

Faysal AssetManagement

Fund Manager's Report August 2016



The Month in Review

Economic Review

During the month of August 2016, the IMF staff team and Pakistani authorities reached staff-level agreement on the twelfth and final review of the Extended Fund Facility (EFF) arrangement. The IMF anticipates the GDP growth to reach 5% in fiscal year 2017 on the back of robust construction activities, strong private sector credit growth and an investment upturn related to the China Pakistan Economic Corridor (CPEC). The fund, however, underscored the risks pertaining to challenging global environment and its looming impact on exports which could undermine the growth prospects. Regarding inflationary prospects, IMF projected the CPI index to clock in at 5.2% in FY17 backed by prudent monetary policy.

The Fund further emphasized on the continuation of economic reforms agenda (strengthen public finances and external buffers, broaden the tax net, formulate prudent fiscal and monetary policies, address losses in PSEs, complete the energy sector reforms) in order to consolidate the gains achieved in the last three years.

Headline inflation for the month of August 2016 came in at 3.56% year-on-year whereas negative trend was recorded in month-on-month based figure at -0.30%. The monthly decline came primarily on account of reversal in prices of 'Perishable Food Items' post Eid season.

The monthly decrease in index is attributed to decline in prices of Chicken (down 14.8%), Tomatoes (down 13.9%), Onion (down 13.6%), Fresh Fruits (down 9.3%), Fresh Vegetables (down 4%) and Pulse Moong (down 1.6%). The prime items in CPI basket which recorded rise in prices during the month included Eggs (up 8%), Sugar (up 6.6%), Potatoes (up 4.2%), Pulse Gram (up 2.6%), Gur (up 2.6%), Gram whole (up 1.6%), Besan (up 1.5%), Wheat (up 1.4%), Rice (up 1%), Motor Vehicles (up 1.9%) and Drugs & Medicines (up 1.7%).

According to the figures of State Bank of Pakistan (SBP), current account deficit (CAD) for the month of July 2016 increased by 153% to USD 591 million as compared to USD 234 million in the same period last year. As anticipated, slowdown in Gulf region coupled with overall worsening global macros finally took its toll on the remittances flow which marked a sharp decline of 20% and 36% on year-on-year and month-on-month basis respectively. The remittances reading for the month of July 2016 was the lowest monthly flow since April 2014.

According to Pakistan Bureau of Statistics (PBS), overall Large Scale Manufacturing (LSM) sector has exhibited growth of 3.21% during July-June 2015-16 when compared with the same period of last year. The LSM output increased by 0.01% for the month of June 2016 as compared to the June 2015 and decreased by 2.62% as compared to May 2016.

Going forward, consolidation of macroeconomics gains thru reforms agenda and CPEC related investments would set the foundation for long term inclusive growth trajectory. Nevertheless, jitters in external sector would need to be addressed before it starts undermining the overall progress made so far on macroeconomic front.

Money Market Review

In the month of Aug'16, money market remained short on liquidity and to cater this shortfall SBP conducted 08 OMO – Injections where the total participation stood at PKR 3.95trn and total accepted amount was PKR 3.87trn and the weighted average rate of all OMO –

Injections was 5.79%. One OMO – Mop up was also witnessed during the month under discussion where the mopped amount was PKR 109bn against the participation of PKR 138bn at a weighted average rate of 5.71%.

Central bank conducted three T bill auctions during the month, where the auction the cut offs for 6M and 12M tenor were enhanced by almost 5bps to 5.9046% and 5.9148% from 5.8408% and 5.8586% and 3M cut off remained same. The total target for all 3 auctions was set at PKR 850bn against the cumulative maturities of PKR 784.90bn and the accepted amount stood at PKR 903.87bn, which is around 6% higher than the targeted amount.

In the monthly PIB auction the total amount realized was PKR 210.01bn against the total target of PKR 100bn and scheduled maturities of PKR 281.3bn. The major concentration from investors was witnessed in 3yrs tenor followed by 5yr and 10yr. Cut – offs for the auction held during the period under discussion remained almost same and were; 3yr – 6.2000%, 5yr – 6.7017%, 10yr – 7.8005% and 20yr- bids rejected.

Equity Review

While the KSE-100 has expectedly failed to keep the momentum seen in the past six months posting a meager 0.71% MoM return, the index managed to set a new historic all-time high above 40,000 mark in Aug-16. This is in contrast to last ten year monthly average return of -4.0% in August; the KSE100 remained almost flattish in Aug'16 to close at 39,810.

Participation was concentrated in small cap stocks as evident from 7%MoM decline in Average daily turnover value to USD110mn despite 36%MoM uptick in average daily volumes to 258mn shares. Uncertain news flow kept main blue chip stocks on the defensive (multiple expansion plans in the Cement sector, urea price cuts in fertilizer sector kept big ticket stocks at bay). Furthermore, political noise continued to build as opposition parties followed up on the Panama leaks case following slow month of Ramadan, and drag from Foreign investors as they withdrew US\$20.4mn during the month compared to inflow of US\$23.2mn last month. Conversely, Mutual funds and NBFCs were largely active on the buying side, purchasing US\$21.1mn worth equities during the month under review

Result season guided market sentiments predominantly with interest coming in sectors depicting above expected earnings announcements. In terms of performance amongst the mainboard, Automobiles (+11.3%MoM), Oil&Gas (+3.2%MoM) and Commercial Banks (+2.8%MoM) superseded the rest while Electricity (-1.26%MoM) and Fertilizers (-1.45%MoM) lagged behind.

Major events during the month included KEL's announcement relating to Shanghai Electric's intention of acquiring KES Power's stake in KEL. Result announcements have largely dominated the market movement over the past weeks albeit, in the near term market may consolidate at current levels given result season is majorly over and investor focus to shift to 1) Macros; GoP's ability to stick to fiscal discipline post IMF program in the backdrop of approaching election cycle, external account trends (weakening remittances, flat exports), 2) Progress on CPEC flows and 3) Foreign flows returning back to the market in the run-up to MSCI EM classification.

