RATED AM2- (JCR-VIS)



INFOCUS

FUND MANAGER'S REPORT SEPTEMBER 2011



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.

FUND MANAGER'S REPORT, SEPTEMBER 201

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.

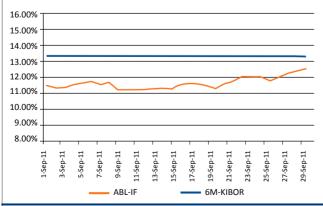
Fund Manager's Comments

ABL-IF yielded an annualized compounded return of 12.97% for the month of September. The fund also declared a dividend for 1QFY-12 @ 3.16% which represents 100% of the income till September 25, 2011. The decline of 22 bps against previous month's return is attributable to the cut in Discount Rate and subsequent decrease in base line yields. Money market yields remained on higher side during the month due to liquidity shortages which were exacerbated by acceptance of higher than target amounts in T-bills and PIB auctions. Even SBP's support in the form of regular OMOs was unable to dampen short term yields. On the contrary, long term yields declined significantly during the month in anticipation of an additional discount rate cut in the upcoming MPS Announcement. The recent surprise reduction in NSS rates coupled by a low inflation figure continued to fuel market sentiments of an imminent cut in interest rates. This bodes well for short term returns as ABL-IF holds investments in both one year T-bills and PIBs. Fund size declined by 17% to close at Rs.4.561 billion due to quarter end redemptions which are a norm at this time of the year.

Economic conditions continue to face renewed challenges due to the recent floods and resultant damage to crops in Sindh. As a consequence, the government is likely to revise down the GDP growth target from 4.2% to 3.5%. Moreover, power shortages continue to hamper industrial output. On the positive front, significant decline in inflation to 11.56% YoY for August, due to re-constitution of the CPI basket, led to renewed expectations of a handsome cut in the Discount Rate. Any further decline in the Discount Rate is expected to revive private sector credit off-take, which stands diluted against heavy government borrowing. The yield curve has already turned downward sloping in anticipation of monetary easing in coming months.

ABL-IF will continue to maintain high duration to take advantage of any reduction in interest rates. Focus will also shift to quality debt instruments from corporate sector to support underlying yields in a low interest rate environment. However, primary investments will remain in government securities due to their low risk profile and stable returns.

Top TFC/Sukuk Holdings (% of Total Assets)		Sep '11
KAPCO Short Term Sukuk		2.68%
Bank Alfalah Ltd - Fixed		2.51%
HUBCO Short Term Sukuk		2.15%
United Bank Ltd - IV		0.21%
Fund Returns*	ABL-IF	6M-KIBOR
FY 2011 to date	13.23%	13.52%
Month to date (MTD)	12.97%	13.38%
* Returns are net of management fee & all other expenses		



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Basic Fund Information

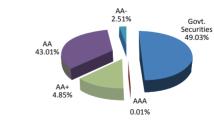
Fund Type	Open-end
Category	Income Fund
Launch Date	September 20 th , 2008
Net Assets	PKR 4,561 mn as at Sept 30 th , 2011
NAV	PKR 10.0217 as at Sept 30 th , 2011 (Ex-Dividend)
Benchmark	6 Month Kibor Average
Dealing Days	As Per Banking Days
Cut-off time	4:00 pm
Pricing mechanism	Forward
Management Fee	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- (JCR-VIS) (Stable Outlook)
Risk Profile of the Fund	Low
Fund Stability Rating	A+(f) (JCR-VIS)
Fund Manager	Hammad Ali Abbas

Technical Information

Leverage	NIL
Weighted average time to maturity of net assets	253 days

Asset Allocation (% of Total Assets)	Aug '11	Sep '11
Cash	0.59%	34.25%
Placement with Banks (TDRs)	7.24%	8.58%
Spread Transactions	0.00%	0.43%
Reverse Repo against all other Securities	6.14%	0.00%
T-Bills	80.87%	45.13%
PIBs	0.86%	3.90%
TFCs	0.00%	2.72%
Short Term Sukuks	4.07%	4.83%
Others including Receivables	0.23%	0.16%

Credit Quality of Portfolio (% of Total Assets)



Other assets account for 0.59% of Total Assets.

