



Bachat ka Doosra Naam

Quarterly Report
September 30, 2012
(Unaudited)



Funds Under Management
of
Arif Habib Investments Limited (A subsidiary of MCB Bank Limited)

MCB
ISLAMIC INCOME FUND

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FUND'S INFORMATION

Management Company	Arif Habib Investments Limited 8th Floor, Techno City, Corporate Tower, Hasrat Mohani Road, Karachi	
Board of Directors of the Management Company	Mian Mohammad Mansha Mr. Nasim Beg Mr. Yasir Qadri Syed Salman Ali Shah Mr. Haroun Rashid Mr. Ahmed Jahangir Mr. Samad A. Habib Mr. Mirza Mahmood Ahmad	Chairman(subject to the approval of SECP) Executive Vice Chairman Chief Executive Officer (subject to the approval of SECP) Director (subject to the approval of SECP) Director (subject to the approval of SECP) Director (subject to the approval of SECP) Director Director (subject to the approval of SECP)
Audit Committee	Mr. Haroun Rashid Mr. Nasim Beg Mr. Samad A. Habib Mr. Ali Munir	Chairman Member Member Member
Human Resource Committee	Syed Salman Ali Shah Mr. Nasim Beg Mr. Haroun Rashid Mr. Ahmed Jahangir Mr. Yasir Qadri	Chairman Member Member Member Member
Company Secretary & CFO of the Management Company	Mr. Muhammad Saqib Saleem	
Trustee	Central Depository Company of Pakistan Limited CDC House, 990B, Block 'B', S.M.C.H.S, Main Shahrah-e-Faisal, Karachi-74400	
Bankers	MCB Bank Limited Bank Al-Falah Limited Standard Chartered Bank Limited United Bank Limited	
Auditors	KPMG Taseer Hadi & Co. Chartered Accountants 1st Floor, Sheikh Sultan Trust Building No. 2 Beaumont Road, Karachi - 75530	
Legal Advisor	Bawaney & Partners 404, 4th Floor, Beaumont Plaza, Beaumont Road, Civil Lines, Karachi-75530	
Transfer Agent	Arif Habib Investments Limited 8th Floor, Techno City, Corporate Tower, Hasrat Mohani Road, Karachi	
Rating	AM2 - Management Quality Rating assigned by PACRA	

REPORT TO THE DIRECTORS OF THE MANAGEMENT COMPANY FOR THE QUARTER ENDED SEPTEMBER 30, 2012

Dear Investor,

On behalf of the Board of Directors, I am pleased to present MCB Islamic Income Fund's accounts review for the first quarter ended September 30th 2012.

ECONOMY AND MONEY MARKET OVERVIEW

On the macroeconomic front, CPI inflation continued to maintain its downward trajectory amid lower food inflation and gas prices with 1Q FY13 CPI inflation averaging at 9.2%. Although current account balance remained comfortable during 2MFY13 with a sizeable surplus of US\$ 919 million courtesy release of coalition support fund proceeds by the US, weaker financial and capital account coupled with sizeable repayments (including IMF) continued to put pressure on the FX reserves, which eventually came down to below US\$ 14.5 billion. On the fiscal front, the government has continued to rely on domestic sources of funding with YTD GoP borrowing from banking system has risen to PKR 173 billion by Sep'28 2012. Taking comfort from benign CPI inflation and release of CSF payments by the US as well as the need to stimulate real economic engine & private investments in the country, the State Bank of Pakistan lowered its policy discount rate by 150 bps to 10.5% in its Aug'12 monetary policy statement.

In the money market, short term market rates remained largely on the higher side amid tight liquidity scenario in the system with few exceptions where the market witnessed floors also. The SBP has continued to inject significant amount of liquidity in the system through OMOs during the quarter. Given a downward trajectory in YoY CPI inflation coupled with SBP monetary easing stance, the yield curve has adjusted significantly downwards during the period. 1 year PKRV adjusted downwards by 198 bps to 10.0%, while longer tenure 10 year PKRV adjusted downwards by 182 bps to 11.5% during the quarter under review.

