



Under Sealed Cover

2022-23/FAD/KS/10846
February 06, 2023

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, 2022

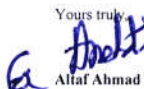
Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Pakistan Income Fund**, in their meeting held at Head office, Karachi, on Friday, February 03, 2023 at 3.00 p.m. approved the financial results of Pakistan Income Fund for the half year ended December 31, 2022 as follows:

	------(Unaudited)-----			
	Half year ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
----- (Rupees in '000) -----				
Income				
Income from government securities	166,575	141,864	71,619	73,921
Capital gain/(loss) on sale of investments - net	2,562	(49,319)	(5,782)	(39,362)
Dividend income	-	55,699	-	28,340
Income from term finance certificates	56,758	26,507	56,758	18,864
Profit on bank deposit and term deposit receipts	44,210	111,187	8,188	50,998
Income from margin trading system	-	5,711	-	2,291
Gain/(loss) on spread transactions	-	121,435	-	(69,035)
Unrealised (loss)/ gain in fair value of investments classified as 'at fair value through profit or loss' - net	(235)	7,965	4,107	107,248
Other income	325	3,507	183	2,367
Total income	270,195	424,556	135,073	175,632
EXPENSES				
Remuneration of the MCB-Arif Habib Savings and Investments Limited - Management Company	8,418	40,657	3,499	16,453
Sindh Sales Tax on remuneration of Management Company	-	-	-	-
Remuneration of the Central Depository Company of Pakistan Limited - Trustee	1,094	5,285	455	2,138
Sindh Sales Tax on remuneration of Trustee	1,302	3,432	648	1,479
Annual fee to Securities and Exchange Commission of Pakistan	169	446	84	192
Allocated expense	347	913	173	393
Selling and marketing expenses	2,319	4,576	1,297	1,972
Settlement and bank charges	6,223	2,329	3,970	-
Brokerage expense	569	4,006	308	1,834
Legal and professional charges	416	21,500	270	4,463
Professional charges on marginal trading system	81	471	(14)	298
Auditors' remuneration	-	587	-	373
Reversal for Sindh Worker's Welfare Fund	432	336	255	183
Other charges	-	(18,571)	-	-
Total expenses	522	690	361	665
	21,892	66,657	11,306	30,443
Net income from operating activities	248,303	357,899	123,767	145,189
Net income for the period before taxation	248,303	357,899	123,767	145,189
Taxation	-	-	-	-
Net income for the period after taxation	248,303	357,899	123,767	145,189
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	248,303	357,899	123,767	145,189
Allocation of net income for the period:				
Net income for the period after taxation	248,303	357,899	123,767	145,189
Income already paid on units redeemed	(46,899)	(204,425)	(35,342)	(137,432)
	201,404	153,474	88,425	7,757
Accounting income available for distribution:				
- Relating to capital gains	2,327	-	-	-
- Excluding capital gains	199,077	153,474	-	-
	201,404	153,474		

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

2022-23/FAD/KS/10833

Form 7

February 06, 2023

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

Subject: Financial results for the Half year ended December 31, 2022

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, Karachi on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Alhamra Daily Dividend Fund for the quarter ended December 31, 2022 as follows:

	Unaudited			
	Half year ended December 31, 2022	December 31, 2021	Quarter ended December 31, 2022	December 31, 2021
----- (Rupees in '000) -----				
INCOME				
Markup on:				
- Balances with banks	279,970	48,375	120,379	30,383
- Investments	47,246	10,661	29,281	4,264
Total income	327,216	59,036	149,660	34,647
EXPENSES				
Remuneration of the Management Company	9,612	3,407	5,174	1,893
Sindh sales tax on remuneration of the Management Company	1,251	443	674	246
Back office operation expense	898	484	-	297
Marketing and selling expense	8,414	-	4,765	-
Brokerage expense on money market transaction	1	4	1	1
Total expenses	20,176	4,338	10,614	2,437
Net income for the period from Operations	307,040	54,698	139,046	32,210
Reversal of Provision for Sindh Workers' Welfare Fund (SWWF)	-	(7,516)	-	-
Net income for the period before taxation	307,040	62,214	139,046	32,210
Taxation	-	-	-	-
Net income for the period after taxation	307,040	62,214	139,046	32,210
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	307,040	62,214	139,046	32,210

Allocation of net income for the period:

Net income for the period	307,040	62,214
Income already paid on units redeemed	-	-
	307,040	62,214


Accounting income available for distribution:

- Relating to capital gains	-	-
- Excluding capital gains	307,040	62,214
	307,040	62,214

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



2022-23/FAD/KS/10847
February 6, 2023

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

Subject: Financial results for the half year ended December 31, 2022

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 Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Alhamra Islamic Active Allocation Fund for the half year ended December 31, 2022 as follows:

	Unaudited			
	Half year ended		Quarter ended	
	December 31,		December 31,	
2022	2021	2022	2021	
(Rupees in '000)				
INCOME				
Realised gain on sale of investments - net	1,246	336	232	227
Net unrealised gain on re-measurement of investments at fair value through profit or loss	3,895	1,416	1,604	2,406
Mark-up on balances with banks	428	271	214	142
Total income	5,569	2,023	2,050	2,775
EXPENSES				
Remuneration of the Management Company	43	27	22	14
Sindh sales tax on remuneration of the Management Company	6	4	3	2
Remuneration of the Trustee	126	126	63	63
Sindh sales tax on remuneration of the Trustee	16	16	8	8
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	13	18	6	9
Allocated expenses	65	90	29	45
Auditors' remuneration	263	277	145	166
Printing charges	14	55	(6)	30
Settlement and bank charges	-	5	-	-
Listing fee	13	-	7	-
Legal and professional charges	81	13	14	5
Total expenses	640	631	291	342
Net income for the period before taxation	4,929	1,392	1,759	2,433
Taxation	-	-	-	-
Net income for the period	4,929	1,392	1,759	2,433
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	4,929	1,392	1,759	2,433
Allocation of net income for the period:				
Net income for the period after taxation	4,929	1,392		
Income already paid on units redeemed	(956)	-		
	3,973	1,392		
Accounting income available for distribution				
- Relating to capital gains	3,973	1,392		
- Excluding capital gains	-	-		
	3,973	1,392		

