710	21,220	-	-

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 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)

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MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2021-22/FAD/KS/8771
February 09, 2022

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

Subject:

Financial results for the Half year ended December 31, 2021

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 Fund, in their meeting held at Head office, on Tuesday, February 08, 2022 at 3:00 p.m, approved the financial results of MCB Cash Management Optimizer Fund for the Half year ended December 31, 2021 as follows:

	------(Unaudited)-----			
	Half year ended		Quarter ended	
	December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020
------(Rupees in '000)-----				
INCOME				
Capital gain / (loss) on sale of investments - net	66,520	(2,437)	40,892	7,825
Profit on term deposits	11,015	-	11,015	-
Profit on bank deposits	926,554	571,385	574,584	357,595
Income from government securities	414,657	570,452	162,875	252,385
Income from commercial papers	-	-	-	-
Income on letter of placement	-	1,985	-	-
	1,418,746	1,141,385	789,366	617,805
Unrealised gain on re-measurement of investments classified as 'financial assets at fair value through profit or loss'- net	2,960	-	2,960	-
Total income	1,421,706	1,141,385	792,326	617,805
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	45,554	49,071	21,123	23,114
Sindh Sales tax on remuneration of the Management Company	5,922	6,378	2,746	3,004
Allocated expenses	10,142	15,681	8,163	8,300
Remuneration of Central Depository Company of Pakistan Limited - Trustee	9,964	10,191	4,761	5,393
Sindh Sales tax on remuneration of Trustee	1,295	1,325	619	701
Selling and marketing expenses	26,838	-	-	-
Annual fee to the Securities and Exchange Commission of Pakistan	3,332	3,136	1,732	1,664
Legal and professional charges	469	69	35	35
Brokerage expenses	1,018	179	419	115
Auditor's remuneration	542	631	294	383
Other expenses	685	561	353	284
Total operating expenses	105,761	87,222	40,245	42,993
Net income from operating activities	1,315,945	1,054,163	752,081	574,812
(Reversal) / provision for Sindh Workers' Welfare Fund	134,276	(21,083)	-	(11,496)
Net (loss) / income for the period before taxation	1,450,221	1,033,080	752,081	563,316
Taxation	-	-	-	-
Net income for the period after taxation	1,450,221	1,033,080	752,081	563,316
Other comprehensive Income for the year	-	-	-	-
Total comprehensive income for the year	1,450,221	1,033,080	752,081	563,316
Allocation of net income for the period:				
Net income for the period	1,450,221	1,033,080	-	-
Income already paid on units redeemed	(141,967)	(75,394)	-	-
	1,308,254	957,686	-	-
Accounting income available for distribution				
- Relating to capital gains	56,973	-	-	-
- Excluding capital gains	1,251,281	957,686	-	-
	1,308,254	957,686	-	-

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 Ahmed 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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