Banque Misr Life Ins.& Capital Guaranted (EL–OMR) **Factsheet June 2026**

The goal of the fund: Encouraging savings by dividing the value of what the investor pays into the fund in installments over ten years, while guaranteeing the paid–up capital three years after the end of the month in which the first installment was paid, as well as achieving the greatest investment return through diversifying the portfolio of securities and the fund's investments. In bonds, stocks, treasury bills, and local and international documents in Egyptian pounds. It is also possible to purchase in one go.

Fund Performance

Period	MTD	YTD	6 Months	9 Months	12 Months
Fund Return	0.3%	12.8%	12.8%	21.4%	29.0%
Benchmark (EGX30 Capped) Return	-4.1%	20.7%	20.7%	38.2%	52.4%
Benchmark (EGX30) Return	-4.1%	20.7%	20.7%	37.7%	53.7%

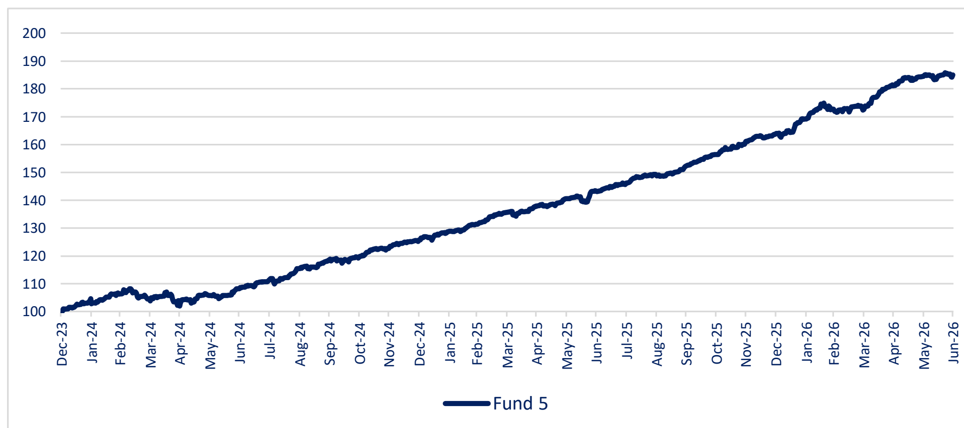
Price Information

Date	30-Jun-26	
Investment Certificate (IC)	30-Jun-26	14.03
Investment Certificate (IC)	31-May-26	13.99
Change In Ic price Monthly		0.27%

Fund Information

Managed By	CI Asset Management
Fund Manager	Abdelkader Ashraf
Asset Class	Capital Protected
Inception Date	2003
Fund Auditors	PKF- Rashed, Badr & Co
Minimum Subscription	1 Investment Certificate
Subscription	Daily subscribtion until 12 noon and execution on the next working day
Redemption	Redemption request are submitted every day of the week until 12 noon and execution in the first working day of each week.
Subscription Fees	Nil
Redemption Fees	In the first three years from the date of purchase or the end of the month of payment of the first periodic installment in the case of purchase, 0.25% of the redemption value is deducted against the recovery of documents and is supplied to the Fund's account, after the third year, no commission is deducted Redemption Fees suspended until Dec 2026
Investment Maximum Limits	Equities up to 30% Fixed Income, Cash or Equivalents: 70%

Performance: Year-to-Date Return (Growth of 100)



Risk Indicators

Period	YTD	6 Months	9 Months	12 Months
Standard Deviation Fund	8.1%	7.6%	7.1%	6.5%
Tracking Error	25.2%	24.0%	21.7%	19.4%

Contacts

If in Egypt

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Disclaimer and clarification of investment risks:

The Fund's past performance is not an indicator or guarantee of future performance.

The investment decision is made by the client after reviewing the prospectus, and in accordance with his investment objectives and his ability to take risks

The information or data provided by Banque Misr andthe Fund Manager (CIAM) does not constitute investment recommendation or financial advice and does not assume any responsibility for losses resulting from the client's investment decisions.

Investing in mutual funds is subject to the volatility of financial markets and may result in profits or losses.

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Fixed Income and Money Market

- Workers' remittances to Egypt increased 32% YoY to USD34.9bn during the first nine months of FY2025/26, while March remittances reached approximately USD5.5bn.
- The Ministry of Finance allocated EGP90bn to support production and exports, including EGP48bn for export rebates, EGP7bn for tourism, EGP6bn for productive sectors, EGP5bn for SMEs and startups, EGP5bn for the automotive industry, and EGP2bn for priority industries.
- NUCA reportedly imposed road improvement fees ranging from EGP500–1,500/sqm on West Cairo developments, with developers bearing the cost for projects under development and unit owners responsible for units sold before 29 January 2024.
- The EGX launched single-stock futures on 21 June 2026, initially covering CIB and TMG, marking a major milestone in the development of Egypt's derivatives market and expanding the range of investment and hedging instruments available to investors.
- The Unified Procurement Authority (UPA) has reportedly settled approximately EGP6.0–6.5bn of receivables owed to Ibn Sina and Pharma Overseas, representing around 50% of total outstanding dues that previously stood at EGP12–13bn.
- The EDA is studying the introduction of a new economic equation for medicine pricing following a comprehensive review of the current pricing system. The proposed mechanism aims to strike a balance between three key objectives, in our view: i) ensuring medicine availability, particularly maintaining strategic inventories of 6-9 months for essential and chronic medications; ii) preserving the sustainability of the pharma industry by maintaining reasonable manufacturer margins; and iii) safeguarding patient affordability, given that healthcare accounts for around 9-10% of Egypt's CPI basket, making drug price increases an important inflationary consideration.
- The government's total fertilizer subsidy bill for the current summer season is projected to reach approximately EGP31.2bn.
- May 2026 inflation eased slightly, with headline CPI slowing to 14.6% YoY while core CPI remained at 13.8% YoY. On a monthly basis, both headline and core inflation increased by 1.6% MoM.
- May 2026 net international reserves (NIR) increased to a record USD53.13bn, up USD125mn MoM, while total CBE foreign exchange reserves rose USD273mn MoM to USD64.1bn.

Equities

- The Egyptian exchange, as measured by the EGX30 index, declined by -4.12% in June 2026.
- During the month, the best performing sectors were the Consumer Discretionary (+9.66%), Healthcare (+0.5%) and Real Estate (-1.19%).
- The main drivers for equities going forward will be:
  - Resilient strong earnings expansion across a wide range of sectors, despite escalating geopolitical tensions that triggered currency depreciation, rising inflationary pressures driven by higher energy costs, and tighter financial conditions across the economy.
  - Attractive valuations following the recent partial correction in the EGX, offering compelling entry points as Egyptian equities trade at a 2026e P/E of 7.6x compared with 12.6x for global emerging markets.
  - Expectations of increased corporate action, including mergers and acquisitions, share buybacks, and IPOs, which are expected to unlock further value across listed companies.
  - Ongoing market re-rating potential supported by improving liquidity dynamics and selective investor reallocation into fundamentally strong names despite macro headwinds.

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