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



2022-23/FAD/KS/10829
February 6, 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, 2022

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Islamic Asset Allocation Fund**, in their meeting held at Head Office Karachi, on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Alhamra Islamic Asset Allocation Fund for the half year ended December 31, 2022 as follows:

	(Unaudited)			
	Half year ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
	(Rupees in '000)			
INCOME				
Capital gain / (loss) on sale of investments - net	11,018	(50,469)	616	(40,350)
Dividend income	35,907	50,944	22,424	28,916
Markup on bank deposits	16,964	11,749	7,163	6,297
Unrealised (diminution) / appreciation on re-measurement of investments classified as 'financial assets at fair value through profit or loss' - net	(56,553)	(133,907)	(37,059)	24,096
Total income / (loss)	7,336	(121,683)	(6,856)	18,959
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	25,925	38,517	12,279	18,956
Sindh Sales tax on remuneration of the Management Company	3,370	5,007	1,596	2,464
Allocated expenses	786	1,167	373	574
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,290	1,671	624	826
Sindh sales tax on remuneration of the Trustee	166	217	79	107
Annual fee to the Securities and Exchange Commission of Pakistan	157	233	74	114
Brokerage, settlement and bank charges	3,142	4,847	1,730	2,246
Printing and related costs	14	17	(17)	(11)
Fees and subscription	15	14	7	7
Shariah advisory fee	360	363	179	182
Auditor's remuneration	472	308	320	179
Legal and professional charges	80	471	13	37
Donation	1,268	1,638	787	787
Total expenses	37,045	54,470	18,044	26,468
Net loss from operating activities	(29,709)	(176,153)	(24,900)	(7,509)
Reversal of provision for Sindh Worker's Welfare Fund (SWWF)		18,922	-	-
Net loss for the period before taxation	(29,709)	(157,231)	(24,900)	(7,509)
Taxation	-	-	-	-
Net loss for the period after taxation	(29,709)	(157,231)	(24,900)	(7,509)
Other comprehensive income for the period	-	-	-	-
Total comprehensive loss for the period	(29,709)	(157,231)	(24,900)	(7,509)
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	-	-	-	-

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,

Arif Ahmed Faisal
Company Secretary



MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

2022-23/FAD/KS/10830
February 06, 2023

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, 2022

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 Karachi, on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Alhamra Islamic Income Fund for the half year ended December 31, 2022 as follows:

INCOME

Income from government securities
Capital gain 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 (loss)/gain in fair value of investments
classified as 'at fair value through profit or loss' - net
Other income
Total income

EXPENSES

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

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

Accounting income available for distribution

Relating to capital gain
Excluding capital gains

Unaudited			
Half year ended December 31,		Quarter ended December 31,	
2022	2021	2022	2021

(Rupees in '000)			
66,567	25,909	34,255	15,033
581	127	20	-
188,479	68,480	98,396	36,922
155,417	115,999	93,278	71,327
29,947	56,707	21,193	25,096
2,135	24,367	1	12,739
(14,619)	5,848	(6,425)	(2,814)
-	600	-	592
428,507	298,037	240,718	158,895

16,425	14,464	7,829	8,068
2,135	1,880	1,017	1,048
3,015	3,764	1,664	1,956
2,261	2,824	1,247	1,469
294	367	162	191
603	753	333	393
381	308	212	155
10	58	-	1
805	6,458	805	-
271	408	137	261
259	457	129	119
80	427	13	35
360	363	179	181
-	(24,787)	-	-
14	11	(17)	(14)
26,913	7,755	13,710	13,863

401,594 290,282 **227,008** 145,032

401,594 290,282 **227,008** 145,032

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401,594 290,282 **227,008** 145,032

- - - -

401,594 290,282 **227,008** 145,032

(63,215) (55,070) **(39,670)** (39,670)

338,379 235,212 **187,338** 105,362

- 4,489

338,379 230,723

338,379 235,212

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,


Alta 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)

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MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

2022-23/FAD/KS/10840
February 06, 2023

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, 2022

Dear Sir,

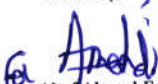
We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Money Market Fund, in their meeting held at Head Office, Karachi, on Friday, February 03, 2023 at 3:00 p.m. approved the financial results of Alhamra Islamic Money Market Fund for the half year ended December 31, 2022 as follows:

	Unaudited			
	Half year ended December 31,		Quarter Ended December 31,	
	2022	2021	2022	2021
	----- (Rupees in '000) -----			
INCOME				
Markup on investment	281,186	221,431	198,004	89,457
Gain / (Loss) on sale of investments classified as 'at fair value through profit or loss' - net	331	(70)	331	(70)
Markup on bank deposit	1,458,574	371,196	740,007	211,549
Total income	1,740,091	592,557	938,342	300,936
EXPENSES				
Remuneration of the Management Company	45,667	10,016	26,341	3,825
Sindh Sales Tax on remuneration of the Management Company	5,937	1,302	3,425	497
Allocated expenses	2,484	142	-	-
Selling and marketing expenses	6,530	3,554	-	-
Remuneration of Digital Custodian Company - Trustee	7,495	4,769	4,022	2,365
Sindh Sales Tax on remuneration of trustee	974	620	523	307
Annual fee of Securities and Exchange Commission of Pakistan (Reversal) / provision against Sindh Workers' Welfare Fund	2,308	1,467	1,238	727
Auditors' remuneration	-	(10,909)	-	-
Charity expense	414	321	250	183
Legal and professional charges	1,294	274	1,294	274
Settlement and bank charges	81	467	14	35
Shahriah fee	908	534	514	417
Fees and subscriptions	360	338	176	176
Printing and related costs	109	202	55	138
Total expenses	74,575	13,126	37,835	8,951
Net income for the period before taxation	1,665,516	579,431	900,507	291,985
Taxation	-	-	-	-
Net income for the period after taxation	1,665,516	579,431	900,507	291,985
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	1,665,516	579,431	900,507	19,884
<i>Allocation of net income for the period:</i>				
Net income for the period after taxation	1,665,516	579,431	-	-
Income already paid on units redeemed	-	-	-	-
	1,665,516	579,431		
<i>Accounting income available for distribution:</i>				
- Relating to capital gains	331	-	-	-
- Excluding capital gains	1,665,185	-	-	-
	1,665,516			