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

ABL Asset Management





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.

Fund Manager's Comments

KSE-100 index appreciated 6.3% during September'11, making up for almost half of what it lost during August'11. Worsening global equity markets and testy Pak-US relationship failed to weaken investor sentiments, who cheered lower inflation numbers and indications of monetary easing. Average Daily Turnover improved significantly to \$38 million from \$27 million last month depicting renewed interest in equities ahead of monetary policy statement. Foreigners, however, continued to be net sellers (\$ 4.9 million outflow during the month) on the back of global markets sell off.

ABL-SF increased by 6.1% in Sep'11 against 6.4% appreciation in the KSE-30 index, which reflects a minor underperformance of 30 basis points. During the month, investment in Oil & Gas sector was decreased from 29.7% to 28.8% of the portfolio, exposure in Chemicals sector was increased from 21.3% to 23.1% and investment in banks further decreased from 13.9% to 11.7%. ABL-SF as of September 30, 2011 was 91.1% invested in equities and remaining in T-bills and cash.

In 9-months of 2011, the most active issue of 10-year PIB (bond) has rallied approximately 17% (inclusive of interest) at a time when local equities have delivered a negative return of 2%. We expect equity markets to follow the gains in PIBs, which reaffirms our bullish stance on market. Falling oil prices, strong remittances and indications of monetary easing provide a strong platform for equities to perform. On the other side, the current scenario regarding PAK/US relationships will play a key role in shaping investor sentiments and influencing foreign investors' flows. We reiterate our preference for high dividend yield plays and lowmultiple blue chips that have corrected sharply in recent weeks.

ABL-SF	KSE-30	
1.15%	-3.16%	
25.73%	15.99%	
6.13%	6.40%	
	1.15% 25.73%	1.15%-3.16%25.73%15.99%

* Returns are net of management fee & all other expenses



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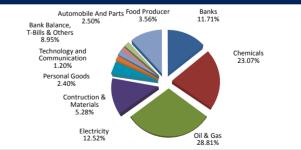
Basic Fund Information

Fund Type	Open-end
Category	Equity Scheme
Launch Date	June 28 th , 2009
Net Assets	PKR 385.26 mn as at Sept 30 th , 2011
NAV	PKR 10.1564 as at Sept 30 th , 2011
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- (JCR-VIS) (Stable Outlook)
Risk Profile of the Fund	High
Performance Rating	MFR 5-Star (JCR-VIS) (Based on 2 year weighted
	average ranking)
Fund Manager	Kamran Aziz
Asset Allocation (%	of Total Assets) Aug'11 Sep'11

Asset Allocation (% of Total Assets) Aug'11

Stock/Equities	88.53%	91.05%
Cash	5.50%	2.93%
T-Bills	4.42%	5.01%
Others	1.55%	1.01%
Leverage	NIL	NIL
Top Ten Holdings (% of Total Assets)	Aug'11	Sep'11
Fauji Fertilizer Company Limited	8.39%	11.57%
Hub Power Company Limited	8.99%	9.31%
Pakistan Oilfields Limited	8.43%	9.15%
Pakistan Petroleum Limited	7.84%	6.37%
Fatima Fertilizer Company Limited	5.28%	5.88%
Oil & Gas Development Company	2.82%	5.69%
Engro Corporation	5.02%	5.62%
Lucky Cement Limited	4.20%	4.77%
MCB Bank Ltd	2.70%	4.50%
Attock Petroleum Limited	4.69%	4.41%

Sector Allocation (% of Total Assets)



Investment Committee Members:

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

ABL Asset Management Discover the potential

INFOCUS FUND MANAGER'S REPORT, SEPTEMBER 2011



Investment Objective

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

Fund Manager's Comments

ABL-CF yielded an annualized compounded return of 12.10% for the month of September, a decline of 67 bps over the preceding month. The fund still managed to outperform its benchmark by 429 bps. The fund declared a dividend for 1QFY-12 @ 3.01% which represents 100% of the income till September 25, 2011. Previous month's return entailed capital gains on account of a cut in the discount rate whereas September saw base yields adjusting to the new lower discount rate of 13.5%. However, sentiments towards another discount rate cut are strong, due to low inflation and cut in NSS rates, which pushed T-bill prices higher and yielded handsome capital gains for your fund. However, short term yields remained high during the period despite regular OMOs conducted by SBP. Competitive rates were negotiated on bank placements due to quarter end which will provide some stability to returns in the interim. Fund size decreased by 7.8% to close at Rs.13.431 billion due to quarter end redemptions which are a norm at this time of the year.

Economic conditions continue to face renewed challenges due to the recent floods and resultant damage to crops in Sindh. As a consequence, the government is likely to revise down the GDP growth target from 4.2% to 3.5%. Moreover, power shortages continue to hamper industrial output. On the positive front, significant decline in inflation to 11.56% YoY for August, due to reconstitution of the CPI basket, led to renewed expectations of a handsome cut in the Discount Rate. Any further decline in the Discount Rate is expected to revive private sector credit off-take, which stands diluted against heavy government borrowing. The yield curve has already turned downward sloping in anticipation of monetary easing in coming months.

Based on the above ABL-CF will continue to increase its positions in longer term T-bills with the onus of booking capital gains on the pretext of declining interest rates which would further enhance returns.

Fund Returns*	ABL-CF	Benchmark
FY 2011 to date	12.37%	7.90%
Month to Date (MTD)	12.10%	7.81%
* Returns are net of manageme	ent fee & all othe	er expenses
15.00% 14.00% 13.00% 12.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 11. II. II. II. II. II. II. II. II. II.	- 11-das-11 - 11-das-11 - 11-das-17 - 11-d	

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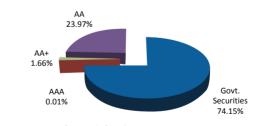
Basic Fund Information

Fund Type	Open-end
Category	Money Market Fund
Launch Date	July 30 th , 2010
Net Assets	PKR 13,431 mn as at Sept 30 th , 2011
NAV	PKR 10.0164 as at Sept 30 th , 2011 (Ex-Dividend)
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- (JCR-VIS) (Stable Outlook)
Risk Profile of the Fund	Low
Fund Stability Rating	AA+(f) (JCR-VIS)
Fund Manager	Hammad Ali Abbas

Asset Allocation (% of Total Assets) Au	r (11 Son (11
Weighted average time to maturity of net as	sets 67 days
Leverage	INIL

	· ·	-
Cash	2.85%	14.52%
Placement with Banks (TDRs)	9.40%	7.29%
Placement with DFIs	1.85%	2.19%
T-Bills	84.11%	74.15%
Short Term KAPCO Sukuk	0.85%	0.91%
Short Term HUBCO Sukuk	0.68%	0.73%
Others including Receivables	0.26%	0.21%

Credit Quality of Portfolio (% of Total Assets)



Other assets account for 0.21% of Total Assets.

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

ABL Asset Management

FUND MANAGER'S REPORT, SEPTEMBER 2011



NIL

7.31%

2.09%

Investment Objective

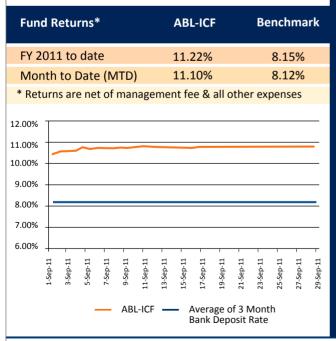
To seek maximum possible preservation of capital and offer steady rate of return by investing in liquid Shariah compliant instruments

Fund Manager's Comments

ABL-ICF yielded an annualized compounded return of 11.10% for the month of September, a slight decline over its previous monthly return of 11.15%. However the fund still outperformed its benchmark by 298 bps. ABL-ICF also declared a dividend for 1QFY-12 @ 2.73% which represents 100% of the income till September 25, 2011. During the month, investments were maintained in AA rated counters which included fresh placements at competitive rates with Islamic banks, thanks to quarter end spike in deposit rates. Short term Sukuks continue to balance returns owing to their competitive rates in a declining interest rate environment. The fund has attained approval for conversion into Income fund category which would benefit returns going ahead due to availability of broader investment universe. Fund size decreased by 7.0% to close at Rs.674.6 million.

