

RATED AM2 - (JCR-VIS)

INFOCUS

FUND MANAGER'S REPORT MARCH 2012

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ECONOMY AND CAPITAL MARKETS UPDATE

Monetary authorities expected to focus on stabilization

March 2012 saw continued pressure on the economic front, as start of IMF repayments, adverse movements in the current account and heavy Government borrowing fuelled concerns over future economic direction. Furthermore, skyrocketing international oil prices (resulting in a hike in domestic oil prices) kept exerting inflationary pressures on the economy. Inflation was recorded at 10.79% for the month of March '12, taking cumulative inflation to 10.79% for 9MFY12. The fiscal side continued to disappoint as Government failed to stem the rising expense bill, partly egged on by power subsidies and fertilizer imports and rest by weakening revenue sources (lower than budgeted aid from the west plus inability to sell assets/licenses in foreign markets). Government borrowing shot up to PKR 975bn for FY12, taking total stock to PKR 2,602bn. On the external account front, first principal repayment of IMF (USD 399mn) was released and with the trade gap showing little signs of narrowing, FX reserves declined to USD 16.4bn. As the situation plays out the monetary policy announcement scheduled for April 13, 2012 will be of great interest. It appears monetary authorities will now firmly focus on stabilizing economic indicators rather than having a pro-growth stance. Overall we anticipate the central bank to adopt a wait and see approach for the time being and keep rates unchanged as greater clarity on key economic indicators emerge while the FY13 budget is also just around the corner (expected to be announced mid-May). Nevertheless, continuous deterioration in economic indicators may result in the SBP adopting a more hawkish stance in future policies.

Yields continue to rise

The money market continued to struggle on liquidity, necessitating regular SBP intervention in the form of Open Market Operations. The sentiment remained weak due to acceptance of higher amounts in T-bills and PIBs auctions despite rising cut offs. This resulted in increased KIBOR and PKRV yields across the tenors. Moreover, with banks offering high rates on quarter end, T-bill yields became less attractive which led to low participation in auctions towards the month end. The last T-bill auction attracted PKR97 billion against a target of PKR125 billion where the SBP accepted PKR57.3 billion. During the month, one PIB auction with a target of PKR25 billion was conducted where PKR33 billion worth of bids were received. The SBP, however, accepted bids as per its pre-defined target which consequently led to an increase in cut off yields.

Bull run in equity markets

Equities continued their strong run as growing appetite of local investors coupled with healthy foreign flows and a solid end to the results season boosted valuations. Overall, market gained 6.9% MoM with the index closing the month at 13,761 points, touching new 12 month highs. Investor focus is now firmly on timely release of the proposed SRO to pave way for implement proposals regarding CGT relaxation. There has been a slight delay; however, market participants are anticipating a quick resolution. A smooth implementation is expected to result in an extended rally and further boost volumes and vice versa. Recent buyout of International Power's stake in Hub Power Company by the Dawood Group, clearly indicates renewed investor confidence in the market. Market participants will now start eyeing the news flow related to the FY13 budget and monetary policy statement. These two developments, along with the SRO, will determine the market's direction for the rest of the year.

Economic Summary

	Last Reported Month	Current Month	Previous Month	YTD
CPI Inflation	Mar	10.79%	11.05%	10.79%
Trade Deficit (USD mn)	Feb	1,410	1,340	10,515
Remittances (USD mn)	Feb	1,157	1,111	8,593
Current A/C (USD mn)	Feb	(260)	(364)	(2,952)
FDI (USD mn)	Feb	(36)	63	559
Tax Collection** (PKR bn)	Mar	162	138	1,270
M2 Growth*	Mar	-	-	7.56%
FX Reserves* (USD bn)	Mar	-	-	16.44

* Latest monthly figures

** Provisional figures

Source: SBP, FBS

Secondary Market Yields (PKRV)

	6M	1yr	3yr	5yr	10yr
Mar 30, 2012	11.92	11.98	12.44	12.97	13.27
Feb 29, 2012	11.84	11.93	12.34	12.94	13.12
Change (bps)	8	5	10	3	15