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

2022-23/FAD/KS/10824
February 6, 2023

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, 2022

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhambra Islamic Stock Fund, in their meeting held at Head Office, Karachi, on Friday, February 03, 2023 at 3:00 p.m. approved the financial results of Alhambra Islamic Stock Fund for the half year ended December 31, 2022 as follows:

	(Unaudited)			
	Half year ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
(Rupees in '000)				
INCOME				
Markup on balances with banks	8,824	4,924	3,817	2,629
Dividend income	65,757	85,946	42,004	49,182
Gain / (loss) on sale of investments - net	14,705	(105,656)	(9,790)	(88,938)
Income from Government securities				
Unrealised (loss) / gain on revaluation of investments classified as 'at fair value through profit or loss' - net	(126,932)	(173,626)	(95,423)	101,623
Total income	(37,646)	(188,412)	(59,392)	64,496
EXPENSES				
Remuneration of the Management Company	25,392	35,353	13,195	16,209
Sindh Sales Tax on remuneration of the Management Company	3,301	4,596	1,715	2,107
Remuneration of the Trustee	1,773	2,272	911	1,063
Sindh sales tax on remuneration of the Trustee	231	295	119	138
Annual fee of the Securities and Exchange Commission of Pakistan	255	354	133	163
Allocated expenses	1,270	1,768	660	811
Selling and marketing expenses	16,505	22,978	8,577	10,535
Auditors' remuneration	418	223	306	109
Securities transaction cost	4,940	8,294	2,706	4,011
Settlement and bank charges	568	756	292	381
Legal and professional charges	81	472	13	36
Shariah advisory fee	363	363	181	181
Printing and related charges	14	13	(861)	(12)
Donation / charity	2,395	2,623	2,364	1,326
Fees and subscriptions	14	14	7	6
Reversal for Sindh Workers' Welfare Fund	-	(27,763)	-	-
Total expenses	57,520	52,611	30,318	37,064
Net (loss) / income for the period before taxation	(95,166)	(241,023)	(89,710)	27,433
Taxation	-	-	-	-
Net (loss) / income for the period	(95,166)	(241,023)	(89,710)	27,433
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	(95,166)	(241,023)	(89,710)	27,433
Allocation of net income for the period after taxation				
Net Income for the period	-	-	-	-
Income already paid on units redeemed	-	-	-	-
Accounting income available for distribution:				
- Relating to capital gains	-	-	-	-
- Excluding capital gains	-	-	-	-

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

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

Yours truly,


Altaf Ahmad Faisal
Company Secretary



MCB-Arif Habib Savings and Investments Limited

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

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

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



MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10847
February 6, 2023

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

Financial results for the half year ended December 31,2022

Subject:

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Wada Fund** in their meeting held at Head Office, Karachi on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Alhamra Wada Fund for the half year ended December 31,2022 as follows:

------(Un-Audited)-----

For the period from December 06, 2022 to December 31, 2022	For the period from September 16, 2022 to November 30, 2022	For the period from September 6, 2022 to September 30, 2022	For the period from August 05, 2022 to August 31, 2022	For the period from July 01, 2022 to July 31, 2022
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Alhamra Wada Plan- V	Alhamra Wada Plan- IV	Alhamra Wada Plan- III	Alhamra Wada Plan- II	Alhamra Wada Plan- I
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----- (Rupees) -----

INCOME

Markup on balances with banks
Total (loss) / income

5,750,751	60,811,765	22,591,172	38,748,674	8,371,436
5,750,751	60,811,765	22,591,172	38,748,674	8,371,436

EXPENSES

Remuneration of the Management Company
Sindh Sales Tax on remuneration of the Management Company
Remuneration of the Central Depository Company of
Pakistan Limited - Trustees
Sindh Sales tax on remuneration of Trustee
Securities and Exchange Commission of Pakistan - annual fee
Allocated Expenses
Bank Charges
Marketing And Selling Expenses
Total operating expenses

150,800	2,097,941	636,988	1,758,948	510,297
19,604	272,733	82,808	228,663	66,338
			175,314	39,462
19,809	231,758	103,940		
2,575	30,129	13,512	22,791	5,130
7,203	78,627	27,717	46,752	10,523
397,687	68,067	-	-	-
3,855	7,485	11,539	25,614	17,309
-	863,665	1,265,982	1,365,810	242,895
601,533	3,650,405	2,142,486	3,623,892	891,954

Net (loss) / income for the year before taxation

Taxation

Net (loss) / income for the year
Other comprehensive income

5,149,218	57,161,360	20,448,686	35,124,782	7,479,482
-	-	-	-	-
5,149,218	57,161,360	20,448,686	35,124,782	7,479,482

Total comprehensive income for the year

5,149,218	57,161,360	20,448,686	35,124,782	7,479,482
-----------	------------	------------	------------	-----------

Allocation of net income for the year after taxation

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

5,149,218	57,161,360	20,448,686	35,124,782	7,479,482
(4,948,091)	(43,765,719)	(19,556,165)	(13,059,716)	(4,815,391)
201,127	13,395,641	892,521	22,065,066	2,664,091

