Fund Managers' Report
October 2021

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Risk Profile: Medium or High/ Medium risk of Principal erosion or High risk of Principal erosion (as per allocation plan)

Disclaimer:

- UCSF is an Adminstrative Investment plan of USF, UGSF & UGIF, therefore kindly refer to relevant Funds' Fact sheets and historic returns tables in the end of FMR fo above CIS/Mutual Funds.
- All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved.
- Type of Plan: Open end.
- Use of name and logo of UBL Bank Ltd./UBL Ameen. as given above does not mean that it is responsible for the liabilities/obligations of UBL Fund Managers Ltd. or any investment scheme managed by it

Market Review & Outlook

From the CIO's Desk

Fund Managers Report - October 2021

The local equity market exhibited significant volatility during October. With rising concerns on civil-military relationship, brewing uncertainty over the on-going IMF review and persistent PKR weakness against USD, the month started on a negative note and the benchmark KSE 100 Index underwent a correction of 3.7%MTD at one point. However, the emergence of much needed clarity on the political and external fronts later in the month led to a decent recovery with the Index finishing the month with a 2.9% gain. In particular, (i) USD4.2bn financial support package from Saudi Arabia (ii) increasing possibility of an agreement between the government and IMF on resumption of the current program (iii) civilian government's notification of appointment of key army personnel and (iv) accord between TLP and local authorities to end protests lifted investor sentiments.

The headline inflation for October arrived at 9.20%YoY and 1.90%MoM (above street consensus), taking 4MFY22 average inflation to 8.74% YoY. The monthly rise in NCPI was mainly on account of a sharp jump in perishable food inflation by 5.92% with higher chicken and vegetable prices mainly contributing to the rise in the constituent. Moreover, an uptick in electricity and quarterly house rent adjustment kept the housing group elevated (up 2.4%MoM). Transport constituent recorded an increase of 5.27% MoM mainly on the back of an uptick in motor fuel prices. The conjunction of economic recovery along with a significant increase in international commodity prices is putting upward pressure on domestic prices and PKR-USD parity. Going forward, inflationary pressures are likely to persist on account of rise in utility tariffs, further increase in fuel prices and second-round impact of commodity inflation on other prices. For FY22, we estimate headline inflation to average between 9.5%-10%. In the last monetary policy review meeting, the central bank increased its policy rate by 25bp. We expect another 50bp rise in the next monetary policy meeting. We foresee 150bp increase in interest rates in the current monetary policy tightening cycle.

The external current account for the month of Sep-21 posted a deficit of USD1,113 million as compared to a surplus of USD27 million during Sep-20 primarily on the back of a 53% YoY jump in imports. On an aggregate basis, the country's current account recorded a USD3.4billion deficit during 1QFY22 against a surplus of USD0.9bn during SPLY due to nearly doubling of goods trade deficit on account of higher imports. Pakistan's goods import bill rose by 64% YoY to USD 17.4 billion in 1QFY22 (1QFY21: USD 10.6 billion) both due to higher global prices and strong domestic demand. Going forward, we expect current account weakness to persist due to higher deficit on goods, services and income accounts. Based on our estimates, we think current account deficit should breach the upper bound of SBP stated target of 3.0% (of GDP) in FY22.

On the fiscal front, FBR collected PKR 1,841 billion during 4MFY22, 36.6% above target of PKR 1,608 billion. However, non-tax revenues remained significantly lower due to nominal collection under PDL. We await details of the renegotiated IMF staff agreement to update our fiscal outlook for the current year. For now, we expect the government to overshoot its FY22 budget deficit target of 6.3% of GDP on account of lower than target collection of non tax revenue and provincial surplus.

We maintain sanguine view on equities as the local bourse is currently trading at much discounted forward PE multiple of 5.3x as compared to historical PE of 8.0x. Also, market's current earnings yield differential with 10Y PIB yield is 7.9% (18.9% vs. 11.0%) which is much higher than the average yield gap of 1.1% over the last 15 years. Further, earnings growth is also expected to remain robust during the next 12 months. Large cap stocks in the banking, oil exploration, fertilizer and power sectors are trading at huge discount to their fundamental valuations. For patient investors, potential catalysts should eventually unlock enormous value in the above names and drive the next leg of stock market performance.