Source: FMA

Equity Market Performance

	Mar-12	Feb-12	M/M	1yr Low	1yr High
KSE-100 Index	13,762	12,878	6.9%	10,842	13,762
Avg. Daily Vol. (mn)	336	185	82%	15	577
Avg. Daily Val. (USD mn)	68	53	28%	7	100
2012E PE (x)	6.5				
2012E DY	7.6%				

Source: KSE

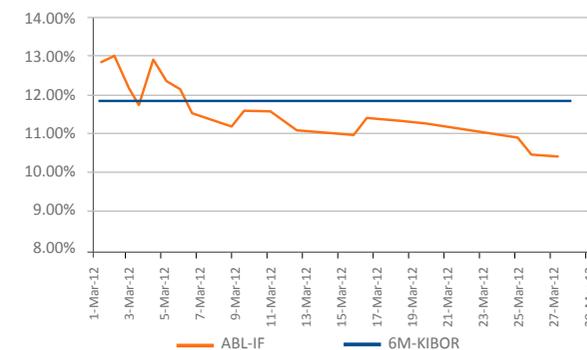
FUND MANAGER'S COMMENTS

ABL-IF yielded an annualized compounded return of 10.27% for the month of March, an improvement of 1.75% against its previous month's return. The fund also declared a dividend for 3QFY-12 @ 2.53% which represents 100% of the income till March 26, 2012. However, the fund missed its benchmark by 1.68% owing to minimal investments in KIBOR linked instruments. Due to quarter end, bank placements with AA and above rated banks were made (constituting 54.3% of assets) against reduction in T-bills which fell to 29.8% of assets. Shift in allocation towards bank placements is likely to boost returns going ahead and provide some semblance of stability to returns. Fund size closed at PKR4.99 billion, a slight decline of 4.9% during the month.

Despite repositioning of the portfolio into high yielding bank placements, duration is being kept low in view of the prevailing economic conditions. We shall continue to opt for low risk and short duration debt instruments such as T-bills and GoP Ijara Sukuk.

FUND RETURNS*	ABL-IF	6M-KIBOR
3QFY-12	10.71%	11.92%
March	10.27%	11.95%

* Returns are net of management fee & all other expenses



INVESTMENT OBJECTIVE

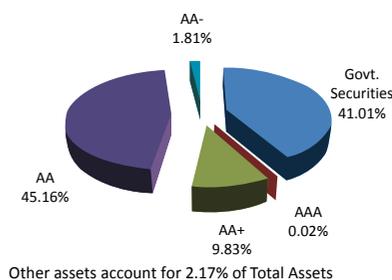
To earn superior risk adjusted rate of return by investing in a blend of short, medium and long term instruments, both within and outside Pakistan.

TOP TFC/SUKUK HOLDINGS (% OF TOTAL ASSETS)	Mar '12
Askari Bank - IV	1.79%
UBL TFC - IV	0.75%

ASSET ALLOCATION (% OF TOTAL ASSETS)	Feb '12	Mar '12
Cash	1.11%	24.89%
Placements with Banks (TDRs)	18.96%	29.40%
Placements with DFIs	3.79%	0.00%
GoP Ijara Sukuk	0.00%	9.80%
T-Bills	68.24%	29.83%
PIBs	1.97%	1.37%
TFCs	2.95%	2.54%
Spread Transactions	1.97%	0.00%
Others Including Receivables	1.01%	2.17%

TECHNICAL INFORMATION	
Leverage	NIL
Weighted average time to maturity of net assets	268 days