Accounting income available for distribution:

- Relating to capital gains
- Relating to other than capital gains

-	-	-	-	-
201,127	13,395,641	892,521	22,065,066	2,664,091
201,127	13,395,641	892,521	22,065,066	2,664,091

* Continue with next page

MDB

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

Quarter ended December 31 , 2022

Alhamra Wada Plan- V Alhamra Wada Plan- IV

----- (Rupees) -----

INCOME

Markup on balances with banks

Total (loss) / income

5,750,751	48,810,345
5,750,751	48,810,345

EXPENSES

Remuneration of the Management Company

Sindh Sales Tax on remuneration of the Management Company

Remuneration of the Central Depository Company of

Pakistan Limited - Trustees

Sindh Sales tax on remuneration of Trustee

Securities and Exchange Commission of Pakistan - annual fee

Allocated Expenses

Bank Charges

Marketing And Selling Expenses

Total operating expenses

150,800	1,380,857
19,604	179,512
19,809	173,615
2,575	22,570
7,203	63,123
397,687	68,067
3,855	-
-	-
601,533	1,887,744

Net (loss) / income for the year before taxation

Taxation

Net (loss) / income for the year

5,149,218	46,922,601
-	-
5,149,218	46,922,601

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

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

Yours truly,


Fa Altaf Ahmed Faisal
Company Secretary





Under Sealed Cover

Form 7

2022-23/FAD/KS/10827
February 06, 2023

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

Subject: Financial results for the Half year ended December 31, 2022

Dear Sir,

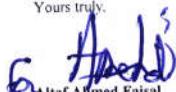
We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of MCB Cash Management Optimizer, in their meeting held at Head office, Karachi on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of MCB Cash Management Optimizer for the Half year ended December 31, 2022 as follows:

	Six months period ended		Quarter ended	
	December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
(Rupees in '000)				
INCOME				
Capital gain on sale of investments - net	87,571	66,520	12,485	40,892
Profit on term deposits	211,743	11,015	112,814	11,015
Profit on bank deposits	2,015,065	926,554	900,650	574,584
Income from government securities	1,595,442	414,657	1,000,011	162,875
Income on letter of placement	205,044	-	200,464	-
	4,114,865	1,418,746	2,226,424	789,366
Net unrealised appreciation on re-measurement of investments classified as financial assets at fair value through profit or loss	34,781	2,960	34,781	2,960
Total income	4,149,646	1,421,706	2,261,205	792,326
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	119,142	45,554	71,885	21,123
Sindh Sales tax on remuneration of the Management Company	15,489	5,922	9,345	2,746
Allocated expenses	8,203	10,142	-	8,163
Remuneration of Central Depository Company of Pakistan Limited - Trustee	14,581	9,964	7,865	4,761
Sindh Sales tax on remuneration of Trustee	1,896	1,295	1,023	619
Selling and marketing expenses	55,945	26,838	24,576	-
Annual fee to the Securities and Exchange Commission of Pakistan	5,303	3,332	2,860	1,732
Legal and professional charges	81	469	20	35
Brokerage expenses	3,222	1,018	2,159	419
Auditor's remuneration	656	542	385	294
Other expenses	1,353	685	750	353
Total operating expenses	225,871	105,761	120,868	40,245
Net income from operating activities	3,923,775	1,315,945	2,140,337	752,081
Reversal of provision for Sindh Workers' Welfare Fund (SWWF)	-	134,276	-	-
Net income for the period before taxation	3,923,775	1,450,221	2,140,337	752,081
Taxation	-	-	-	-
Net income for the period after taxation	3,923,775	1,450,221	2,140,337	752,081
Other comprehensive Income for the year	-	-	-	-
Total comprehensive income for the year	3,923,775	1,450,221	2,140,337	752,081
Allocation of net income for the period:				
Net income for the period	3,923,775	1,450,221		
Income already paid on units redeemed	(862,314)	(141,967)		
	3,061,461	1,308,254		
Accounting income available for distribution				
- Relating to capital gains	96,710	56,973		
- Excluding capital gains	2,964,751	1,251,281		
	3,061,461	1,308,254		

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)

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



2022-23/FAD/KS/10842
February 6, 2023

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

Subject:

Financial results for the half year ended December 31, 2022

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, Karachi, on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of MCB DCF Income Fund for the half year ended December 31, 2022 as follows:

	Unaudited			
	Six months period ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
	(Rupees in '000)			
INCOME				
Income from government securities	233,214	68,907	152,790	41,603
Income from term finance certificates	68,108	25,192	42,857	14,050
Net loss on sale of investments	(10,072)	(26,433)	(14,196)	(16,246)
Mark-up on bank deposits and term deposit receipts	120,694	62,008	38,202	34,453
Income on Placements	496	-	-	-
Income from Margin Trading System (MTS) - net	-	4,485	-	595
Dividend income	-	24,530	-	2,267
Income / (loss) from spread transactions - net	-	19,687	-	(21,809)
Net unrealised appreciation on re-measurement of investments classified as financial assets at fair value through profit or loss'	1,959	9,824	4,726	45,594
Other income	904	1,517	348	1,001
Total income	415,303	189,717	224,727	101,508
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	38,972	31,508	20,767	15,993
Sindh sales tax on remuneration of the Management Company	5,066	4,094	2,699	2,079
Allocated expenses	2,598	2,100	1,384	1,066
Selling and marketing expenses	10,132	8,917	5,399	4,158
Remuneration of Central Depository Company of Pakistan Limited - Trustee	1,949	1,575	1,039	799
Sindh sales tax on remuneration of the trustee	253	205	135	104
Annual fee to the Securities and Exchange Commission of Pakistan	520	420	277	213
Auditors' remuneration	428	357	237	168
Brokerage, settlement and bank charges	1,150	7,626	856	1,558
Legal and professional charges	81	1,072	14	33
Others	273	266	113	115
Total operating expenses	61,422	58,140	32,920	26,286
Net income from operating activities	353,881	131,577	191,807	75,222
Reversal of provision for Sindh Workers' Welfare Fund (SWWF)	-	42,902	-	-
Net income for the period before taxation	353,881	174,479	191,807	75,222
Taxation	-	-	-	-
Net income for the period after taxation	353,881	174,479	191,807	75,222
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	353,881	174,479	191,807	75,222
Allocation of net income for the period:				
Net income for the period after taxation	353,881	174,479		
Income already paid on units redeemed	(29,929)	(15,109)		
	323,952	159,370		
Accounting income available for distribution:				
- Relating to capital gains	-	-		
- Excluding capital gains	323,952	159,370		
	323,952	159,370		