We recommend our investors to invest in our equity funds as per their risk appetite and return expectations. For instance, our UBL Asset Allocation Fund (UAAF) offers an appropriate strategy for investors with low to moderate risk tolerance. This fund invests in a diversified portfolio of stocks, bonds, and money market instruments. It has the potential to earn returns well above those on offer in Money Market and Income Funds, while limiting risk by investing no more than 40% of its assets in stocks at any point in time. For those, with higher risk tolerance and return expectations, we have UBL Stock Advantage Fund which offers pure exposure to the domestic equity market.

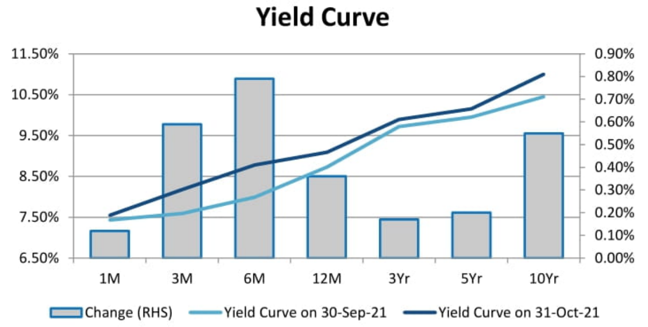
We strongly recommend our investors to also invest in our Voluntary Pension Scheme (UBL Retirement Savings Fund) in order to avail tax benefits, grow their long-term savings and achieve retirement security. For those with a longer investment horizon, we recommend a high exposure to Equity Sub-Fund of the Scheme. We have been following an aggressive investment strategy in this Sub-Fund considering its long time horizon and low liquidity/redemption pressures. The strategy has performed well and the Equity Sub-Fund has generated an absolute return of 733.17% (KSE100 Index: 349.97% since inception). This translates to an average annualized return of 20.27% p.a. (KSE-100 Index: 13.99% p.a.) - thus outperforming the KSE-100 Index by a significant margin.

Syed Suleman Akhtar, CFA | Chief Investment Officer | UBL Fund Managers

Market Review & Outlook

Fund Managers Report - October 2021

Money Market Review & Outlook



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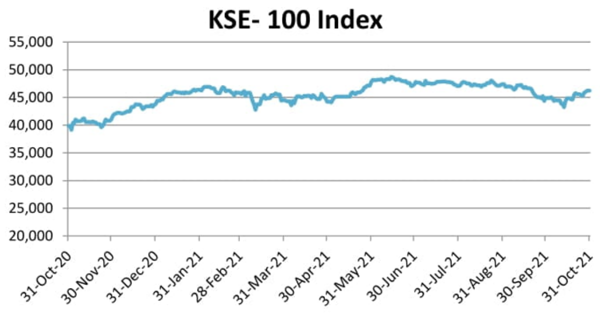
Equity Market Review & Outlook



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UBL Money Market Fund

Fund Managers Report - October 2021

Investment Objectiove

The objective of UBL Money Market Fund is to generate competitive returns within a low risk portfolio to provide a regular stream of income and easy liquidity to its investors by investing a major chunk of the portfolio in short term government securities.

Fund Performance

	UMMF[1]	UMMF[2]	Benchmark
FY-YTD (p.a.)	8.54%	8.78%	6.86%
October 2021 (p.a.)	6.48%	6.68%	7.20%
Since Inception (CAGR)		8.24%	8.64%
Standard Deviation*		0.73%	0.16%
Sharpe Ratio**		(0.04)	(3.34)
Weighted Avg Time to Maturity		37.91 Days	
Expense Ratio [3 | 4]		1.25%	

	Sep'21	Oct'21	%
Fund Size (PKR Mn)	3,077	2,855	-7.23%
Fund Size excluding FoFs (PKR Mn)	3,056	2,837	-7.17%
NAV (PKR)	103.0111	103.5782	0.55%

1 Simple Annualized Return | 2 Morning Star Return

* 12m Trailing | ** 12m Trailing, 3M PKRV yield is used as a risk-free rate

3 This includes 0.08% representing government levy, SECP fee.

Selling & Marketing Expense PKR 3.83 mn. | 4 Annualized.