CREDIT QUALITY OF PORTFOLIO



INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Income Fund
Launch Date	September 20 th , 2008
Net Assets	PKR 4,993 mn as at March 31 st , 2012
NAV	PKR 10.0222 as at March 31 st , 2012
Benchmark	6 Month Kibor Average
Dealing Days	As per Banking Days
Cut-off time	4:00 pm
Pricing mechanism	Forward
Management Fee	1.5% p. a.
Front-end load	Nil
Trustee	Central Depository Company of Pakistan Ltd. (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM2- (Stable Outlook) (JCR-VIS)
Risk Profile of the Fund	Low
Fund Stability Rating	A+(f) (JCR-VIS)
Fund Manager	Hammad Ali Abbas

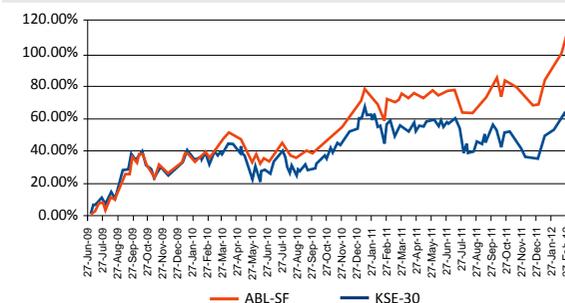
FUND MANAGER'S COMMENTS

ABL-SF returned 6.7% in March '12 against 1.7% appreciation in the benchmark KSE-30 index, which reflects an outperformance of 500 basis points. During the month, investment in Oil & Gas sector was increased from 23.8% to 29.4% of the portfolio, exposure in Chemical sector was decreased from 23.6% to 11.9% and allocation to Banking sector was raised from 14.7% to 17.7%. ABL-SF as of March 31st, 2012 is 88.1% invested in equities and remaining in bank deposits.

We reduced our exposure in Fertilizer stocks during the month on the back of deteriorating sales figures and rising government intervention in the sector. Our strategy to increase exposure towards selected Cements and Banking stocks paid off well and we continue to remain overweight in these areas. Our strategic holdings in E&P and Power sectors remain static.

PERFORMANCE*	ABL-SF	KSE-30
Year to Date (YTD)*	23.9%	4.6%
Trailing 12 months*	23.0%	4.8%
Month to Date (MTD)*	6.7%	1.7%

* Returns are net of management fee & all other expenses



BASIC FUND INFORMATION

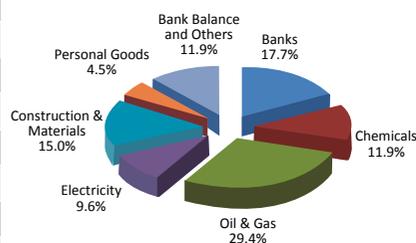
Fund Type	Open-end
Category	Equity Scheme
Launch Date	June 28 th , 2009
Net Assets	PKR 198.38 mn as at March 31 st , 2012
NAV	PKR 12.4390 as at March 31 st , 2012
Benchmark	KSE-30
Dealing Days	As Per Local Stock Exchanges
Cut-off Time	4:00 pm
Pricing Mechanism	Forward
Management Fee	3% p. a.
Front-end Load	3%
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM2- (Stable Outlook) (JCR-VIS)
Risk Profile of the Fund	High
Performance Rating	MFR 5-Star (JCR-VIS) (Based on 2 year weighted average ranking)
Fund Manager	Kamran Aziz

INVESTMENT OBJECTIVE

To provide higher risk-adjusted returns over the long term by investing in a diversified portfolio of equity instruments offering capital gains and dividends.

TOP TEN HOLDINGS (% OF TOTAL ASSETS)	Feb '12	Mar '12
Pakistan Petroleum Limited	6.08%	11.53%
Pakistan Oilfields Limited	8.19%	10.37%
Lucky Cement	2.64%	7.05%
Fauji Fertilizer Company Limited	11.30%	6.68%
Bank Al-Falah	0.00%	6.61%
Hub Power Company Limited	7.80%	5.89%
United Bank Ltd	8.45%	4.65%
Nishat Mills Limited	2.07%	4.58%
D.G.K. Cement	4.89%	4.15%
Oil & Gas Develop Co.	4.76%	3.91%

SECTOR ALLOCATION (% OF TOTAL ASSETS)