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)

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



MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10841
February 6, 2023

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

Subject: Financial results for the half year ended December 31, 2022

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, Karachi, on Friday, February 03, 2023 at 3:00 p.m. approved the financial results of MCB Pakistan Asset Allocation Fund for the half year ended December 31, 2022 as follows:

INCOME

Income from government securities
Capital (loss) on sale of investments - net
Dividend income
Profit on bank deposits
Unrealised appreciation in fair value of investments classified as
'at fair value through profit or loss' - net
Other income
Total (Loss) / Income

Unaudited			
Half year ended December 31,		Quarter ended December 31,	
2022	2021	2022	2021
----- (Rupees in '000) -----			
4,705	3,138	3,426	1,937
(14,533)	(16,007)	(18,345)	(3,474)
35,875	24,747	15,943	13,034
7,839	4,088	2,673	2,364
(41,782)	(24,302)	(27,832)	18,298
64	27	35	16
(7,832)	(8,309)	(24,100)	32,175

EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited -
Sindh Sales Tax on remuneration of Management Company
Allocated expenses
Remuneration of Central Depository Company of Pakistan Limited - Trustee
Sindh Sales Tax on remuneration of Trustee
Annual fee to Securities and Exchange Commission of Pakistan
Selling and marketing expenses
Brokerage and settlement charges
Legal and professional charges
Auditors' remuneration
Reversal of provision against Sindh Workers' Welfare Fund
Other expenses
Total expenses

13,547	18,102	6,569	9,925
1,761	2,353	854	1,289
411	548	199	300
817	1,042	395	553
106	136	50	72
83	110	40	60
-	-	-	-
1,688	2,654	1,173	1,544
81	471	81	171
514	423	284	212
-	(15,700)	-	-
90	421	(51)	167
19,098	10,560	9,594	14,293
(26,930)	(18,869)	(33,694)	17,882
(26,930)	(18,869)	(33,694)	17,882
-	-	-	-
(26,930)	(18,869)	(33,694)	17,882
-	-	-	-
(26,930)	(18,869)	(33,694)	17,882

Net income from operating expenses

Net (loss)/ Income for the period before taxation

Taxation

Net (loss)/ income for the period after taxation

Other comprehensive income for the period

Total comprehensive income for the period

Allocation of net income for the year

Net loss for the period after taxation
(Loss) / income already paid on units redeemed

Accounting income available for distribution


Relating to capital gain
Excluding capital gains

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

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

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

Yours truly,


Altaf Ahmad Faisal
Company Secretary



MCB-Arif Habib Savings and Investments Limited

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

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

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



MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10832
February 6, 2023

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

Subject:

Financial results for the half year ended December 31, 2022

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 Fixed Return Fund in their meeting held at Head Office, Karachi on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of MCB Pakistan Fixed Return Fund for the period ended December 31, 2022 as follows:

	------(Un-Audited)-----				
	For the period from July 01, 2022 to July 31, 2022	For the period from October 11, 2022 to December 31, 2022	For the period from August 05, 2022 to October 21, 2022	For the period from September 27, 2022 to December 15, 2022	For the period from October 25, 2022 to December 31, 2022
	MCB PAKISTAN FIXED RETURN PLAN I	MCB PAKISTAN FIXED RETURN PLAN II	MCB PAKISTAN FIXED RETURN PLAN III	MCB PAKISTAN FIXED RETURN PLAN IV	MCB PAKISTAN FIXED RETURN PLAN VII
	----- (Rupees) -----				
INCOME					
Gain / (loss) on sale of investments - net	-	-	-	-	(350,992)
Net unrealised gain / (loss) on re-measurement of investments at fair value through profit or loss	-	(5,665,165)	-	-	(2,755,379)
Income on Government securities	-	49,115,064	1,882,122	42,012,039	6,978,893
Profit on bank balances	3,355,289	1,140,496	2,272,008	5,271,413	134,975
Other income	-	-	-	-	26,363
Total income / (expenses)	3,355,289	44,590,395	4,154,130	47,283,453	4,033,860
EXPENSES					
Remuneration of the Management Company	408,298	1,508,779	213,998	1,370,780	295,019
Sindh sales tax on remuneration of the Management Company	50,125	196,141	27,820	178,202	38,352
Remuneration of the Trustee	14,437	177,392	19,548	170,262	25,106
Sindh sales tax on remuneration of the Trustee	1,877	23,061	2,541	22,134	3,264
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	3,849	64,506	5,213	60,820	9,129
Allocated expenses	-	-	-	322,085	-
Selling and Marketing Expenses	-	504,521	-	7,516	38,809
Brokerage, Bank Charges and others	7,436	2,320	5,802	9,952	712
Total expenses	486,022	2,476,720	274,922	2,141,751	410,391
Net income / (loss) for the period before taxation	2,869,267	42,113,676	3,879,208	45,141,702	3,623,468
Taxation	-	-	-	-	-
Net income / (loss) for the period	2,869,267	42,113,676	3,879,208	45,141,702	3,623,468
Other comprehensive income for the period	-	-	-	-	-
Total comprehensive income / (loss) for the period	2,869,267	42,113,676	3,879,208	45,141,702	3,623,468
<i>Allocation of net income for the period:</i>					
Net income / (loss) for the period	2,869,267	42,113,676	3,879,208	45,141,702	3,623,468
Income already paid on units redeemed	(822)	-	(2,475,818)	(14,463,793)	-
	2,868,445	42,113,676	1,403,390	30,677,909	3,623,468
<i>Accounting income available for distribution:</i>					
- Relating to capital gains	-	-	-	-	-
- Excluding capital gains	2,868,445	42,113,676	1,403,390	30,677,909	3,623,468
	2,868,445	42,113,676	1,403,390	30,677,909	3,623,468