MUFAP's recommended format

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Money Market Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Money Market Scheme
Stability Rating	AA+ (f) (PACRA)
Risk Profile	Low
Launch Date	December 13, 2010
Custodian/Trustee	CDC
Auditor	Deloitte Yousuf Adil, Chartered Accountants
Management Fee	0.80%
Front/Back end Load	Nil
	PKR 5,000
Benchmark	50% 3 month T-Bills and 50% Average 3 months deposit rate of AA rated and above banks
Pricing Mechanism	Backward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	102.03
Net Assets (PKR mn)	1,192.58
Leverage	Nil
Weighted Average Maturity	4.44 Days
Total Expense Ratio	1.26% <small>TER includes 0.20% representing government levy and SECP fee.</small>

Investment Objective

Faysal Money Market Fund (FMMF) seeks to provide stable and competitive returns in line with the money markets exhibiting low volatility consistent with capital preservation by constructing a liquid portfolio of low risk short term investments yielding competitive returns.

FUND RETURNS

(Annualized % p.a Holding Period)	FMMF	Benchmark
FY17 to Date	5.42%	4.82%
Month on Month	5.33%	4.81%
1 year Trailing	5.63%	5.15%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FMMF	5.67%	8.64%	8.35%	9.06%	10.98%
Benchmark (YTD)	5.34%	7.72%	8.44%	8.83%	9.98%

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)

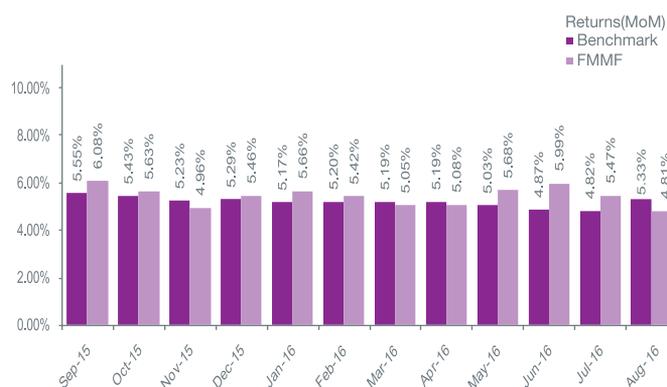


ASSET QUALITY (% OF TOTAL ASSETS)

AAA	0.01%
AA+	99.22%
AA	0.25%
NR (include receivables against sale of Government Securities)	0.53%

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-Ul-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Syed Shahid Iqbal	Fund Manager (Fixed Income)
Mr. Hassan Bin Nasir	Fund Manager (Fixed Income)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk



The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 18,100,029 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs. 1.549 (1.52%). For details investors are advised to read the Note 6.1 of the latest financial statements for the quarter ended March 31, 2016.

Performance Review

Faysal Money Market Fund yielded an annualized return of 5.33% during the month of August 2016, outperforming the benchmark by 52bps. The year-to-date return consolidated at 5.42%, beating the benchmark by 60bps. During the month, placements with financial institutions decreased to 8.12% as compared to 20.45% last month. Going forward, your fund would keep exploring the lucrative investment avenues and trading opportunities to yield competitive returns.

MUFAP's recommended format

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Savings Growth Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Income scheme
Stability Rating	AA- (f) (PACRA)
Risk Profile	Low
Launch Date	May 12, 2007
Custodian/Trustee	CDC
Auditor	Ernst & Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	1.50%
Front/Back end Load	Nil
Min Subscription	PKR. 5,000
Benchmark	75% Average 6M KIBOR & 25% 3M PKRV
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	102.56
Net Assets (PKR mn)	4,947.16
Leverage	Nil
Weighted Average Maturity*	0.32 Yrs
Total Expense Ratio	2.26% <small>TER includes 0.28% representing government levy and SECP fee.</small>

*Excluding Government Securities

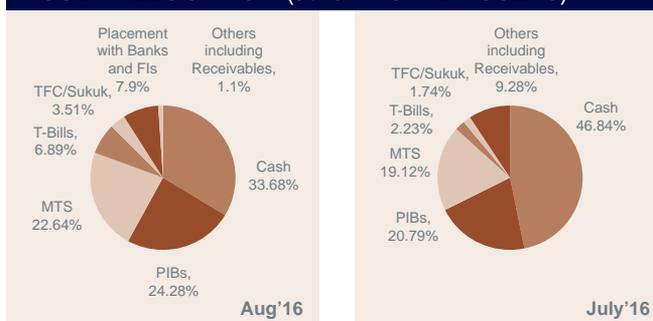
FUND RETURNS

(Annualized % p.a) Holding Period	FSGF	Benchmark
FY17 to Date	5.10%	5.98%
Month on Month	1.84%	5.98%
1 year Trailing	6.18%	6.32%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FSGF	7.75%	12.81%	8.81%	8.67%	11.14%
Benchmark (YTD)	6.50%	6.61%	9.76%	9.88%	12.33%

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)



Investment Objective

To generate competitive returns by investing primarily in debt and fixed income instruments having investment grade credit rating.

ASSET QUALITY (% OF TOTAL ASSETS)

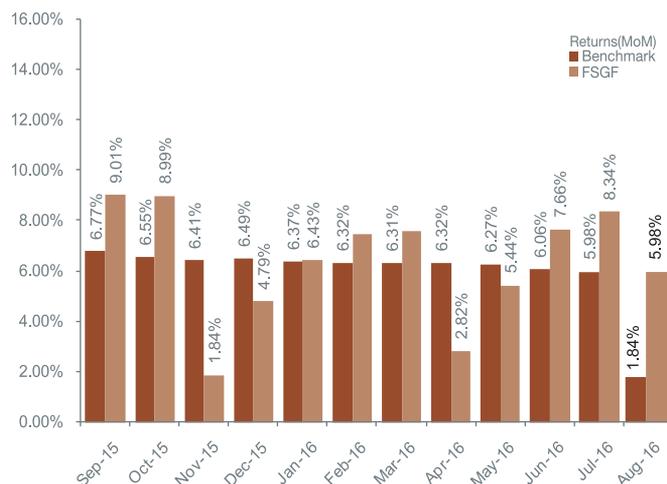
Government Securities	31.17%
AAA	1.97%
AA+	14.91%
AA	16.41%
AA-	11.85%
MTS (Unrated)	22.64%
NR (include receivables against sale of investments)	1.04%

TFCs/SUKUK Holdings (% of Total Assets)

Hascol Petroleum Sukuk	1.54%
HBL TFC	1.97%

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-UI-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Syed Shahid Iqbal	Fund Manager (Fixed Income)
Mr. Hassan Bin Nasir	Fund Manager (Fixed Income)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk



The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 52,554,556 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs. 1.090 (1.06%). For details investors are advised to read the Note 6.1 of the latest financial statements for the quarter ended March 31, 2016.