ASSET ALLOCATION (% OF TOTAL ASSETS)	Feb '12	Mar '12
Stock/Equities	85.46%	88.06%
Cash	3.76%	5.52%
T-Bills	0.00%	0.00%
Others	10.78%	6.42%
Leverage	NIL	NIL

INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

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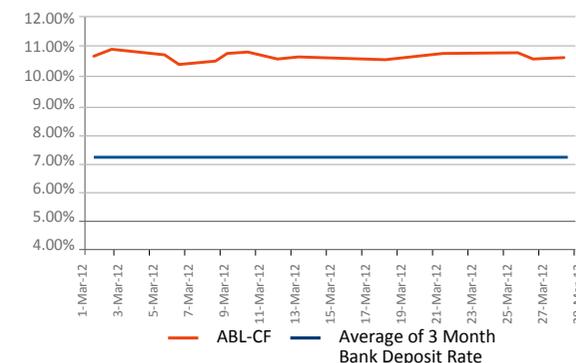
FUND MANAGER'S COMMENTS

ABL-CF yielded an annualized compounded return of 10.55% for the month of March, an improvement of 0.39% over previous month and 3.34% outperformance over the benchmark. The fund also declared a dividend for 3QFY-12 @ 2.55% which represents 100% of the income till March 26, 2012. Bank placements constituted 41.9% of total assets as rates on fixed deposits accounts rose at quarter end. Still, T-bills constitute 58% of net assets which makes them the primary investment class due to their inherent advantage of having low risk and tradability. Returns are expected to improve owing to placements with banks at attractive rates and improvement in T-bill yields. Fund size declined by 21.7% to close at PKR20.1 billion due to quarter end outflows which is a norm.

In view of the prevailing economic conditions we will continue to maintain a low duration whilst taking advantage of permissible avenues such as bank placements to enhance returns.

FUND RETURNS*	ABL-CF	Average of 3 Month Bank Deposit Rate
3QFY-12	10.78%	7.13%
March	10.55%	7.21%

* Returns are net of management fee & all other expenses

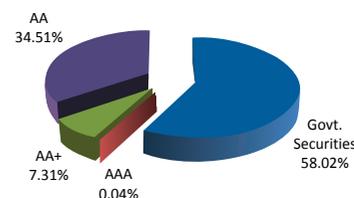


INVESTMENT OBJECTIVE

To provide investors, consistent returns with a high level of liquidity, through a blend of money market and sovereign debt instruments.

ASSET ALLOCATION (% OF TOTAL ASSETS)	Feb '12	Mar '12
Cash	9.69%	11.79%
Placements with Banks (TDRs)	5.82%	30.07%
Placements with Banks (MM)	1.16%	0.00%
Reverse Repo against Govt. Securities	0.92%	0.00%
T-bills	82.16%	58.02%
Others Including Receivables	0.25%	0.12%

CREDIT QUALITY OF PORTFOLIO



Other assets account for 0.12% of Total Assets

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Money Market Fund
Launch Date	July 30 th , 2010
Net Assets	PKR 20,092 mn as at March 31 st , 2012
NAV	PKR 10.0276 as at March 31 st , 2012
Benchmark	Average 3 Month Deposit rates of AA and above rated Banks
Dealing Days	As Per Banking Days
Cut-off time	4:00 pm
Pricing mechanism	Backward
Management Fee	1.25% p. a.
Front-end load	Nil
Trustee	Central Depository Company of Pakistan Ltd. (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM2- (Stable Outlook) (JCR-VIS)
Risk Profile of the Fund	Low
Fund Stability Rating	AA+(f) (JCR-VIS)
Fund Manager	Hammad Ali Abbas