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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

-----Quarter ended December 31 , 2022-----

INCOME

Gain / (loss) on sale of investments - net
Net unrealised gain / (loss) on re-measurement of
investments at fair value through profit or loss
Income on Government securities
Profit on bank balances
Other income
Total income / (expenses)

	MCB PAKISTAN FIXED RETURN PLAN I	MCB PAKISTAN FIXED RETURN PLAN II	MCB PAKISTAN FIXED RETURN PLAN III	MCB PAKISTAN FIXED RETURN PLAN IV	MCB PAKISTAN FIXED RETURN PLAN VII
	----- (Rupees) -----				
	-	-	-	-	(350,992)
	-	(5,665,165)	(27,065)	(1,010,950)	(2,755,379)
	-	49,115,064	993,312	40,478,846	6,978,893
	-	1,140,496	144,088	4,435,380	134,975
	-	-	-	-	26,363
	-	44,590,395	1,110,335	43,903,277	4,033,860
EXPENSES					
Remuneration of the Management Company	-	1,508,779	-	1,260,691	295,019
Sindh sales tax on remuneration of the Management Company	-	196,141	-	163,890	38,352
Remuneration of the Trustee	-	177,392	5,274	158,987	25,106
Sindh sales tax on remuneration of the Trustee	-	23,061	685	20,668	3,264
Annual fee to Securities and Exchange Commission of Pakistan (SECP)	-	64,506	1,407	57,813	9,129
Allocated expenses	-	-	-	322,085	-
Selling and Marketing Expenses	-	504,521	-	-	38,809
Brokerage, Bank Charges and others	-	2,320	3,198	4,559	712
Total expenses	-	2,476,720	10,564	1,988,693	410,391
Net income / (loss) for the period before taxation	-	42,113,676	1,099,771	41,914,584	3,623,468
Taxation	-	-	-	-	-
Net income / (loss) for the period	-	42,113,676	1,099,771	41,914,584	3,623,468

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,

FA

Altaf Ahmad Faisal
Company Secretary



MCB-ARIF HABIB
Savings and Investments Limited

Under Sealed Cover

2022-23/FAD/KS/10831
February 6, 2023

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, 2022

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 Opportunity Fund in their meeting held at Head Office, Karachi on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of MCB Pakistan Opportunity Fund for the period ended December 31, 2022 as follows:

	------(Unaudited)-----	
	Half year ended December 31, 2022	Quarter ended December 31, 2022
	----- (Rupees) -----	
INCOME		
Markup on balances with banks	1,853,676	756,806
Dividend income	7,133,028	3,424,345
Realized (loss) / gain on sale of investments - net	(1,157,253)	(1,735,862)
Unrealised (loss) / gain on revaluation of investments classified as 'at fair value through profit or loss' - net	(6,483,184)	(315,907)
Total (loss) / income	1,346,267	2,129,382
EXPENSES		
Remuneration of the Management Company	575,751	292,343
Sindh Sales Tax on remuneration of the Management Company	74,848	38,005
Remuneration of the Central Depository Company of Pakistan Limited - Trustees	115,150	58,469
Sindh Sales tax on remuneration of Trustee	14,970	7,601
Securities and Exchange Commission of Pakistan - annual fee	11,515	5,847
Auditors' remuneration	296,547	138,938
Legal and professional charges	108,869	13,499
Printing Charges	14,094	(11,114)
Securities transaction cost	328,977	133,153
Fees and Subscriptions	126,673	6,951
Settlement and Bank Charges	160,115	82,922
Total operating expenses	1,827,509	766,614
Net (loss) / income for the year before taxation	(481,242)	1,362,768
Taxation	-	-
Net (loss) / income for the year	(481,242)	1,362,768
Other comprehensive income	-	-
Total comprehensive income for the year	(481,242)	1,362,768
Allocation of net income for the year after taxation		
Net income for the year after taxation	-	-
Income already paid on units redeemed	-	-
Accounting income available for distribution:		
- Relating to capital gains	-	-
- Relating to other than capital gains	-	-

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

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

Yours truly,


Altaf Ahmed Faisal
Company Secretary



MCB-Arif Habib Savings and Investments Limited

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

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

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



Under Sealed Cover

2022-23/FAD/KS/10823
February 06, 2023

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, 2022

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, Karachi, on Friday, February 03, 2023 at 3:00 p.m. approved the financial results of MCB Pakistan Sovereign Fund for the half year ended December 31, 2022 as follows:

	------(Unaudited)-----			
	Half year ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
	----- (Rupees in '000) -----			
Income				
Income from government securities	42,085	27,694	25,370	14,217
Capital gain / (loss) on sale of investments - net	6,965	(863)	1,563	(1,158)
Profit on bank deposits	12,706	3,815	4,188	1,755
Unrealised (loss) on re-measurement of investments at fair value through profit or loss' -net	(4,239)	(519)	(2,038)	(670)
Total income	57,517	30,127	29,083	14,144
Expenses				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	2,227	3,644	831	1,753
Sindh Sales Tax on remuneration of the Management Company	291	474	110	228
Remuneration of the Central Depository Company of Pakistan Limited - Trustee	190	224	101	100
Sindh Sales Tax on remuneration of the Trustee	25	29	13	13
Annual fee of Securities and Exchange Commission of Pakistan	69	75	37	37
Allocated expenses	467	373	275	183
Marketing and selling expenses	1,066	1,470	652	511
Brokerage expenses	276	66	134	28
Legal and professional expenses	82	1,429	(114)	(6)
Auditors' remuneration	341	277	189	139
Other expenses	482	398	348	179
Total expenses	5,516	8,459	2,576	3,165
Net income from operating activities	52,001	21,668	26,507	10,979
Reversal/ (provision) against Sindh Workers' Welfare Fund	-	13,419	-	-
Net income for the period before taxation	52,001	35,087	26,507	10,979
Taxation	-	-	-	-
Net income for the period after taxation	52,001	35,087	26,507	10,979
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	52,001	35,087	26,507	10,979
Allocation of net income for the period:				
Net income for the period after taxation	52,001	35,087	26,507	10,979
Income already paid on units redeemed	(7,834)	(3,017)	(5,116)	(1,752)
	44,167	32,070	21,391	9,227
Accounting income available for distribution:				
- Relating to capital gains	46	-	-	-
- Excluding capital gains	44,121	32,070	-	-
	44,167	32,070	21,391	9,227

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



2022-23/FAD/KS/10846
February 06, 2023

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

Subject: Financial results for the Half year ended December 31, 2022

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, Karachi on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of MCB Pakistan Stock Market Fund for the Half year ended December 31, 2022 as follows:

	------(Unaudited)-----			
	Half year ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
	----- (Rupees in '000) -----			
INCOME				
Financial income on				
- Government securities	3,677	279	3,677	279
- Bank balances	21,813	15,332	8,007	7,131
Dividend income	333,526	369,818	163,498	194,000
(Loss) / gain on sale of investments - net	(43,861)	(383,233)	(128,644)	(358,027)
Unrealised (loss) / gain on revaluation of investments classified as 'at fair value through profit or loss' - net	(720,313)	(385,337)	(544,499)	428,497
Other income	163	64.00	84	33
Total Income	(404,995)	(383,077)	(497,877)	271,913
EXPENSES				
Remuneration of the Management Company	83,880	121,175	38,915	58,295
Sindh Sales Tax on remuneration of the Management Company	10,904	15,753	5,059	7,579
Remuneration of the Trustee	4,698	6,563	2,198	3,167
Sindh Sales Tax on remuneration of the Trustee	611	853	286	412
Annual fee of the Securities and Exchange Commission of Pakistan	839	1,212	389	583
Allocated expenses	4,194	6,059	1,946	2,915
Selling and marketing expenses	54,522	78,763	25,295	37,891
Auditors' remuneration	701	616	426	349
Securities transaction cost	16,299	27,389	8,790	13,029
Settlement and bank charges	1,357	2,022	650	975
Legal and professional charges	81	471	14	36
Fees and subscriptions	14	14	7	7
Total expenses	178,100	260,890	83,975	125,238
Net (loss) / income for the period before taxation	(583,095)	(643,967)	(581,852)	146,676
(Reversal) / provision for Sindh Workers' Welfare Fund	-	(120,605)	-	-
Net (loss) / income for the period	(583,095)	(523,362)	(581,852)	146,676
Taxation	-	-	-	-
Other comprehensive Income for the period	-	-	-	-
Total comprehensive income for the period	(583,095)	(523,362)	(581,852)	146,676
Allocation of net income for the period after taxation				
Net (loss) / income for the period	-	-	-	-
Income already paid on units redeemed	-	-	-	-
Accounting income available for distribution:				
- relating to capital gains	-	-	-	-
- excluding capital gains	-	-	-	-

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

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

Yours truly,


Altaf Ahmed Faisal
Company Secretary



MCB-Arif Habib Savings and Investments Limited

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

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

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



2022-2023/FAD/KS/10825
February 06, 2023

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

Subject: Financial results for the Half year ended December 31, 2022

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Pakistan Capital Market Fund**, in their meeting held at Head Office, Karachi, on Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Pakistan Capital Market Fund for the Half year ended December 31, 2022 as follows:

	------(Un-audited)-----			
	Six months period ended December 31,		Quarter ended December 31,	
	2022	2021	2022	2021
----- (Rupees in '000) -----				
INCOME				
Capital loss on sale of investments - net	(4,394)	(10,817)	(3,882)	(1,146)
Dividend income	14,205	8,993	5,652	4,368
Income from government securities	3,729	3,246	3,091	1,830
Income from term finance certificates	11	21	4	10
Profit on bank deposits	5,841	2,830	2,159	1,076
Income on deposit with NCCPL exposure margin	95	41	51	21
Net unrealised (diminution) / appreciation on re-measurement of investments classified as 'financial assets at fair value through profit or loss'	(15,638)	(10,945)	(11,681)	4,217
Total income	3,849	(6,631)	(4,606)	10,376
EXPENSES				
Remuneration of MCB-Arif Habib Savings & Investments Limited - Management Company	6,210	7,793	3,000	3,886
Sindh Sales tax on remuneration of the Management Company	807	1,013	390	505
Allocated expenses	185	233	89	116
Remuneration of Central Depository Company of Pakistan Limited - Trustee	372	465	180	232
Sindh sales tax on remuneration of the Trustee	48	60	23	30
Selling and marketing expenses	-	-	-	-
Annual fee to the Securities and Exchange Commission of Pakistan	37	47	18	24
Securities transaction cost	498	796	314	410
Settlement and bank charges	216	306	94	166
Fees and subscription	14	14	7	7
Auditors' remuneration	504	341	336	196
Printing and related costs	14	13	(17)	(12)
Legal and professional charges	80	469	13	35
Total operating expenses	8,985	11,550	4,447	5,595
Net (loss) / income from operating activities	(5,136)	(18,181)	(9,053)	4,781
Reversal of provision Sindh Workers' Welfare Fund (SWWF)	-	6,269	-	-
Net (loss) / income for the period before taxation	(5,136)	(11,912)	(9,053)	4,781
Taxation	-	-	-	-
Net (loss) / income for the period before taxation	(5,136)	(11,912)	(9,053)	4,781
Other comprehensive income for the period	-	-	-	-
Total comprehensive (loss)/ income for the period	(5,136)	(11,912)	(9,053)	4,781
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	-	-	-	-

