RATED AM3 (JCR-VIS)



INFOCUS

FUND MANAGER'S REPORT MAY 2010

INVEST in
ABL AMC FUNDS
before 30th June'10
and SAVE up to
Rs. 60,000
on your Taxes

Disclaimer: All investments in Mutual Funds are subject to market risks. The NAV of units may go up or down based on the market conditions. Past performance is not necessarily indicative of future results. Please read the Offering Document of the funds to understand the investment policies and the risks involved.





Investment Objective

The objective of ABL Income Fund is 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.

Fund Manager's Comments

ABL-IF yielded an annualized return of 10.55% for the month of May 2010 as a liquid money market due to Coalition Support Fund (CSF) inflows led to a drop in yields across the board. Although ABL-IF enjoyed capital gains on its T-bill portfolio, which now comprise 47.13% of the fund, money market volatility towards the end of the month reduced the capital gain component. As the Interbank rates on average remained depressed during the month, ABL-IF increased its asset allocations towards T-bills and TDRs to manage its returns. Going ahead, money market and T-bill yields are expected to improve as the one-off impact of CSF inflow wanes. Furthermore TDR rates are also expected to improve on account of June end.

As per our expectation, the State Bank of Pakistan maintained the Discount Rate at 12.50% in its bi-monthly MPS announcement. Reasons cited by the SBP were concerns towards fiscal policy, high energy prices and insufficient macroeconomic stability which have led to resurgence of Inflation. Improved export figures, coupled by steady workers' remittances and inflow of CSF during the month have curtailed the external current account deficit at 2.5% of GDP. In our view, stable energy prices, an increase in the tax-GDP ratio and reduction in government expenditure are crucial for any monetary easing going forward.

The above uncertainties have led to a cautious approach where ABL-IF intends to maintain a conservative T-bill portfolio entailing short duration. Investments in TDRs with high investment grade banks and placements with similar counters in the money market will be maintained. The outlook for June returns looks bright due to traditional fiscal year end hikes in money market rates.

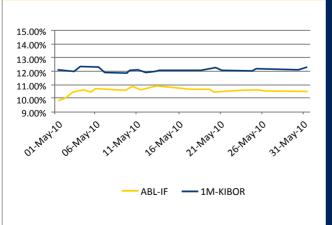
Fund Returns*	ABL-IF	1 Month Kibor Avg.
Year to Date (YTD)	11.03%	12.45%
Trailing 12 months	11.16%	12.52%

10.55%

12.11%

* Returns are net of mangement fee & all other expenses

Month to date (MTD)



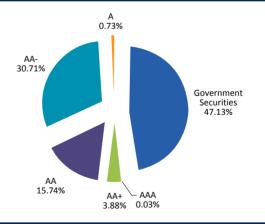
Basic Fund Information

Fund Type	Open-end
Category	Income Fund
Launch Date	September 20, 2008
Net Assets (PKR)	11,389 mn as at 31 May, 2010
NAV	10.1769 as at 31 May, 2010
Benchmark	1 Month Kibor Average
Dealing Days	As Per Local Stock Exchanges
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
Auditor	A.F Ferguson & Co, Chartered Accountants
Asset Manager Rating	AM3 (JCR-VIS)
Risk Profile of the Fund	Low
Fund Stability Rating	A+(f) (JCR-VIS)

Technical Information	ABL-IF
Leverage	NIL
Duration	70 days

Asset Allocation (% of Assets)	Apr '10	May '10
Cash	14.22%	4.54%
Placement with Banks (TDRs)	30.34%	34.68%
Placement with DFIs (COIs)	4.69%	5.09%
Reverse Repo against Govt. Securities	8.88%	4.15%
Money Market placements	4.62%	2.63%
T-Bills	31.80%	47.13%
Others including receivables	5.45%	1.78%

Credit Quality of Portfolio (% of Assets)



Investment Committee Members:

- 1. Farid A. Khan, CFA CEO
- 2. Sulaiman S. Mehdi COO & Company Secretary
- 3. Hammad Ali Abbas Fund Manager
- 4. Kamran Aziz Fund Manager



INFOCUS

FUND MANAGER'S REPORT, MAY 2010



Investment Objective

ABL-SF aims to provide higher risk-adjusted returns to the investors by investing in diversified portfolio of equity instruments offering capital gains and dividends.

Fund Manager's Comments

May 2010 was not just an unpleasant month for equity investors in Pakistan but also for investors globally as equity markets succumbed to European financial woes. A whole host of factors kept Pakistani markets under pressure including correction in regional markets, rumours of investigations in the dealings of a financial group, slowdown of foreign flows, uncertainty towards the upcoming budget (capital gains tax in particular) and the rising political temperature. ABL-SF consequently declined by 9.75% during the month under review against 10.56% contraction in KSE-100, which is an outperformance by 81 basis points. Your fund continues to be the best performing stock fund in the open-end category on both year-to-date (July-March) and since-inception basis.