TECHNICAL INFORMATION

Leverage	NIL
Weighted average time to maturity of net assets	41 days

INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

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FUND MANAGER'S COMMENTS

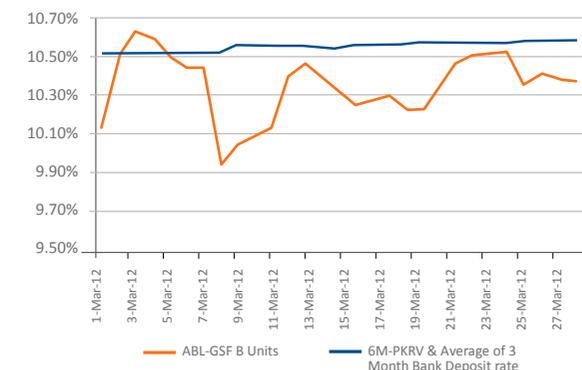
During the month of March 2012, ABL GSF returned 10.74% p.a. verses benchmark return of 10.53% - an outperformance of 21 bps. Fund size declined by 38.15% to PKR19.64 billion due to quarter end redemptions. The fund also declared a dividend for 3QFY-12 @ 2.85% for Class B units which represent 100% of the income till March 26, 2012.

The asset allocation of the fund comprised of 73.13% Treasury bills, 13.93% Government Ijarah Sukuk while cash holding and TDRs stood at 5.67% and 7.07% respectively. We increased allocation to TDRs due to better rates offered by commercial banks on account of quarter end. Weighted average maturity of the fund has increased from 85 days to 353 days due to increase in GoP Ijarah Sukuk holding.

Looking ahead, we will closely monitor the macroeconomic developments and maintain position in the short to medium end of the yield curve. We expect improvement in returns owing to placement with banks at higher rates and expect valuation gains on T-bill holdings as quarter end liquidity pressure eases.

FUND RETURNS*	ABL-GSF B Units	6M-PKRV & Average of 3 Month Bank Deposit rate
3QFY-12	11.98%	10.45%
March	10.74%	10.53%

* Returns are net of management fee & all other expenses

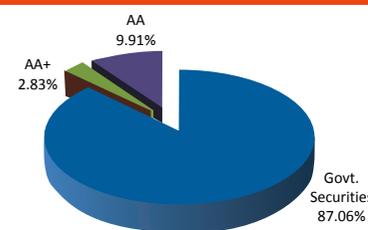


INVESTMENT OBJECTIVE

The objective of the scheme is to deliver optimal risk adjusted returns by investing mainly in mix of short to long term Government Securities and other debt Instruments.

ASSET ALLOCATION (% OF TOTAL ASSETS)	Feb '12	Mar '12
Cash	0.94%	5.67%
Placements with Banks (TDRs)	3.15%	7.07%
Placements with Banks & DFIs	3.94%	0.00%
T-bills	85.89%	73.13%
GoP Ijarah Sukuk	1.35%	13.93%
Others Including Receivables	4.73%	0.20%

CREDIT QUALITY OF PORTFOLIO



Other assets account for 0.20% of Total Assets

TECHNICAL INFORMATION	
Leverage	NIL
Weighted average time to maturity of net assets	353 days

INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Income Fund
Launch Date	November 30 th , 2011
Net Assets	PKR 19,642 mn as at March 31 st , 2012
NAV	Class - A units 10.0333 as at March 31 st , 2012 Class - B units 10.0300 as at March 31 st , 2012
Benchmark	70% average 6m-PKRV & 30% average 3 Months - deposit rates of AA- & above rated banks
Dealing Days	As per Banking Days
Cut-off time	4:00 pm
Pricing mechanism	Forward
Management Fee	Class-A unit 0.25%, Class-B unit 1.25%
Front-end load	Nil
Trustee	Central Depository Company of Pakistan Ltd. (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM2- (Stable Outlook) (JCR-VIS)
Risk Profile of the Fund	Low
Fund Stability Rating	A+(F) (JCR-VIS)
Fund Manager	Faizan Saleem