Economic conditions continue to face renewed challenges due to the recent floods and resultant damage to crops in Sindh. As a consequence, the government is likely to revise down the GDP growth target from 4.2% to 3.5%. Moreover, power shortages continue to hamper industrial output. On the positive front, significant decline in inflation to 11.56% YoY for August, due to reconstitution of the CPI basket, led to renewed expectations of a handsome cut in the Discount Rate. Any further decline in the Discount Rate is expected to revive private sector credit off-take, which stands diluted against heavy government borrowing. The yield curve has already turned downward sloping in anticipation of monetary easing in coming months.

The fund will start investing as per its new mandate from October 1, 2011 onwards. Under the income fund category, investments will be pursued in GoP Ijara Sukuk and with selected A and above rated Islamic Banks. Such diversification would help improve returns in a low interest rate environment.



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Basic Fund Information

Fund Type	Open-end
Category	Islamic Money Market Fund
e .	
Launch Date	July 30 th , 2010
Net Assets	PKR 674.559 mn as at Sept 30 th , 2011
NAV	PKR 10.0146 as at Sept 30 th , 2011 (Ex-Dividend)
Benchmark	Average of 3 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- (JCR-VIS) (Stable Outlook)
Risk Profile of the Fund	Low
Fund Stability Rating	AA(f) (JCR-VIS)
Fund Manager	Hammad Ali Abbas
Technical Information	

Leverage

Weighted average time to maturity of net assets	19 days	

Asset Allocation (% of Total Assets)	Aug '11	Sep '11	
Cash	43.50%	39.43%	
Placements with Banks	41.02%	43.86%	
Short Term HUBCO Sukuk	6.84%	7.31%	

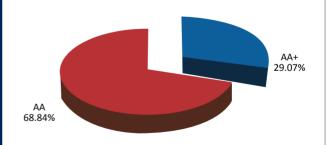
6.84%

1.80%

Credit Quality of Portfolio (% of Total Assets)

Short Term KAPCO Sukuk

Others including Receivables



Other assets account for 2.09% of Total Assets

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

ABL Asset Management

3 steps to Invest in ABL AMC FUNDS

STEP ONE

Contact Us:

- 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, visit the 30 branches listed on your right which are facilitated by our Investment Consultants 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:
 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)

TEP 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.

CONTACT US: Helpline: 0800 ABL-AM (0800 225 26) UAN: (021) 111-ABL-AMC (111-225-262) Email: contactus@ablamc.com

Website: www.ablamc.com

For further details 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)

Karachi Unsertional Constraints Furqan Ali Dakhan 0321-2014622 Cilfton Branch Shoaib Shoukat 0333-5473547 Foreign Exchange Branch Raheel Khawar Kamal 0300-2417978 Hyderi Branch Mushtaq Ur Rehman 0302-217537 Karimabad Branch Farhan Masood 0300-2127537 Karimabad Branch Shahid Ali Chishti 0300-201349 Bath Island Branch Muna Sakhawat 0302-2701349 Bath Island Branch Muna Sakhawat 0302-2701349 Rashid Minhas Road Branch Muna Sakhawat 0300-3810503 Yellock, DHA Branch Malar Aslam 0303-4306795 Yellock, DHA Branch Malar Aslam 0302-14175607 PAF Base Branch Malik Falsal Faryad 0300-4619625 Mall Road Branch Malar Aslam 0321-4175607 PAF Base Branch Malar Aslam 0333-5607962 Blue Area Branch Mithar Hameed Khan 0333-s607962 Blue Area Branch Mithar Basen Gaya Abdali Road Branch Mater Area Branch Mithar Baranch 0314-570304 C	Name	Contact No.	Branches with Investment Consultants
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