FUND PERFORMANCE

During the quarter under review, the fund generated an annualized return of 12.7% as against its benchmark return of 6.8%, a significant out performance by 5.9%.

During the period, the fund has gradually been increasing its exposure towards GoP Ijarah Sukuk, which stood at around 73% at quarter-end, on the back of decent yield as well as capital gains potential. The fund has kept its remaining exposure in cash and bank deposits at decent rates.

The Net Asset of the Fund as at September 30, 2012 stood at Rs. 1,882 million as compared to Rs 1,507 million as at June 30 2012 registering an increase of 24.91%

The Net Asset Value (NAV) per unit as at September 30, 2012 was Rs. 100.1632 as compared to opening NAV of Rs. 100.0990 per unit as at June 30, 2012 registering an increase of Re. 0.0642 per unit

Income Distribution

During the Quarter The Management Company has announced the following interim distribution.

Date of distribution	Per unit distribution
28-Sept-2012	3.1363

FUTURE OUTLOOK

Taking comfort from lower CPI inflation trajectory, the Central bank has decided to lower its policy discount rate further by 50 bps to 10.0% in its Oct'12 monetary policy statement. Going forward, we believe that the sustainability of external account, in addition of lower inflation, would be a key factor in shaping up interest rate direction. The Government bond market, however, is likely to remain active going forward as single digit range of YoY CPI Inflation for at least next few months would keep market players' expectations of downward yield curve adjustment intact.

We believe that well-timed accumulation of GoP Ijarah Sukuk should contribute towards healthy fund returns going forward, while the fund would remain cognizant of the changes in the macroeconomic environment in order to deploy assets efficiently in Shariah compliant instruments.

ACKNOWLEDGMENT

The Board is thankful to the Fund's valued investors, the Securities and Exchange Commission of Pakistan and the Trustees of the Fund for their continued cooperation and support. The Directors also appreciate the efforts put in by the management team.

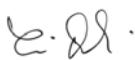
On behalf of Directors,

Yasir Qadri
Chief Executive Officer
Dated: October 25, 2012

CONDENSED INTERIM STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2012

	Note	Un-Audited September 30, 2012	Audited June 30, 2012
(Rupees in '000)			
ASSETS			
Bank balances		457,599	464,118
Investment in government securities	4	1,376,344	1,025,522
Profit and other receivables		59,448	19,989
Prepayments		85	101
Preliminary expenses and floatation costs		742	792
Total assets		1,894,218	1,510,522
LIABILITIES			
Payable to Management Company		9,006	2,380
Payable to Central Depository Company of Pakistan Limited - Trustee		195	171
Payable to Securities and Exchange Commission of Pakistan		840	534
Accrued expenses and other liabilities		2,028	665
Total liabilities		12,069	3,750
NET ASSETS		1,882,149	1,506,772
Unit holders' fund (as per statement attached)		1,882,149	1,506,772
Contingency	5		
(Number of units)			
NUMBER OF UNITS IN ISSUE		18,790,826	15,052,815
		(Rupees)	(Rupees)
NET ASSET VALUE PER UNIT		100.16	100.10

The annexed notes form an integral part of these financial statements.



Chief Executive Officer

For Arif Habib Investments Limited
(Management Company)



Director

CONDENSED INTERIM INCOME STATEMENT (UN-AUDITED)