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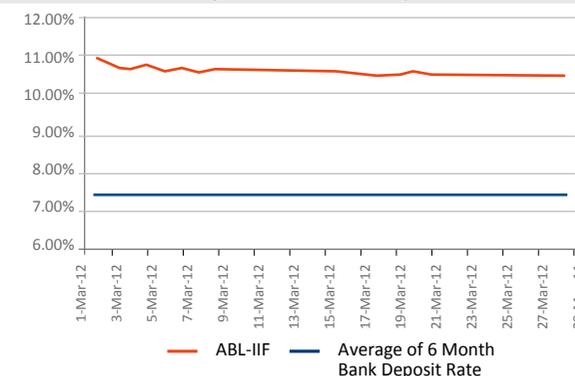
FUND MANAGER'S COMMENTS

ABL-IIF yielded a compounded annual return of 10.55% for the month of March, a marginal decline of 19 bps against the previous month. Returns outperformed benchmark by of 3.92% during the month. The fund continues to maintain primary investments in GoP Ijara Sukuk which constitute 75.5% of total assets. This stance bodes well for returns which remain stable yet competitive. The fund continued to maintain a healthy cash balance at 21.8% of total assets. Fund size closed at PKR797.2 million, a 2.9% decline compared to the previous month.

ABL-IIF will maintain primary investments in GoP Ijara Sukuk in the foreseeable future due to its favorable risk-reward profile. As market liquidity remains tight, we are optimistic that selective opportunities can emerge in money markets to book capital gains.

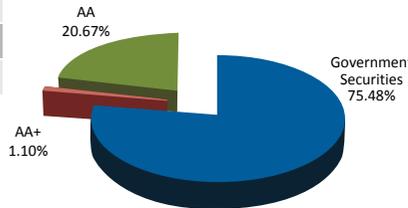
FUND RETURNS*	ABL-IIF	Average of 6 Month Bank Deposit Rate
3QFY-12	10.53%	7.10%
March	10.55%	6.63%

* Returns are net of management fee & all other expenses



INVESTMENT OBJECTIVE

To provide investors with an opportunity to earn higher income over the medium to long-term by investing in a diversified portfolio consisting of different money market and debt instruments permissible under the Shariah principles.

ASSET ALLOCATION (% OF TOTAL ASSETS)	Feb '12	Mar '12	CREDIT QUALITY OF PORTFOLIO
Cash	25.58%	21.78%	 <p>Other assets account for 2.74% of Total Assets</p>
GoP Ijara Sukuk	72.00%	75.48%	
Others Including Receivables	2.42%	2.74%	

TECHNICAL INFORMATION	INVESTMENT COMMITTEE MEMBERS
Leverage	NIL
Weighted average time to maturity of net assets	743 days
	<ol style="list-style-type: none"> 1. Farid A. Khan, CFA – CEO 2. Muhammad Imran – CIO 3. Abid Jamal – Head of Research 4. Hammad Ali Abbas – Fund Manager 5. Kamran Aziz – Fund Manager 6. Faizan Saleem – Fund Manager

BASIC FUND INFORMATION

Fund Type	Open-end
Category	Islamic Income Fund
Launch Date	July 30 th , 2010
Net Assets	PKR 797.236 mn as at March 31 st , 2012
NAV	PKR 10.0276 as at March 31 st , 2012
Benchmark	Average of 6 Month Deposit rates of 3 Islamic Banks
Dealing Days	As Per Banking Days
Cut-off time	4:00 pm
Pricing mechanism	Forward
Management Fee	1.0% p. a.
Front-end load	Nil
Trustee	Central Depository Company of Pakistan Ltd. (CDC)
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM2- (Stable Outlook) (JCR-VIS)
Risk Profile of the Fund	Low
Fund Stability Rating	A+(F) (JCR-VIS)
Fund Manager	Hammad Ali Abbas

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To Invest, Please Contact Any Branch of Allied Bank

ABL AMC Head Office: **021-111-ABL AMC (225-262)**, ABL AMC Helpline: **0800 ABL-AM (0800 225 26)**