Performance Review

Faysal Savings Growth Fund generated an annualized yield of 1.84% on month-on-month basis whereas the year-to-date return clocked in at 5.10%. During the month, your fund marginally enhanced its exposure towards PIBs, MTS, T-Bills and TFCc/Sukuks. Going forward, your fund would further strive to explore lucrative investment opportunities in order to maintain competitive returns.

MUFAP's recommended format

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Financial Sector Opportunity Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Income scheme
Stability Rating	AA-(f) (JCRVIS)
Risk Profile	Moderate
Launch Date	July 5, 2013
Custodian/Trustee	CDC
Auditor	Ernst & Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	0.50%
Front end Load	1.75% for investments under PKR 10 mn
Back end Load	Nil
Min Subscription	PKR. 5,000
Benchmark	70% 6M rolling average of 6M KIBOR and 30% of average deposit rate of 3 Banks rated AA-and above.
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	101.82
Net Assets(PKR mn)	96.39
Leverage	Nil
Weighted Average Maturity*	0.00 Yrs
Total Expense Ratio	1.91% TER includes 0.16% representing government levy and SECP fee.

*Excluding Government Securities

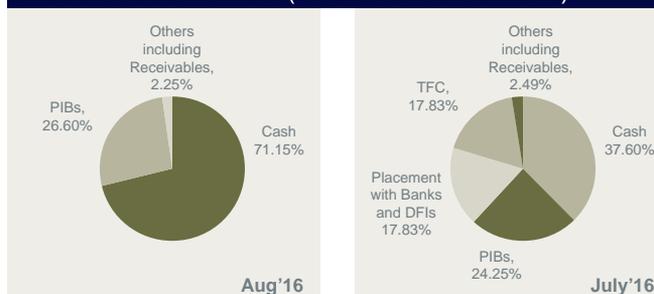
FUND RETURNS

(Annualized % p.a) Holding Period	FFSOF	Benchmark
FY17 to Date	4.25%	5.37%
Month on Month	-0.12%	5.37%
1 year Trailing	5.98%	5.70%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FFSOF	7.08%	7.41%	9.12%	-	-
Benchmark (YTD)	5.88%	8.22%	8.96%	-	-

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)



Investment Objective

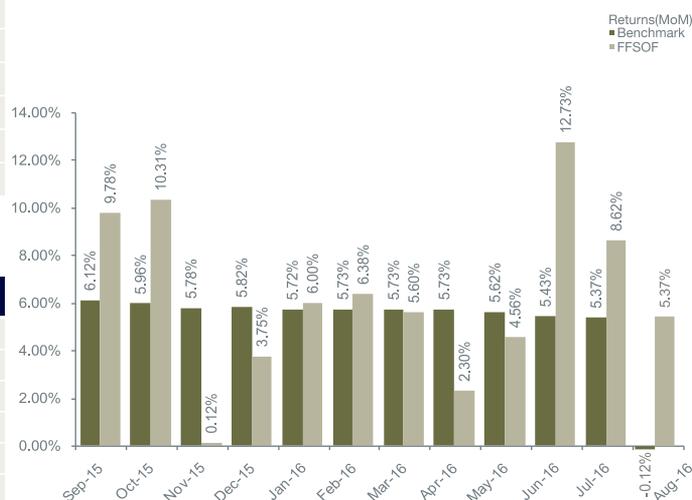
Faysal Financial Sector Opportunity Fund (FFSOF) seeks to provide a competitive rate of returns to its investors by investing in money market and debt instruments with major exposure in financial sector.

ASSET QUALITY (% OF TOTAL ASSETS)

Government Securities	26.60%
AAA	0.05%
AA+	0.04%
AA	1.22%
AA-	69.84%
NR (include receivables against sale of investments)	2.25%

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-UI-Hassan	Chief Operating Officer
Mr. Ayub Khuuro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Syed Shahid Iqbal	Fund Manager (Fixed Income)
Mr. Hassan Bin Nasir	Fund Manager (Fixed Income)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk



The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 1,095,739 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs. 1.157 (1.14%). For details investors are advised to read the Note 6.1 of the latest financial statements for the quarter ended March 31, 2016.

Performance Review

Faysal Financial Sector Opportunity Fund yielded an annualized return of 4.25% on year-to-date basis whereas the month-to-date return clocked in at -0.12%. During the month, your fund liquidated its investments in TFCs and placements with financial institutions. Going forward, your fund would strive to maximize the return in an improving macroeconomic landscape.

MUFAP's recommended format

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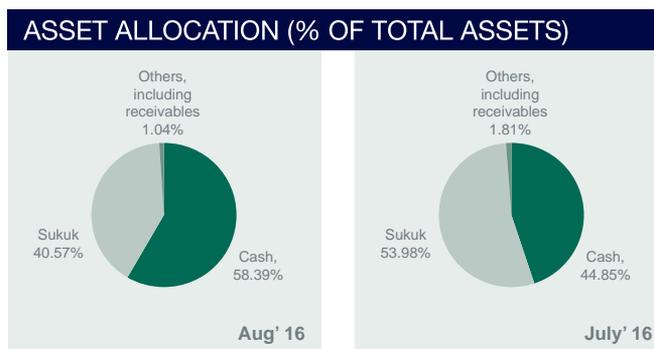
Islamic Savings Growth Fund

FUND INFORMATION	
Fund Type	Open Ended
Category	Islamic Income Scheme
Stability Rating	A (f) (JCRVIS)
Risk Profile	Low
Launch Date	June 14, 2010
Custodian/Trustee	CDC
Auditor	Deloitte Yousof Adil, Chartered Accountants
Management Fee	1.50%
Front/Back end Load	Nil
Min Subscription	PKR. 5,000
Benchmark	Average 6M deposit rate of 3 Islamic Banks
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	103.48
Net Assets (PKR mn)	736.41
Leverage	Nil
Weighted Average Maturity*	1.34 Yrs
Total Expense Ratio	2.29% TER includes 0.29% representing government levy and SECP fee.