ABL-SF, as of May end, is 87.63% invested in equities and 12.37% in placements with banks. The fund enhanced its cash allocation last month, which reflects our negative stance on market in the short term. Exposure in Pakistan Oilfields Limited and PSO was reduced in anticipation of poor performance of oil and gas sector amidst falling oil prices. Holding in Lucky cement was significantly reduced from 2.63% in April to 0.46% in May on back of deteriorating cement industry dynamics. Most of the moves made were tactical in nature and we continue to like the values backing some of the blue chips in market.

While an unclear political-cum-economic outlook will keep the market stressed out in the near term, we believe current valuations warrant investment in companies with sound fundamentals. KSE-100 index lost more than 9% during the last 15 trading days of the month and has dropped ~13% from its peak of 10,677 on Apr 15, 2010. Pakistan's market now trades at a significant discount of 47% against the region, which is 9 percentage points higher than the historic average of 38%. Markets have tendency to revert to mean in longer term and we believe smart investments made in these uncertain times will yield healthy results for ABL-SF's investors.

Fund Returns*	ABL-SF	KSE-100
Year to Date (YTD)	31.20%	30.22%
Trailing 12 months	n/a	n/a
Month to Date (MTD)	-9.75%	-10.56%
* Returns are net of mangem	ent fee & all o	ther expenses
60.00%		
50.00%		
40.00%		
30.00%		
20.00%		
10.00%		
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ABL-SF	KSE-100	

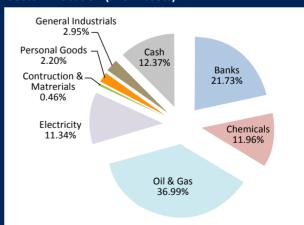
Basic Fund Information

Fund Type	Open-end
Category	Equity Scheme
Launch Date	June 28th, 2009
Net Assets (PKR)	364,201,364 as at 31 May, 2010
NAV	13.0922 as at 31 May, 2010
Benchmark	KSE-100
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 Depositary Company of Pakistan Ltd
Auditor	A.F Ferguson & Co, Chartered Accountants
Asset Manager Rating	AM3 (JCR-VIS)
Risk Profile of the Fund	High

Technical Information	ABL-SF
Leverage	NIL

Top Ten Holdings (% of Assets)	May '10
HUBCO	10.24%
OGDC	9.35%
ABL	7.93%
PPL	7.80%
PSO	7.46%
FFC	7.35%
POL	6.94%
MCB	6.42%
ENGRO	4.61%
APL	3.64%

Sector Allocation (% of Assets)



Investment Committee Members:

- 1. Farid A. Khan, CFA CEO
- 2. Sulaiman S. Mehdi COO & Company Secretary
- 3. Hammad Ali Abbas Fund Manager
- 4. Kamran Aziz Fund Manager



3 steps to Invest in ABL AMC FUNDS

STEP ONE

Contact Us:

- ➤ Call us on our Toll Free number 0800-ABLAM (225-26) to let our Investment Consultant guide you better or
- Visit ABL's 45 designated Branches to be facilitated by our investment Consultant or
- Email us at: contactus@ablamc.com and we will answer all your queries or
- Visit us on our website www.ablamc.com for information and guidance

STEP TWO

Investment Process

Forms

- Our investment advisors will help you fill the required forms;
 - ► ABL-IF Form 1 Account Opening Form
 - ► ABL-IF Form 2- Investment Form
 - ► Know Your Customer Form

Payment Mode

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

Documents to be attached

For Individuals:

- Copy of CNIC (Incase of Joint Application, CNIC of all applicants is required)
- Zakat Affidavit (Incase 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 at the designated branches 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, a registration number will be generated and allotted to you. Units will be issued against your investment on the Net Asset Value (NAV) of that day. An introductory letter will be dispatched to confirm your investment in ABL AMC Funds.

For further details please contact:

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

Name Contact No. Designated Branch Karachi Furgan All Dakhan 0321-2014622 Clifton Branch Raheel Khawar Kamal 0345-2584931 S.I.T.E. Branch Mushtaq Ur Rehman 0300-2419937 Zamzama Branch Ichmina Zahaer 0300-241937 Zamzama Branch Shoalb Shoukat 0333-5473547 Foreign Exchange Branch Farhana Masood 0300-3300640 Shahrah-E-Falsal Branch Shahid All Chishti 0300-2127337 Karimabad Branch Branch Manager 021-35578779 Zalb-Un-Nisa. Street Branch Branch Manager 021-3455409 Tariq Road. Branch Branch Manager 021-355789779 Zalb-Un-Nisa. Street Branch Branch Manager 021-3583995 Khayaban-E Badar Branch Branch Manager 021-35858998 Bath Island Branch Manager 021-35858998 Bath Island Branch Manager 021-35858998 Bath Island Branch Manager 021-35858998 Kashiri Road Branch Branch Manager 033-4607958 Y-Block DHA Branch	неірі	ine: 0800 ABL-AM	(0800 225 26)
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	Waqas Riaz	0314-5418990	Cantt Branch

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