FOR THE QUARTER ENDED SEPTEMBER 30, 2012

	Note	September 30, 2012 (Rupees in '000)	September 30, 2011
INCOME			
Profit on bank deposits		12,732	1,936
Capital Gain on sale of investment		1,235	597
Income from government securities		33,692	5,190
		47,659	7,723
Net unrealised appreciation on re-measurement of investments classified as financial assets at 'fair value through profit or loss		10,606	-
Total Income		58,265	7,723
EXPENSES			
Remuneration of Management Company		5,220	716
Sindh sales tax on remuneration of the Management Company		835	114
Remuneration of Central Depository Company of Pakistan Limited - Trustee		563	151
Annual fee - Securities and Exchange Commission of Pakistan		306	42
Auditors' remuneration		174	57
Amortisation of preliminary expenses and floatation costs		50	50
Brokerage and transaction cost		28	10
Other expenses		92	111
Total expenses		7,268	1,250
Net income from operating activities		50,997	6,472
Element of income and capital gains included in prices of units issued less those in units redeemed		7,356	1,845
Provision for Workers' Welfare Fund	5	-	(73)
Net income for the period before taxation		58,353	8,245
Taxation	6	-	-
Net income for the period after taxation		58,353	8,245
Other comprehensive income for the period		-	-
Total comprehensive income for the period		58,353	8,245
Earnings per unit	7		

The annexed notes form an integral part of these financial statements.


 Chief Executive Officer

For Arif Habib Investments Limited
(Management Company)

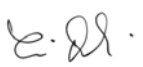

 Director

CONDENSED INTERIM DISTRIBUTION STATEMENT (UNAUDITED)

FOR THE QUARTER ENDED SEPTEMBER 30, 2012

	September 30, 2012	September 30, 2011
	(Rupees in '000)	
Net Income brought forward	1,491	458
Interim distributions for quarter ended September 30, 2012:		
- Bonus distribution	(57,022)	
-Cash distribution	(125)	
Element of income / (loss) and capital gains / (losses) included in the prices of units issued less those in units redeemed - amount forms part of the Distribution Statement	370	
Final distributions for the period ended June 30, 2011:		
On July 04, 2011 at Rs 0.2532 per unit		
- Bonus distribution	-	(458)
Total comprehensive income for the period	58,353	8,245
Undistributed income carried forward	3,067	8,245

The annexed notes form an integral part of these financial statements.



Chief Executive Officer

For Arif Habib Investments Limited
(Management Company)



Director

**CONDENSED INTERIM STATEMENT OF MOVEMENT IN UNIT HOLDERS' FUND (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2012**


	September 30, 2012	September 30, 2011
	(Rupees in '000)	
Net asset at the beginning of the period	1,506,772	181,557
Issue of 7,420,440 units(2011: 1,256,687 units)	707,367	128,018
Issue of 569,652 bonus units(2011: 4,585 bonus units)	57,022	458
Redemption of 4,252,081 units(2011: 244,498 units)	(382,862)	(24,969)
	381,527	103,508
Element of income / (loss) and capital gains / (losses) included in prices of units issued less those in units redeemed		
amount representing (income) and capital (gains)		
- transferred to income statement	(7,356)	(1,845)
amount representing (income) that forms part of unit holders' fund - transferred to distribution statement	(370)	-
	(7,726)	(1,845)
Element of income and capital gains included in prices of units issued less those in units redeemed - amount representing unrealised income	370	-
Total comprehensive income for the period	58,353	8,245
Interim distributions for quarter ended September 30, 2012:		
- Bonus distribution	(57,022)	-
-Cash distribution	(125)	-
Final distributions for the period ended June 30, 2011:		
On July 04, 2011 at Rs 0.2532 per unit		
- Bonus distribution	-	(458)
Net assets at the end of the period	1,882,149	291,007

The annexed notes form an integral part of these financial statements.