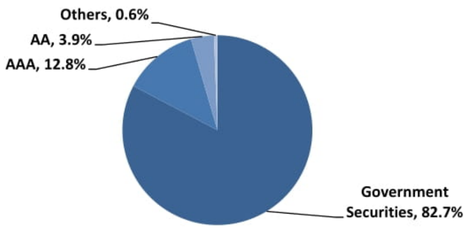
Note: Benchmark has been changed effective from October 2016; Previously 75% 3M PKRV + 25% 3M TDR (with AA or better banks)

Fund Information

Fund Type	Open End Fund
Fund Categorization	Money Market
Risk Profile	Low
Launch Date	14-Oct-10
Benchmark	70% Average of 3M PKRV rates + 30% 3M average deposit rate of three 3 AA rated scheduled Banks as selected by MUFAP
Listing	Pakistan Stock Exchange (PSX)
Trustee	Central Depository Company Pakistan Limited
Auditor	A.F. Ferguson & Company
Management Co.Rating	AM1 (VIS) (31-Dec-2020)
Fund Stability Rating	AA+ (f) (VIS) (07-Jan-2021)
Minimum Investment	Rs. 500/- Initial | Subsequent
Load	Upto 1% (Front-end) | Nil (Back-end)
Dealing Days	Monday to Friday
Cut off times	3:30 PM | 4:30 PM (Fri) | 9:30 AM (Same Day Redemption)
Pricing Mechanism	Backward
Management Fee*	5% of gross earnings (with min. fee of 0.15% p.a.)
Fund Manager	Syed Sheeraz Ali (Fixed Income Specialist)
Investment Committee	Yasir Qadri | Syed Suleman Akhtar, CFA | Hadi Mukhi | Muhammad Imran | Muhammad Waseem, CFA | Syed Sheeraz Ali

* Actual Management Fees charged for the month is 0.39% based on average net assets (annualized).

Portfolio Quality (% of Total Assets)

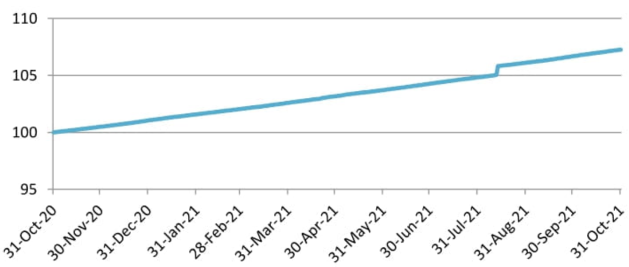


Asset Allocation (% of Total Assets)

	Aug'21	Sep'21	Oct'21
T-Bills	70.3%	0.0%	82.7%
Placements with Banks	7.2%	14.5%	10.4%
Cash	5.6%	83.8%	6.3%
Placements with DFIs	16.1%	0.0%	0.0%
Others	0.8%	1.7%	0.6%
Leverage	Nil	Nil	Nil

Total Amount Invested by FoFs is PKR 17.96 Mn

Value of 100 Rupees invested 12 months ago



Return vs Benchmark

	3 Months	6 Months	1 Year	3 Years	5 Years	Since
UMMF (p.a)	9.55%	8.04%	7.27%	9.19%	7.74%	8.24%
Benchmark	6.91%	6.83%	6.76%	9.03%	7.65%	8.64%

Returns are annualized using the Morningstar Methodology

Disclosures regarding Sindh Workers Welfare Fund

During the month of August 2021, provisioning against Sindh Workers Welfare Fund by UMMF amounting to Rs. 20.08 million had been reversed on the basis of clarification received from Sindh Revenue Board vide letter No. SRB/TP/70/2013/8772 dated August 12, 2021 addressed to Mutual Funds Association of Pakistan, received on August 13, 2021. This reversal of provision has contributed towards an unusual increase in NAV of the UMMF 0.72%. This is one-off event and is not likely to be repeated in the future.