FUND RETURNS		
(Annualized % p.a) Holding Period	FISGF	Benchmark
FY17 to Date	9.01%	4.32%
Month on Month	7.79%	4.32%
1 year Trailing	6.08%	4.54%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FISGF	5.50%	8.22%	7.65%	8.28%	11.24%
Benchmark (YTD)	4.68%	6.61%	6.92%	7.30%	8.70%

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)



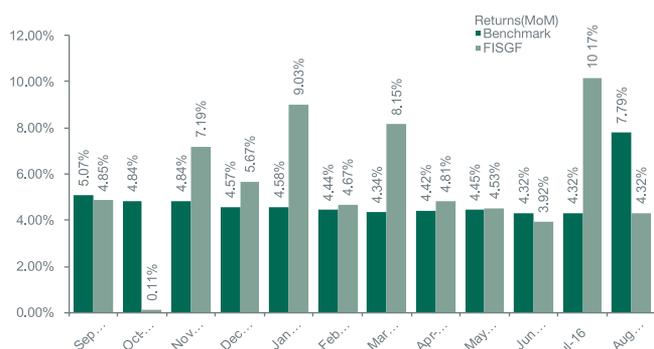
Investment Objective

Faysal Islamic Savings Growth Fund (FISGF) seeks to provide maximum possible preservation of capital and a reasonable rate of return via investing in Shariah Compliant money market and debt securities having good credit quality rating and liquidity.

SUKUK HOLDINGS (% OF TOTAL ASSETS)	
Hascol Petroleum Sukuk	13.08%
K-Electric AZM Sukuk III	10.37%
Engro Fertilizer Short Term Sukuk	10.01%
TPL Trakker Sukuk	7.11%

ASSET QUALITY (% OF TOTAL ASSETS)	
AA	0.06%
AA-	23.09%
A+	75.80%
NR (include receivables against sale of investments)	1.04%

INVESTMENT COMMITTEE	
Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-UI-Hassan	Chief Operating Officer
Mr. Ayub Khuuro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Syed Shahid Iqbal	Fund Manager (Fixed Income)
Mr. Hassan Bin Nasir	Fund Manager (Fixed Income)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk



The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 5,044,472 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs. 0.709 (0.69%). For details investors are advised to read the Note 6.1 of the latest financial statements for the quarter ended March 31, 2016.

Performance Review

Faysal Islamic Savings and Growth Fund yielded an annualized return of 9.01% on year-to-date basis, beating the benchmark by 469bps. The month-to-date return clocked in at 7.79%, outperforming the benchmark by 347bps. During the month, your fund decreased its exposure towards Islamic commercial securities to 40.6% from 54% last month. Going forward, your fund will continue to exploring lucrative Islamic investment avenues in order to provide competitive returns.

MUFAP's recommended format

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Income & Growth Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Aggressive Income Fund
Stability Rating	A(f) (PACRA)
Risk Profile	Medium
Launch Date	October 10, 2005
Custodian/Trustee	CDC
Auditor	Ernst & Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	1.50%
Front/Back end Load	Nil
Min Subscription	PKR. 5,000
Benchmark	90% 1 Yr KIBOR and 10% average of most recent published 3month deposit rates of top 3 scheduled Commercial Bank by deposit size
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	106.59
Net Assets (PKR mn)	2,257.23
Leverage	Nil
Weighted Average Maturity*	0.17 Yrs
Total Expense Ratio	2.12% <small>TER includes 0.29% representing government levy and SECP fee.</small>

*Excluding Government Securities

Investment Objective

Faysal Income & Growth Fund (FIGF) seeks to provide its investors with optimal yields through a diversified portfolio consisting of both long-term fixed instruments as well as short-term money market securities.

TFC/SUKUK HOLDINGS (% OF TOTAL ASSETS)

NRSP TFC	3.30%
TPL Trakker Sukuk	2.34%

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-Ul-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Syed Shahid Iqbal	Fund Manager (Fixed Income)
Mr. Hassan Bin Nasir	Fund Manager (Fixed Income)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk

FUND RETURNS

(Annualized % p.a) Holding Period	FIGF	Benchmark
FY17 to Date	5.74%	6.08%
Month on Month	0.00%	6.08%
1 year trailing	7.91%	6.41%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FIGF	9.41%	12.14%	8.82%	9.50%	13.55%
Benchmark (YTD)	6.59%	9.03%	9.87%	9.92%	12.24%

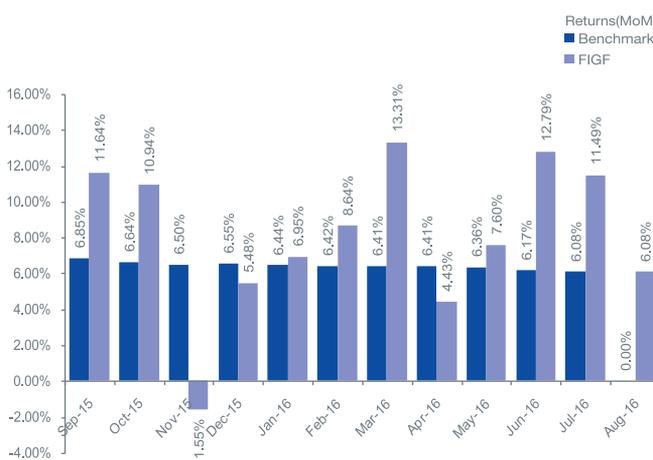
Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)



ASSET QUALITY (% OF TOTAL ASSETS)

Government Securities	49.02%
AAA	0.01%
AA	11.45%
AA-	4.69%
A+	29.89%
A-	3.30%
NR (include receivables against sale of investments)	1.65%



The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 8,379,631 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs.0.396 (0.37%). For details investors are advised to read the Note 6.1 of the latest financial statements for the the quarter ended March 31, 2016.

Performance Review

Faysal Income and Growth Fund yielded an annualized return of 5.74% on year-to-date basis. During the month, your fund increased its exposure in longer tenor Government papers to 49% from 33.9% last month. Going forward, your fund would continue to strategize in accordance with the macroeconomic landscape and market dynamics.

MUFAP's recommended format

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Asset Allocation Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Asset Allocation Scheme
Risk Profile	Moderate to High Risk
Launch Date	July 24, 2006
Custodian/Trustee	CDC
Auditor	Deloitte Yousuf Adil, Chartered Accountants
Management Fee	2%
Front/Back end Load	Nil
Min Subscription	PKR. 5,000
Benchmark*	KSE100 Index / 6M KIBOR
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	70.95
Net Assets (mn)	376.19
Leverage	Nil
Total Expense Ratio	4.53% <small>TER includes 0.60% representing government levy and SECP fee.</small>

* weighted average of 6M KIBOR & percentage invested in equities

Investment Objective

Faysal Asset Allocation Fund (FAAF) endeavors to provide investors with an opportunity to earn long-term capital appreciation optimizing through broad mix of asset classes encompassing equity, fixed income & money market instruments.