3 steps to Invest in ABL AMC FUNDS

STEP ONE

- ▶ Call us on our Toll Free number 0800-ABL-AM (225-26) to let our Investment Consultant guide you better or
- ▶ Visit any ABL Branch or for Expert Opinion, call 11 Business development manager listed on your right or
- ▶ Email us at: contactus@ablmc.com and we will answer all your queries or
- ▶ Visit us on our website www.ablmc.com for information and guidance

STEP TWO

Investment Process

Forms

- ▶ Our investment advisors will help you fill the required forms:
 - ▶ Form 1 – Account Opening Form
 - ▶ Form 2 – Investment Form
 - ▶ Know Your Customer Form

Payment Mode

- ▶ Payments can be made through Cheques / Demand Drafts or Pay Orders
- ▶ Payments shall be made in favor of: "CDC-Trustee ABL _____ FUND"

Documents to be attached

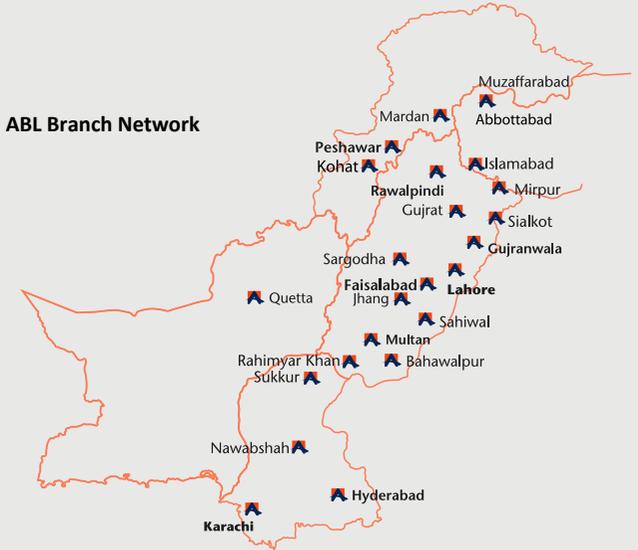
- ▶ **For Individuals:**
 - ▶ Copy of CNIC (In case of Joint Application, CNIC of all applicants is required)
 - ▶ Zakat Affidavit (In case of exemption from Zakat)
 - ▶ Know Your Customer Form
- ▶ **For Corporate:**
 - ▶ Memorandum and Articles of Association/Bye Laws/ Trust Deed
 - ▶ Power of Attorney or other document authorizing the authorized signatory(ies) to sign the application
 - ▶ Board Resolution authorizing the Investment
 - ▶ Copy of CNIC(s) of the Authorized Signatory(ies)

STEP THREE

Submission of Documents

- ▶ You may submit your documents / investment amount at any branch of ABL or drop them / courier them at ABL AMC's Head Office: First Floor, 11-B, Lalazar, MT Khan Road, Karachi
- Once we receive the documents / investment amount a registration number will be generated and allotted. An introductory letter will be dispatched to confirm your investment in ABL AMC Funds.

ABL Branch Network



Name	Contact No.	Branches with Business Development Managers
Karachi		
Furqan Ali Dakhan	0321-2014622	Clifton Branch
Shoaib Shoukat	0333-5473547	Foreign Exchange Branch
Danish Abdul Rauf	0345-2121623	Tariq Road Branch
Lahore		
Muhammad Yasir	0333-4306795	Y-Block, DHA Branch
Waqar Ahmad Paracha	0300-8840151	Kashmir Road Branch
Islamabad		
Iftikhar Hameed Khan	0333-5607962	Blue Area Branch
Zahir Mehmood Khan	0346-9273633	I-8 Markaz Branch
M. Rashid Qayyum	0345-5923766	F-6 Markaz Branch
Faisalabad		
Mughees Ahmad Sheikh	0332-8663525	Peoples Colony Branch
Hyderabad		
Haider Abbas	0321-3051874	Civic Center Branch
Quetta		
Imran Hassan Khan	0345-8165666	Jinnah Road Branch

CONTACT US:

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 Website: www.ablmc.com