Disclosure of Excess Exposure (Per Issue) as at October 31, 2021

Name of Investment	Exposure Type	% of Issue	Limit	Excess
Clean Placement - Bank Alfalah Limited	Single entity	10.5%	10.0%	0.5%

The UMMF scheme holds certain non-compliant investments. Before making any investment decision, investor should review the latest monthly Fund Manager Report and Financial Statements.

Monthly Yield *

	Nov'20	Dec'20	Jan'21	Feb'21	Mar'21	Apr'21	May'21	Jun'21	Jul'21	Aug'21	Sep'21	Oct'21	CYTD
UMMF (p.a)	6.10%	6.78%	6.38%	6.16%	6.47%	7.01%	6.36%	6.75%	6.54%	15.42%	6.68%	6.68%	7.43%
Benchmark	6.63%	6.62%	6.65%	6.67%	6.78%	6.77%	6.77%	6.76%	6.72%	6.71%	6.83%	7.20%	6.79%

* Returns are annualized using the Morningstar Methodology | For periodic returns as per SECP's SCD Cirular No. 16 of 2014, refer to the end of this FMR

Al-Ameen Islamic Asset Allocation Fund

Fund Managers Report - October 2021

Investment Objective

The investment objective of the Fund is to earn competitive riba free return by investing in various shariah compliant asset classes/instruments based on the market outlook.

Fund Performance

	AIAAF	Benchmark
FY-YTD	2.41%	-0.19%
October 2021	2.21%	1.46%
Since Inception (CAGR)* **	8.71%	7.59%
Standard Deviation*	6.02%	6.47%
Sharpe Ratio**	0.77	0.38
Expense Ratio [1]	1.16%	

	Sep'21	Oct'21	%
Fund Size (PKR Mn)	2,509	2,593	3.35%
NAV (PKR)	126.8661	129.6721	2.21%

* 12m Trailing | ** 12m Trailing, 3M PKRV yield is used as a risk-free rate

***Returns have been annualized using Morningstar Methodology

1 This includes 0.10% representing government levy, SECP fee.

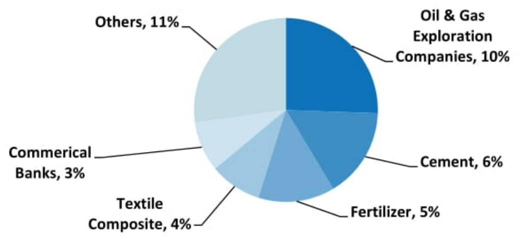
Selling & Marketing Expense PKR 6.02mn.

Note: Benchmark has been changed effective from 6 December 2017; Previously Average of 6M KIBOR rate + 2%

Fund Information

Fund Type	Open End Fund
Fund Categorization	Islamic Asset Allocation
Risk Profile	Medium
Launch Date	10-Dec-13
Benchmark	Weighted Avg. of 3M deposit rates of 3 AA rated & 6M avg. deposit rates of 3 A rated Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP and KMI-30 Index based on actual proportion of the scheme
Listing	Pakistan Stock Exchange (PSX)
Trustee	Central Depository Company Pakistan Limited
Auditor	A.F. Ferguson & Co.
Management Co.Rating	AM1 (VIS) (31-Dec-2020)
Minimum Investment	Rs. 10,000/- initial & subsequent
Load	Upto 3% (Front-end) | Nil (Back-end)
Dealing Days	Monday to Friday
Cut off times	3:30 PM | 4:30 PM (Fri)
Pricing Mechanism	Forward
Management Fee	2% p.a.
Fund Manager	Mubashir Anis, CFA (Equity Specialist), Syed Sheeraz Ali (Shariah Compliant Fixed Income Specialist)
Investment Committee	Yasir Qadri | Syed Suleman Akhtar, CFA | Hadi Mukhi | Muhammad Imran | Muhammad Waseem, CFA | Mubashir Anis, CFA | Irfan Nepal | Syed Sheeraz Ali

Equity Sector Allocation (% of Total Assets)



Asset Allocation (% of Total Assets)