Chief Executive Officer

**For Arif Habib Investments Limited
(Management Company)**



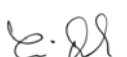
Director

CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED)

FOR THE QUARTER ENDED SEPTEMBER 30, 2012


Note	September 30, 2012	September 30, 2011
	(Rupees in '000)	
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income for the period before taxation	58,353	8,245
Adjustments for non-cash charges and other items:		
Capital gain on sale of investments	(1,235)	(597)
Amortisation of preliminary expenses and floatation costs	50	50
Net unrealised appreciation on re-measurement of investments classified as ‘financial assets at fair value through profit or loss’	(10,606)	-
Element of (income) and capital (gains) included in prices of units issued less those in units redeemed	(7,356)	(1,845)
	<u>39,206</u>	<u>5,853</u>
(Increase) / decrease in assets		
Investments - net	(338,980)	(100,005)
Other receivables	(39,084)	(8,840)
Pre- Payments	16	-
	<u>(378,048)</u>	<u>(108,845)</u>
Increase / (decrease) in liabilities		
Payable to the Management Company	6,626	74
Payable to the Trustee	24	29
Payable to Securities and Exchange Commission of Pakistan	306	38
Accrued and other liabilities	173	14,136
	<u>7,129</u>	<u>14,277</u>
Net cashflow used in operating activities	<u>(331,713)</u>	<u>(88,715)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Net receipts from issue of units	706,992	128,018
Net payments on redemption of units	(381,798)	(24,969)
Net cash generated from financing activities	<u>325,194</u>	<u>103,050</u>
Net (decrease) / increase in cash and cash equivalents during the period	<u>(6,519)</u>	<u>14,335</u>
Cash and cash equivalents at the beginning of the period	<u>464,118</u>	<u>79,505</u>
Cash and cash equivalents at the end of the period	<u>457,599</u>	<u>93,840</u>

The annexed notes form an integral part of these financial statements.



Chief Executive Officer

For Arif Habib Investments Limited
(Management Company)



Director

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2012**

1 LEGAL STATUS AND NATURE OF BUSINESS

MCB Islamic Income Fund (the Fund) was established under a trust deed executed between MCB Asset Management Company Limited as the Management Company, a company incorporated under the Companies Ordinance, 1984 and Central Depository Company of Pakistan Limited (CDC) as the Trustee. The Trust Deed was approved by the Securities and Exchange Commission of Pakistan on January 25, 2011 and was executed on March 7, 2011.

Based on shareholders' resolutions of MCB-Asset Management Company Limited and Arif Habib Investments Limited the two Companies have merged as of June 27, 2011 through operation of an order from the SECP issued under section 282L of the Companies Ordinance 1984 (Order through letter No.SCD/NBFC-II/MCBAMCL and AHIL / 271/ 2011 dated June 10, 2011). Arif Habib Investments being a listed Company, was the surviving entity and in compliance of SBP's approval, it becomes a subsidiary of MCB Bank Limited. However, subsequent to the completion of the merger, the SECP issued an order postponing the effective date of the merger to July 30, 2011 (through letter No.SCD/PR and DD/AMCW/MCB-AMCL and AH/348/2011 dated June 27, 2011). Since the merger had already taken place and the subsequent order of the SECP could not be complied with, the Company has sought a ruling by the Honorable Sindh High Court (SHC). The honorable SHC held the SECP's subsequent order in abeyance and instructed SECP to treat the companies as merged pending a final ruling. Irrespective of the final ruling, the Fund's assets and NAV remain unaffected.

The Management Company of the Fund has been licensed to act as Asset Management Company under the NBFC Rules through a certificate of registration issued by the SECP. The registered office of the Management Company is situated at 8th Floor, Techno City Corporate Tower, Hasrat Mohani Road, Karachi.

The Fund has been categorized as an Open-End Shariah Compliant (Islamic) Scheme and offers units for public subscription on a continuous basis. The units of the Fund are transferable and can also be redeemed by surrendering to the Fund. The units are listed on the Lahore Stock Exchange.

The principal activity of the Fund is to seek to provide the investors with a rate of return consistent with a broadly diversified portfolio of long, medium and short term, high quality Shariah Compliant fixed income instruments.

The Pakistan Credit Rating Agency (PACRA) Limited has assigned an asset manager rating of 'AM2' to the Management Company and a stability rating of AA-(f) to the Fund.