SECTOR ALLOCATIONS (% OF TOTAL ASSETS)

	Aug'16	July'16
Oil & Gas Marketing Companies	19.82%	14.97%
Food & Personal Care Products	19.79%	17.14%
Fertilizer	12.84%	14.68%
Engineering	11.31%	13.50%
Automobile Assembles	11.26%	11.13%
Others	6.22%	13.62%

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-Ul-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Mr. Saif Hasan	Fund Manager - Equity
Vacant	Manager Risk

NON COMPLIANCE

Name of Non-Compliant Investment	Rating required	Existing Rating	Maximum Exposure as a % of NAV	Existing Exposure as a % of NAV	Excess Exposure %	Type of Instrument	Value of Investment before provisioning	Provision (If any)	Value of Investment after provisioning	% of Net Assets	% of Total Assets
SSGC	BBB	A+	10%	20.51%	10.51%	Equity Shares	77,174,000	-	77,174,000	20.51%	19.82%
MTL	BBB	-	10%	11.65%	1.65%	Equity Shares	43,830,072	-	43,830,072	11.65%	11.25%
FFL	BBB	-	10%	11.87%	1.87%	Equity Shares	44,645,250	-	44,645,250	11.87%	11.46%
CSAP	BBB	-	10%	11.70%	1.70%	Equity Shares	44,014,350	-	44,014,350	11.70%	11.30%

Note: "The FAAF scheme holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest financial statements."

The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 3,819,675 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs. 0.720 (1.02%). For details investors are advised to read the Note 6.1 of the latest financial statements for the quarter ended March 31, 2016.

Performance Review

Faysal Asset Allocation Fund yielded an annualized return of 3.05% on year-to-date basis whereas the month-on-month return clocked in at -0.35%. During the month, your fund marginally decreased its equity exposure to 81% in order to realize capital gains. Going forward, your fund would continue to follow its active investment strategy to explore the best investment avenues with a focus on equity asset class.

MUFAP's recommended format

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FUND RETURNS

(Absolute % p.a) Holding Period	FAAF	Benchmark
FY17 to Date	3.05%	4.77%
Month on Month	-0.35%	0.69%
1 year trailing	-4.20%	13.04%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FAAF	(2.46)%	16.16%	17.01%	20.26%	(0.02)%
Benchmark (YTD)	9.14%	13.44%	30.21%	34.43%	11.62%

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)



ASSET QUALITY (% OF TOTAL ASSETS)

AAA	0.01%
AA+	0.03%
AA	14.52%
AA-	0.02%
NR (Include Equity Investments)	85.43%

EQUITY HOLDINGS (% OF TOTAL ASSETS)

Sui Southern Gas Company Limited	19.82%
Fauji Foods Limited	11.47%
Crescent Steel & Allied Products Limited	11.31%
Millat Tractors Limited	11.26%
Fauji Foods Limited Non - Voting	7.41%
Engro Fertilizers Limited	6.95%
Engro Corporation Limited	5.90%
Packages Limited	2.54%
Kohat Cement Ltd	2.49%
K-Electric Limited	1.18%

Balanced Growth Fund

FUND INFORMATION	
Fund Type	Open Ended
Category	Balanced Scheme
Risk Profile	Moderate
Launch Date	April 19, 2004
Custodian/Trustee	CDC
Auditor	Ernst & Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	2%
Front/Back end Load	Nil
Min Subscription	PKR. 5,000
Benchmark*	KSE100 Index / 6M KIBOR
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	67.06
Net Assets (mn)	183.27
Leverage	Nil
Total Expense Ratio	4.52 <small>TER includes 0.53% representing government levy and SECP fee.</small>

* weighted average of 6M KIBOR & percentage invested in Equities

Investment Objective

Faysal Balanced Growth Fund (FBGF) endeavors to provide investors with an opportunity to earn income and long-term capital appreciation by investing in a large pool of funds representing equity / non equity investments in a broad range of sectors and financial instruments

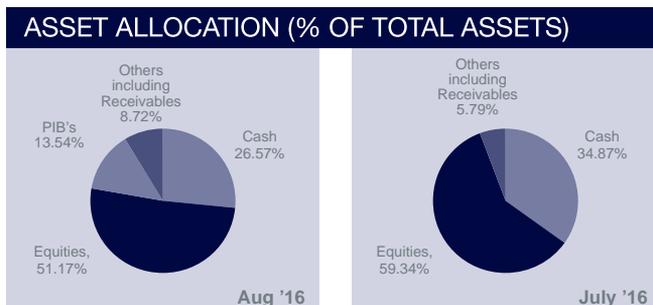
SECTOR ALLOCATIONS (% OF TOTAL ASSETS)		
	Aug'16	July'16
Cement	15.01%	9.78%
Electricity	8.20%	1.14%
Fertilizers	6.34%	6.57%
Engineering	5.12%	8.52%
Oil & Gas Marketing Companies	4.87%	4.19%
Others	11.64%	29.15%

INVESTMENT COMMITTEE	
Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-Ul-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Mr. Saif Hasan	Fund Manager - Equity
Vacant	Manager Risk

FUND RETURNS		
(Absolute % p.a) Holding Period	FBGF	Benchmark
FY17 to Date	4.32%	3.54%
Month on Month	0.22%	0.62%
1 year trailing	8.64%	11.53%

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FBGF	7.39%	19.83%	14.69%	19.15%	(4.69)%
Benchmark (YTD)	8.60%	12.42%	23.53%	30.70%	11.59%

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)



ASSET QUALITY (% OF TOTAL ASSETS)	
Government Securities	13.54%
AAA	0.01%
AA+	0.01%
AA	26.51%
AA-	0.05%
NR (Include Equity Investments)	59.89%

EQUITY HOLDINGS (% OF TOTAL ASSETS)	
Lucky Cement Ltd	5.25%
Crescent Steel & Allied Products Limited	5.12%
Mari Petroleum Company Limited	4.87%
Hub Power Company Limited	4.71%
Engro Corporation Limited	4.64%
Cherat Cement Company Limited	3.13%
Maple Leaf Cement Factory Limited	2.73%
Packages Limited	2.50%
D.G Khan Cement Ltd	2.49%
Kot Addu Power Company Limited	2.22%

The Scheme has maintained provisions against **Workers' Welfare Fund** liability to the tune of Rs. 5,443,878 as at August 31, 2016. If the same were not made the NAV per unit / return of the Scheme would have been higher by Rs. 0.810 (1.21%). For details investors are advised to read the Note 7.1 of the latest financial statements for the quarter ended March 31, 2016.