	Aug'21	Sep'21	Oct'21
Cash	60.0%	57.6%	56.8%
Equities	37.4%	38.3%	38.6%
Term Finance Certificates/ Sukuks	1.8%	1.9%	1.7%
GOP Ijarah Sukuk	0.1%	0.1%	0.1%
Others	0.7%	2.1%	2.6%
Leverage	Nil	Nil	Nil

Top Ten Equity Holdings (% of Total Assets)

Mari Petroleum Co. Ltd.	4.61%	Pakistan Petroleum Ltd.	2.50%
Lucky Cement Ltd.	3.86%	Engro Corporation Ltd.	2.34%
Meezan Bank Ltd.	3.40%	Kohat Cement Co. Ltd.	2.13%
The Hub Power Co. Ltd.	3.23%	Fauji Fertilizer Co. Ltd.	1.99%
Oil & Gas Development Co. Ltd.	2.56%	Kohinoor Textile Mills Ltd.	1.61%

Return vs Benchmark

	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
AIAAF	1.88%	6.72%	11.91%	23.17%	38.63%	93.37%
Benchmark	-0.21%	2.95%	9.74%	16.64%	33.04%	78.12%

Returns are on absolute basis

Value of 100 Rupees invested 12 months ago

Disclosures regarding Sindh Workers Welfare Fund

During the month of August 2021, provisioning against Sindh Workers Welfare Fund by AIAAF amounting to Rs. 36.63 million had been reversed on the basis of clarification received from Sindh Revenue Board vide letter No. SRB/TP/70/2013/8772 dated August 12, 2021 addressed to Mutual Funds Association of Pakistan, received on August 13, 2021. This reversal of provision has contributed towards an unusual increase in NAV of the AIAAF 1.40%. This is one-off event and is not likely to be repeated in the future.

Top Sukuk Holdings (as % of Total Assets)

TFC/Sukuk-Ghani Gases Limited (03-Feb-17)	0.96%
TFC/Sukuk-Javedan Corporation Limited (04-Oct-18)	0.78%

Monthly Yield

	Nov'20	Dec'20	Jan'21	Feb'21	Mar'21	Apr'21	May'21	Jun'21	Jul'21	Aug'21	Sep'21	Oct'21	CYTD
AIAAF	1.88%	2.30%	2.04%	1.15%	-2.02%	-0.52%	4.59%	-0.37%	0.52%	2.19%	-2.46%	2.21%	7.37%
Benchmark	2.13%	3.14%	1.89%	1.29%	-1.31%	-0.63%	4.08%	-0.90%	0.02%	0.88%	-2.50%	1.46%	4.19%

For periodic returns as per SECP's SCD Cirular No. 16 of 2014, refer to the end of this FMR

Al-Ameen Shariah Stock Fund

Fund Managers Report - October 2021

Investment Objective

ASSF is an open-end Equity Fund, investing primarily in Shariah compliant equities. The Fund seeks to maximize total returns and utperform its benchmark by investing in a combination of securities offering long term capital gains and dividend yield potential.

Fund Performance

	ASSF	Benchmark
FY-YTD	1.43%	-2.69%
October 2021	4.86%	3.11%
Since Inception (CAGR)* **	13.56%	12.53%
Standard Deviation*	14.21%	16.34%
Sharpe Ratio**	0.67	0.62
Beta*	0.82	1.00
Alpha*^	-0.61%	
R-Square^^	89%	
Price-to-Earning Ratio ^^^	6.53x	7.25x
Dividend Yield ^^^	6.71%	7.57%
Value at Risk	-1.15%	-1.35%
Expense Ratio[1]	1.52%	

	Sep'21	Oct'21	%
Fund Size (PKR Mn)	8,856	9,178	3.63%
NAV (PKR)	154.46	161.96	4.86%

*12M Trailing. | **12M Trailing, 3M PKRV yield used as Risk-Free rate. | *^ Alpha measures the risk adjusted performance of the fund vs. the benchmark. | ^^ R-Square measures the correlation between the benchmark and the fund. | ^^^ Benchmark figures are for KSE-100 Index only. | ***Returns have been annualized using Morningstar Methodology,

1 This includes 0.14% representing government levy, SECP fee.

Selling & Marketing Expense PKR 30.87mn.