2 Statement of compliance

2.1 These condensed interim financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Board as are notified under the Companies Ordinance, 1984, the requirements of the Trust Deed, the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 (the NBFC Rules), the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the NBFC Regulations) and the directives issued by the Securities and Exchange Commission of Pakistan (SECP). Wherever the requirements of the Trust Deed, the NBFC Rules, the NBFC Regulations or directives issued by SECP differ with the requirements of IFRS, the requirements of the Trust Deed, the NBFC Rules, the NBFC Regulations or the directives issued by SECP prevail. The disclosures made in these condensed interim financial statements have, however, been limited based on the requirements of the International Accounting Standard 34: 'Interim Financial Reporting'.

2.2 These condensed interim financial statements are unaudited.

2.3 The directors of the asset management company declare that these financial statements give a true and fair view of the Fund.

3 SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted for the preparation of these condensed interim financial statements are the same as those applied in the preparation of the annual published financial statements of the Fund for the year ended June 30, 2012.

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2012**

4 INVESTMENTS

Financial assets at fair value through profit or loss - held for trading
- Investment in government securities

Note	September 30, 2012	June 30 2012
	(Rupees in '000)	
4.1	1,376,344	1,025,522

**4.1 Financial assets at fair value through profit or loss - held for trading
- Investment in government securities**

Issue Date	Tenor	Face Value			As at Sept 30, 2012	Balance as at September 30, 2012			Market value as a percentage of net assets	Market value as a percentage of total investment
		As at July 1, 2012	Purchased during the period	Disposed / Matured during the period		Carrying Value	Market value	Appreciation / (diminution)		
Rupees in '000										
15-Nov-10	3 Years	697,500	75,000	60,000	712,500	712,891	719,625	6,734	38.23	52.29
16-May-11	3 Years	280,000	13,200	-	293,200	293,360	296,220	2,860	15.74	21.52
26-Dec-11	3 Years	47,500	150,000	47,500	150,000	151,500	151,500	-	8.05	11.01
2-Mar-12	3 Years	-	25,000	-	25,000	24,987	25,230	243	1.34	1.83
18-Sep-12	3 Years	-	183,000	-	183,000	183,000	183,769	769	9.76	13.35
Total: September 30, 2012						1,365,738	1,376,344	10,606	73.12	100.00
Total: June 30, 2012						1,030,196	1,025,522	(4,674)	68.06	100.00

5 CONTINGENCY

CONTRIBUTION TO WORKERS' WELFARE FUND

The Finance Act 2008 introduced an amendment to the Workers' Welfare Fund Ordinance, 1971 (WWF Ordinance). As a result of this amendment it may be construed that all Collective Investment Schemes / mutual funds (CISs) whose income exceeds Rs.0.5 million in a tax year, have been brought within the scope of the WWF Ordinance, thus rendering them liable to pay contribution to WWF at the rate of two percent of their accounting or taxable income, whichever is higher. In this regard, a constitutional petition has been filed by certain CISs through their trustees in the Honorable High Court of Sindh, challenging the applicability of WWF to the CISs, which is pending adjudication.

Subsequently, a clarification was issued by the Ministry of Labour and Manpower (the Ministry) which stated that mutual funds are not liable to contribute to WWF on the basis of their income. However on December 14, 2010 the Ministry filed its response against the Constitutional petition requesting the court to dismiss the petition. According to the legal counsel who is handling the case, there is a contradiction between the aforementioned clarification issued by the Ministry and the response filed by the Ministry in Court.

During the year ended June 30, 2011, the Honourable Lahore High Court (LHC) in a Constitutional Petition relating to the amendments brought in the WWF Ordinance, 1971 through the Finance Act, 2006, and the Finance Act, 2008, has declared the said amendments as unlawful and unconstitutional and struck them down. The Management Company is hopeful that the decision of the LHC will lend further support to the Constitutional Petition which is pending in the SHC.