Performance Review

Faysal Balanced Growth Fund yielded an annualized return of 0.22% during the month of August 2016. The year-to-date return clocked in at 4.32%, outperforming the benchmark by 78bps. During the month, your fund marginally decreased its equity exposure to 51% in order to realize capital gains. Moreover, 13.5% of your fund assets were invested in Government securities. Going forward, your fund would devise its portfolio strategy keeping in view the dynamics of different asset classes with prime focus on equity asset class.

MUFAP's recommended format

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Islamic Asset Allocation Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Shariah Compliant Asset Allocation Scheme
Risk Profile	Moderate to High Risk
Launch Date	September 9, 2015
Custodian/Trustee	CDC
Auditor	Ernst & Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	2%
Front end Load	0 - less than 2 million : 2% 2 million - less than 5 million : 1% 5 million and above : 0%
Back end Load	Back end - 0 %
Min Subscription	PKR. 5,000
Benchmark*	KMI- 30 Index/6M Deposit rate for A & above rated Islamic Banks
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	104.18
Net Assets (PKR mn)	120.57
Leverage	Nil
Total Expense Ratio	4.56% TER includes 0.57% representing government levy and SECP fee.

* Weighted Average Daily Return of KMI-30 Index & 6M Deposit Rate of A & above rated Islamic Banks or Islamic windows of Scheduled Commercial Banks

Investment Objective

The objective of Faysal Islamic Asset Allocation Fund (FIAAF) is to earn competitive riba free return by investing in various Shariah compliant asset classes/instruments based on the market outlook and may easily change allocation to take advantage of directional macro and micro economic trends and undervalued stocks.

ASSET QUALITY (% OF TOTAL ASSETS)

AA	0.30%
A+	9.56%
BBB+	0.03%
NR (include receivables against sale of investments)	90.10%

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-UI-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Saif Hasan	Fund Manager (Equity)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk

NON COMPLIANCE

Name of Non-Compliant Investment	Rating required	Existing Rating	Maximum Exposure as a % of NAV	Existing Exposure as a % of NAV	Excess Exposure %	Type of Instrument	Value of Investment before provisioning	Provision (If any)	Value of Investment after provisioning	% of Net Assets	% of Total Assets
SSGC	BBB	AA+	15%	21.79%	6.79%	Equity Shares	26,272,000	-	26,272,000	21.79%	20.86%
CSAP	BBB	-	15%	26.79%	11.79%	Equity Shares	32,298,300	-	32,298,300	26.79%	25.65%

Note: *The IAAF scheme holds certain non-compliant investments. Before making any investment decision, investors should review this document and latest financial statements.*

Performance Review

Faysal Islamic Asset Allocation Fund yielded an annualized return of 8.54% on year-to-date basis, outperforming the benchmark by 428bps. The month-to-date return clocked in at 1.23%, beating the benchmark by 202bps. Going forward, your fund would keep exploring the lucrative securities in different Islamic asset classes in order to generate superior returns.

MUFAP's recommended format

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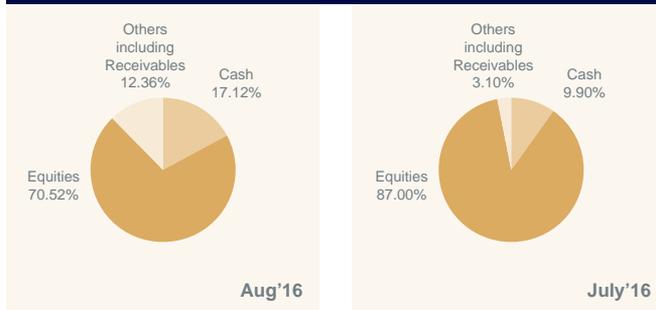
FUND RETURNS

(Absolute % p.a) Holding Period	FIAAF	Benchmark
FY17 to Date	8.54%	4.26%
Month on Month	1.23%	-0.79%
1 year trailing	N/A	N/A

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FIAAF	(4.02)%	-	-	-	-
Benchmark (YTD)	14.45%	-	-	-	-

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)



SECTOR ALLOCATIONS (% OF TOTAL ASSETS)

	Aug'16	July'16
Engineering	25.65%	20.39%
Oil & Gas Marketing	21.06%	29.64%
Fertilizer	17.30%	12.94%
General Industries	3.37%	1.20%
Food & Personal Care Products	2.80%	2.07%
Others	0.35%	20.77%

EQUITY HOLDINGS (% OF TOTAL ASSETS)

Crescent Steel & Allied Products Limited	25.65%
Sui Southern Gas Company Ltd	20.86%
Engro Fertilizers Limited	10.74%
Engro Corporation Ltd	6.56%
Packages Limited	3.37%
Engro Foods	2.80%
Kot Addu Power Company Limited	0.35%
Hascol Petroleum Limited	0.19%

MTS Fund

FUND INFORMATION

Fund Type	Open Ended
Category	Income Scheme
Rating	A+ (F) PACRA
Risk Profile	Moderate
Launch Date	April 8, 2016
Custodian/Trustee Auditor	CDC Ernst & Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	1.00%
Front/Back end Load	Less than PKR 5mn FEL will be 1%, investment above PKR 5mn FEL will be 0% BEL 0%
Min Subscription	PKR. 5,000
Benchmark	70% 6m Kibor + 30% average 3-month deposit rates of 3 banks rated A+ and above.
Pricing Mechanism	Forward
Dealing Days	Monday-Friday
Cut-Off Timing	9:00 am - 5:00 pm
AMC Rating	AM3++ (JCRVIS)
NAV per Unit (PKR)	101.14
Net Assets (PKR mn)	210.54
Leverage	Nil
Weighted Average Maturity*	0.12 Year
Total Expense Ratio	2.23% <small>TER includes 0.23% representing government levy and SECP fee.</small>

*Excluding Government Securities

Investment Objective

The objective of Faysal MTS Fund (FMTSF) is to provide competitive returns primarily through investment in to MTS market.