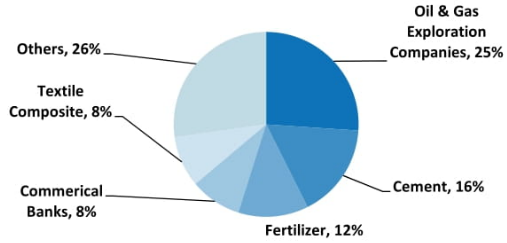
Fund Information

Fund Type	Open End Fund
Fund Categorization	Islamic Equity
Risk Profile	High
Launch Date	24-Dec-06
Benchmark	KMI-30
Listing	Pakistan Stock Exchange (PSX)
Trustee	Central Depository Company Pakistan Limited
Auditor	A.F. Ferguson & Company
Shariah Advisory Board	Mufti Hassaan Kaleem & Mufti Najeeb Khan
Management Co.Rating	AM1 (VIS) (31-Dec-2020)
Minimum Investment	Rs. 500 - initial & subsequent
Load	Upto 2.5% (Front-end), Nil (Back-end)
Dealing Days	Monday to Friday
Cut off times	3:30 PM | 4:30 PM (Fri)
Pricing Mechanism	Forward
Management Fee *	Up to 3%
Fund Manager	Mubashir Anis, CFA (Equity Specialist)
Investment Committee	Yasir Qadri | Syed Suleman Akhtar, CFA | Hadi Mukhi | Mubashir Anis, CFA | Muhammad Waseem, CFA | Irfan Nepal

* Actual Management Fees charged for the month is 2.75% based on average net assets (annualized).

Reconstitution of the Fund on 18th July 2012 from "Islamic Balanced to Islamic Equity"

Equity Sector Allocation (% of Total Assets)



Asset Allocation (% of Total Assets)

	Aug'21	Sep'21	Oct'21
Equities	92.5%	92.6%	94.1%
Cash	7.1%	5.7%	3.4%
Others	0.4%	1.7%	2.2%
Leverage	Nil	Nil	Nil

Top Ten Holdings (% of Total Assets)

Mari Petroleum Co. Ltd.	11.82%	Engro Corporation Ltd.	5.78%
Lucky Cement Ltd.	9.56%	Pakistan Petroleum Ltd.	5.75%
Meezan Bank Ltd.	8.45%	Kohat Cement Co. Ltd.	5.70%
The Hub Power Co. Ltd.	7.76%	Kohinoor Textile Mills Ltd.	4.19%
Oil & Gas Development Co. Ltd.	6.25%	Fauji Fertilizer Co. Ltd.	3.87%

Return vs Benchmark

	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
ASSF	0.70%	7.86%	16.82%	18.93%	33.26%	562.18%
Benchmark	-2.22%	4.32%	17.43%	3.94%	11.88%	478.04%

Returns are on absolute basis

Value of 100 Rupees invested 12 months ago

Disclosures regarding Sindh Workers Welfare Fund

During the month of August 2021, provisioning against Sindh Workers Welfare Fund by ASSF amounting to Rs. 117.71 million had been reversed on the basis of clarification received from Sindh Revenue Board vide letter No. SRB/TP/70/2013/8772 dated August 12, 2021 addressed to Mutual Funds Association of Pakistan, received on August 13, 2021. This reversal of provision has contributed towards an unusual increase in NAV of the ASSF 1.28%. This is one-off event and is not likely to be repeated in the future.

Monthly Yield

	Nov'20	Dec'20	Jan'21	Feb'21	Mar'21	Apr'21	May'21	Jun'21	Jul'21	Aug'21	Sep'21	Oct'21	CYTD
ASSF	4.29%	5.01%	4.01%	2.67%	-5.64%	-1.86%	7.94%	-1.48%	0.73%	2.69%	-6.48%	4.86%	6.67%
Benchmark	4.44%	7.31%	4.29%	2.77%	-4.25%	-2.14%	10.17%	-2.70%	-0.47%	1.81%	-6.86%	3.11%	4.77%

For periodic returns as per SECP's SCD Cirular No. 16 of 2014, refer to the end of this FMR

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