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2012**

In view of the afore mentioned developments, the Management Company firmly believes that there is no compelling reason to make provision on account of WWF contribution in the financial statements. Further, the Management Company also expects that the constitutional petition pending in the Honourable High Court of Sindh on the subject as referred above will be decided in favour of the Mutual Funds. However, as matter of abundant caution and prudence the Management Company of the Fund has decided not reverse the provision already till the decision of Honorable Sind High Court.

Till September 30, 2012 the Fund has accrued 0.08 million in lieu of provision of WWF and the aggregate un-recognized amount of WWF as at September 30, 2012 amounted to Rs. 3.141 million.

6 TAXATION

The income of the Fund is exempt from income tax under clause 99 of Part I of the Second Schedule to the Income Tax Ordinance, 2001 subject to the condition that not less than 90 percent of its accounting income for the year, as reduced by capital gains, whether realised or unrealised, is distributed amongst the unit holders. The Fund has not recorded a tax liability in respect of income relating to the current period as the management company intends to distribute more than 90 percent of the Fund's accounting income for the period as reduced by capital gains (whether realised or unrealised) to its unit holders.

7 EARNINGS PER UNIT

Earnings per unit has not been disclosed as in the opinion of the management determination of cumulative weighted average number of outstanding units for calculating earnings per unit is not practicable.

8 TRANSACTIONS WITH CONNECTED PERSONS / OTHER RELATED PARTIES

8.1 Connected persons of the Fund include the Management Company, other collective investment, schemes being managed by the Management Company, MCB Bank Limited being the parent company of the Management Company, the Trustee, directors and key management personnel, other associated undertaking and investors holding 10% or more units of the Fund.

8.2 The transactions with connected persons are in the normal course of business, at contracted rates and terms determined in accordance with market rates.

8.3 Remuneration payable to the Management Company and the fee payable to the Trustee are determined in accordance with the the provisions of the NBFC Rules 2003, the NBFC Regulations 2008 and Trust Deed respectively.

8.4 Details of transactions and balances at period end with related parties / connected persons, other than those which have been disclosed elsewhere in these financial statements, are as follows:

	September 30, 2012	September 30, 2011
8.5 Transactions with connected persons during the period		
	(Rupees in '000)	
MCB Bank Limited		
Profit received on deposit accounts	48	556
Arif Habib Investments Limited		
Remuneration of the Management Company	5,220	716
Issue of bonus units: Nil (2011: 2,532)	-	253
Redemption of units: 1,105,733 (2011: Nil)	111,841	-
Central Depository Company of Pakistan Limited-Trustee		
Fee charged during the period	563	151
Key Management Personnel		
Issue of units: 43,133 (2011: 18,822)	4,486	1,892
Issue of bonus units: 2,342 (2011: 17)	234	2
Redemption of units: 25,807 (2011: 1,518)	2,596	154

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2012**

	September 30 2012	June 30 2012
	(Rupees in '000)	
8.6 Amount outstanding as at period end		
MCB Bank Limited		
Bank balance	41,798	13,312
Profit receivable on deposit accounts	15	-
Arif Habib Investments Limited		
Remuneration payable to the Management Company	1,778	1,254
Sale Tax payable on Management Company	286	201
Units held: Nil (June 30, 2012: 1,105,733)	-	110,716
Sale Load Payable	6,942	925
Central Depository Company of Pakistan Limited-Trustee		
Fee payable	195	171
Key Management Personnel		
Units held : 57,539 (June 30, 2012: 37,870)	5,760	3,792

9 DATE OF AUTHORISATION FOR ISSUE

These financial statements were authorised for issue on **October 25, 2012** by the Board of Directors of the Management Company.

10 GENERAL

Figures have been rounded off to the nearest thousand rupees unless otherwise specified.



Chief Executive Officer

**For Arif Habib Investments Limited
(Management Company)**



Director

Please find us on



by typing: **Bachat Ka Doosra Naam**

Arif Habib Investments Limited (A subsidiary of MCB Bank Limited)

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