INVESTMENT COMMITTEE

Mr. Enamullah Khan	Chief Executive Officer
Mr. Najm-UI-Hassan	Chief Operating Officer
Mr. Ayub Khuhro	Head of Research
Mr. Vasseh Ahmed	Chief Investment Officer
Mr. Syed Shahid Iqbal	Fund Manager (Fixed Income)
Mr. Hassan Bin Nasir	Fund Manager (Fixed Income)
Mr. Sarwar Khan (Non voting member)	Head of Compliance & Internal Audit
Vacant	Manager Risk

Performance Review

Faysal MTS Fund yielded an annualized return of 6.35% on year-to-date basis, beating the benchmark by 100bps. The month-to-date return clocked in at 6.08%, outperforming the benchmark by 72bps. During the month, exposure in Margin Trading System (MTS) and T-Bills was increased. Going forward, your fund would keep exploring the MTS market to yield superior returns.

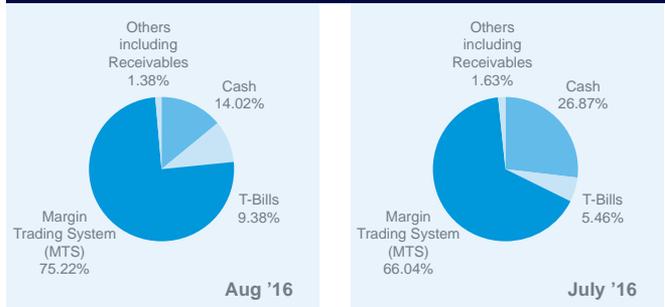
FUND RETURNS

(Annualized % p.a) Holding Period	FMTS	Benchmark
FY17 to Date	6.35%	5.35%
Month on Month	6.08%	5.36%
1 year trailing	N/A	N/A

Returns (%)	FY 16	FY 15	FY 14	FY 13	FY 12
FMTSF	5.96%	-	-	-	-
Benchmark (YTD)	5.51%	-	-	-	-

Note: Funds returns computed on NAV to NAV with the dividend reinvestment (excluding Sales Load)

ASSET ALLOCATION (% OF TOTAL ASSETS)



ASSET QUALITY (% OF TOTAL ASSETS)

Government Securities	9.38%
AA-	14.02%
MTS	75.22%
NR (include receivables against sale of investments)	1.38%



MUFAP's recommended format

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SINCE INCEPTION RETURNS (ANNUALIZED %)

	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
FIGF	10.12%	9.81%	10.06%	10.00%	10.50%	10.37%	10.20%	10.39%	10.30%
Benchmark	10.08%	11.07%	11.34%	11.66%	11.74%	11.51%	11.33%	11.10%	10.68%
FISGF			9.04%	9.68%	10.20%	9.72%	9.30%	9.12%	8.59%
Benchmark			7.70%	8.27%	8.42%	8.14%	7.89%	7.68%	7.24%
FSGF	10.19%	11.04%	11.02%	11.02%	11.04%	10.70%	10.46%	10.72%	10.42%
Benchmark	9.76%	10.95%	11.32%	11.72%	11.82%	11.54%	11.32%	10.79%	10.35%
FMMF				11.20%	11.09%	10.41%	9.89%	9.64%	8.97%
Benchmark				10.18%	10.08%	9.49%	9.23%	8.93%	8.32%
FFSOF							9.12%	8.26%	7.87%
Benchmark							8.96%	8.59%	7.68%

Note: Funds returns computed on NAV to NAV with dividend reinvestment (excluding Sales Load)

SINCE INCEPTION RETURNS (ABSOLUTE %)

	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
FBGF	52.35%	15.79%	41.25%	55.35%	48.06%	76.42%	102.33%	142.46%	160.37%
Benchmark	80.25%	50.64%	87.36%	126.41%	152.65%	230.21%	307.91%	358.58%	398.01%
FAAF			30.70%	57.60%	57.57%	89.49%	121.72%	157.55%	151.22%
Benchmark			24.07%	49.13%	66.46%	123.77%	191.38%	230.54%	260.75%
FIAAF									-4.02%
Benchmark									14.45%

Note: Funds returns computed on NAV to NAV with dividend reinvestment (excluding Sales Load)

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Risk Disclosure:

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To Avail Tax Credit Upto Rs. 409,320/-

Salaried individuals who invest in Faysal Funds can save an attractive amount through tax credit. In order to avail a tax credit of upto Rs. 409,320 invest in Faysal Funds as per relevant laws. According to Section 62 of the Income Tax Ordinance 2001, an investment made in open end mutual funds during the tax year (between July 01 to June 30) is entitled to a tax credit on investment amount of maximum Rs. 1,500,000 or 20% of taxable income, whichever is lower.

Sr. No.	Taxable Income			Income Tax				Maximum amount of investment (Rupees)	Total Tax Credit (Rupees)
	From	To	Annual Taxable Income (Rupees)	Fixed Tax (Rupees)	Rate of Tax on Exceeding Amount	Total Tax Liability (Rupees)	Effective Tax Rate		
1	-	400,000	400,000	-	0.00%	-	0.00%	-	-
2	400,001	500,000	500,000	-	2.00%	2,000	0.40%	-	-
3	500,001	750,000	750,000	2,000	5.00%	14,500	1.93%	150,000	2,900
4	750,001	1,400,000	1,400,000	14,500	10.00%	79,500	5.68%	280,000	15,900
5	1,400,001	1,500,000	1,500,000	79,500	12.50%	92,000	6.13%	300,000	18,400
6	1,500,001	1,800,000	1,800,000	92,000	15.00%	137,000	7.61%	360,000	27,400
7	1,800,001	2,500,000	2,500,000	137,000	17.50%	259,500	10.38%	500,000	51,900
8	2,500,001	3,000,000	3,000,000	259,500	20.00%	359,500	11.98%	600,000	71,900
9	3,000,001	3,500,000	3,500,000	359,500	22.50%	472,000	13.49%	700,000	94,400
10	3,500,001	4,000,000	4,000,000	472,000	25.00%	597,000	14.92%	800,000	119,400
11	4,000,001	7,000,000	7,000,000	597,000	27.50%	1,422,000	20.31%	1,400,000	284,400
12*	7,000,001	10,000,000	10,000,000	1,422,000	30.00%	2,322,000	23.22%	1,500,000	348,300
13*	7,000,001	15,000,000	15,000,000	1,422,000	30.00%	3,822,000	25.48%	1,500,000	382,200
14*	7,000,001	20,000,000	20,000,000	1,422,000	30.00%	5,322,000	26.61%	1,500,000	399,150
15*	7,000,001	25,000,000	25,000,000	1,422,000	30.00%	6,822,000	27.29%	1,500,000	409,320

* There is no upper limit defined for taxable income exceeding Rs. 7 million in the Income Tax Ordinance 2001. However, for the purpose of illustration different income slabs has been taken as taxable income.