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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Under Sealed Cover

2022-23/FAD/KS/10826
February 06, 2023

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, 2022

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, Karachi, on Friday, February 03, 2023 at 3.00 p.m, approved the financial results of Pakistan Cash Management Fund for the half year ended December 31, 2022 as follows:

	Unaudited			
	Half year ended December 31,		Quarter Ended December 31,	
	2022	2021	2022	2021
	(Rupees in '000)			
INCOME				
Income from government securities	375,918	55,922	283,783	35,726
Profit on bank deposits	445,854	221,108	179,909	162,712
Capital gain on sale of investments - net	122,373	8,679	54,734	6,224
Net unrealised appreciation on re-measurement of investments classified as financial assets at fair value through profit or loss*	6,793	858	6,793	858
Income from term finance securities	20,882	-	20,882	-
Profit on term deposits receipts and placements	143,651	901	117,917	901
Total income	1,115,471	287,468	664,018	206,421
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	33,824	5,724	22,618	4,274
Sindh Sales tax on remuneration of the Management Company	4,397	744	2,940	556
Allocated expenses	2,099	21	169	-
Selling and marketing expenses	13,861	2,147	5,801	-
Remuneration of the Digital Custodian Company Limited - Trustee	2,763	1,267	1,500	997
Sindh Sales tax on remuneration of the Trustee	360	167	195	132
Annual fee to the Securities and Exchange Commission of Pakistan	1,427	645	849	445
Auditor's remuneration	322	252	183	98
Brokerage, settlement charges and bank charges	1,040	404	758	265
Legal and professional charges	82	471	14	46
Fees and subscription	259	238	131	231
Printing and stationery	14	41	(17)	16
Total expenses	60,448	12,121	35,141	7,060
Net income from operating activities	1,055,023	275,347	628,877	199,361
Reversal / (Provision) for Sindh Workers' Welfare Fund (SWWF)	-	12,614	-	-
Net income for the period before taxation	1,055,023	287,961	628,877	199,361
Taxation	-	-	-	-
Net income for the period after taxation	1,055,023	287,961	628,877	199,361
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	1,055,023	287,961	628,877	199,361
Allocation of net income for the period:				
Net income for the period after taxation	1,055,023	287,961		
Income already paid on units redeemed	-	(14,799)		
	1,055,023	273,162		
Accounting income available for distribution:				
- Relating to capital gains	129,166	8,965		
- Excluding capital gains	925,857	264,197		
	1,055,023	273,162		

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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2022-23/FAD/KS/10845
February 6, 2023

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

Subject: Financial results for the half year ended December 31, 2022

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 Friday, February 03, 2023 at 3:00 p.m, approved the financial results of Pakistan Income Enhancement Fund for the half year ended December 31, 2022 as follows:

	Unaudited			
	Half year ended		Quarter ended	
	December 31,		December 31,	
	2022	2021	2022	2021
	(Rupees in '000)			
INCOME				
Income from government securities	41,879	11,738	31,266	10,333
Income from term finance certificates	18,577	7,998	11,084	4,518
Capital gain / (loss) on sale of investments - net	4,784	(13,939)	(140)	(13,091)
Mark-up on bank deposits	28,505	17,463	8,548	12,502
Dividend income	-	7,114	-	1,277
Income from Margin Trading System (MTS) - net	-	1	-	-
Income from spread transactions	-	16,930	-	2,882
Net unrealised loss on derivatives	-	-	-	(5,585)
Net unrealised (diminution) / appreciation on re-measurement of investments classified as 'financial assets at fair value through profit or loss'	(229)	4,208	1,040	19,892
Other income	111	511	47	237
Total income	93,627	52,024	51,845	32,965
EXPENSES				
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	2,931	5,183	1,337	3,190
Sindh sales tax on remuneration of the Management Company	381	674	174	415
Allocated expenses	773	539	479	350
Remuneration of Central Depository Company of Pakistan Limited - Trustee	423	405	240	263
Sindh sales tax on remuneration of the Trustee	55	53	31	34
Selling and marketing expenses	1,680	165	1,173	-
Annual fee to the Securities and Exchange Commission of Pakistan	113	108	64	70
Brokerage, settlement charges and bank charges	486	2,099	274	692
Fees and subscription	509	678	378	464
Auditors' remuneration	456	331	288	186
Legal and professional charges	81	472	14	37
Other expenses	14	15	(17)	(13)
Total expenses	7,902	10,722	4,435	5,688
Net income from operating activities	85,725	41,302	47,410	27,277
Reversal for Sindh Workers' Welfare Fund (SWWF)	-	9,434	-	-
Net income for the period before taxation	85,725	50,736	47,410	27,277
Taxation	-	-	-	-
Net income for the period after taxation	85,725	50,736	47,410	27,277
Other comprehensive income for the period	-	-	-	-
Total comprehensive income for the period	85,725	50,736	47,410	27,277
Allocation of net income for the period:				
Net income for the period after taxation	85,725	50,736		
Income already paid on units redeemed	(9,868)	(14,026)		
	75,857	36,710		
Accounting income available for distribution				
- Relating to capital gains	3,565	-		
- Excluding capital gains	72,292	36,710		
	75,857	36,710		

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,

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Alaf
Alaf 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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