Today's investor requires suitable investment which provides good returns. To nurture your investments, Faysal Asset Management Limited has launched a number of mutual funds based on various investment objectives.

So, give yourself an opportunity to enhance returns through tax credits by contacting us for further information on the given numbers or check our website www.faysalfunds.com for more information on our funds.

Notes:

1. Tax credit is only available to resident individuals
2. Minimum investment holding period is 24 months

Faysal Asset Management Limited

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Risk Disclosure:

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Rating by JCR-VIS



Also Available at Branches of Faysal Bank Limited

Faysal Bank Limited
Old Bahawalpur Road Branch (133)
129/1, Old Bahawalpur Road,
Multan, Phone: 061-6214903

Faysal Bank Limited
310-Upper Mall Shahrah-e-Quaid-e-Azam,
Lahore,
Phone: 042-35789201, 042-111-11-22-33,
042-35789013
Fax: 042-35751020310

Faysal Bank Limited
Bilal Road, Civil Lines,
Faisalabad, (111)
Phone: (92 41) 2644476, 041-2644481-5,
111-747-747
Fax: 041-2640545, 041-2644486

Faysal Bank Limited
9-A, Main Boulevard, Gulberg,
Lahore, (148)
Phone: 042-35817262 / 042-35787823-9
Fax: 042-35787830

Faysal Bank Limited
1 Fakhre-Alam Road Cantt,
Peshawar, 411
Phone: 091-5260337 / 091-5285289,
5270176-8
Fax: 091-5275503

Faysal Bank Limited
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Peshawar,
Phone: 0992-385927 / 0992-385919-28
Fax: 0992-385921

Faysal Bank Limited
32 Haider Road, Rawalpindi Cantt,
Rawalpindi, 120
Phone: 051-5701018 - 22
Fax: 051-55258

Faysal Bank Limited
15, Markaz F-7, Opposite FG College for Women,
F-7/2,
Islamabad, 332
Phone: 051-111-11-22-33
Fax: 051-2651331

Faysal Bank Limited
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Hyderabad, 138
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Fax: 022-2728360

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Fax: 042-36604905

Faysal Bank Limited Branch (464)
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Fax: 042-35889869

Faysal Bank Limited
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DHA, Lahore,
Phone: 042-35728246

Faysal Bank Limited
136/1, Block-H, Commercial Area Phase I, DHA,
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Lahore,
Phone: 042-35897712-17
Fax: 042-35897720

Faysal Bank Limited
43 Shahrah-e-Quaid-e-Azam,
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Fax: 042-37314447

Faysal Bank Limited
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Phone: 042-35717141-5,
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Faysal Bank Limited
Cavalry Ground (3421)
97- Commercial Area, Cavalry Ground,
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Fax: 042-36603411

Faysal Bank Limited
5th Road City Shopping Centre,
Commercial Market, Satellite Town,
Rawalpindi,
Phone: 051-4424969-72
Fax: 051-4424962

Faysal Bank Limited
15-West, Jinnah Avenue Blue Area,
Islamabad,
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Faysal Bank Limited
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Fax: 051-2228145

Faysal Bank Limited
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Blue Area, Islamabad,
Phone: 051-227-5250-2
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Faysal Bank Limited
(144)
130/1, Main Korangi Road, KM Centre,
Phase I, DHA, Karachi,
Phone: 021-35388161, 021-35388175
Fax: 021-35391345

Faysal Bank Limited
(173) 14-C, Khayaban e Tanzeem,
Tauheed Commercial, DHA, Phase V,
Karachi,
Phone: 021-35877909-10
Fax: 021-35877847
Faysal Bank Limited

(118) Quality Heights, K.D.A Scheme # 5,
Clifton, Karachi,
Phone: 021-35863771-73
Fax: 021-35863774

Faysal Bank Limited
(269) Plot Number DC-1, 16-A and 16-B,
Block 5, Clifton Centre, Kehkashan,
Karachi,

Phone: 021-35830113-5
Fax: 021-35875404

Faysal Bank Limited
(441) 19-C Bukhari Commercial Lane No 5,
Ground, Basement and 1st Floor,
Phase VI, DHA, Karachi,
Phone: 021-35149595 - 97
Fax: 021-35149591

Faysal Bank Limited
(330) 16-Abdullah Haroon Road, Karachi,
Phone: 111 11 22 33

Faysal Bank Limited
(110) ST- 02, Main Shahra e Faisal
(FAYSAL HOUSE), Karachi,
Phone: 021-111-747-747, 32795200
Fax: 021-32795234

Faysal Bank Limited
(342) D-4, Block D, North Nazimabad,
Karachi,
Phone: 021-36721600-4
Fax: 021-36721614

Faysal Bank Limited
(338) Address: 22/C, Lane-2, Shahbaz
Commercial, Phase V1, DHA, Karachi
(175) 14-C, Sunset Commercial Street # 2,
Phase IV, DHA, Karachi,
Phone: 021-35802423
Fax: 021-35802425

Faysal Bank Limited
(333) 72-A/Z, Block 7/8, Al-Riaz Cooperative
Housing Society, Karachi
Phone: 021-34376342, 021-

Faysal Bank Limited
(165) Plot Number Commercial 7/1, Block 2, Green
Belt Residency No.13-16, KDA Scheme-5 Shop,
Kehkashan, Clifton
Karachi,
Phone: 021-35877922, 021-35375103
Fax: 021-35877925

Faysal Bank Limited
(119) B -35, Block 13-A Main University
Road, Gulshan e Iqbal, Phone: 021-3499 4262-3
(422) State Life Building, 11, Abdullah Haroon
Road Karachi, Phone: 021-386 79355-56

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