

Banque Misr Fourth Fund (El Hesn) In accordance with provisions of Islamic Sharia Law Monthly Factsheet October 2025

The goal of the fund: to invest in accordance with the provisions of Islamic Sharia and the decisions and recommendations of the Sharia Supervision Committee, as well as maximizing the profits of policyholders and preserving the invested funds by distributing risks among the sectors that are compatible with the Islamic Sharia

Fund Performance

Period	MTD	YTD	6 Months	9 Months	12 Months
Fund Return	5.6%	35.8%	20.7%	31.3%	38.5%
Benchmark (EGX30 Capped) Return	4.3%	27.6%	17.4%	25.8%	23.6%
Benchmark (EGX30) Return	4.4%	28.7%	19.1%	27.5%	24.8%

Fund Information

Managed By	CI Asset Management
Fund Manager	Abdelkader Ashraf
Asset Class	Islamic Equity Fund
Inception Date	2006
Fund Auditors	PKF- Rashed, Badr & Co
Minimum Subscription	10 Investment Certificates
Subscription	Daily until 12 PM and execution the next day.
Redemption	Redemption forms are submitted until the day before the last day of the working week, and execution is on the first working day of the next week
Subscription Fees	Nil
Redemption Fees	Nil
Investment Maximum Limits	Equities: 30%-95% Fixed Income, Cash or Equivalents: 50%

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Contacts

If in Egypt

Call Centre 19888

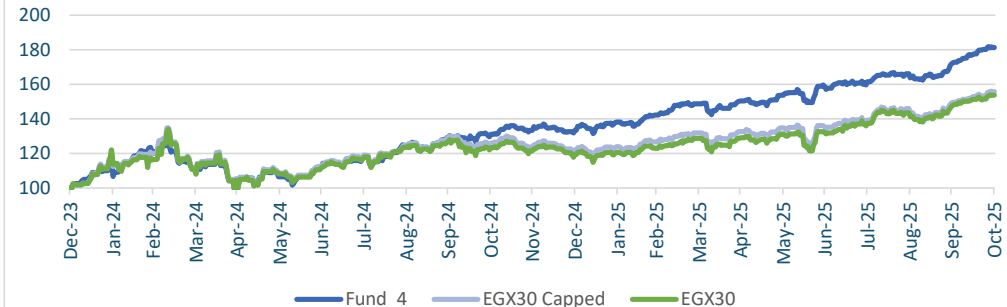
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Price Information

Date	31-Oct-25	
Investment Certificate (IC)	31-Oct-25	327.18
Investment Certificate (IC)	30-Sep-25	309.79
Change In Ic price Monthly	↑	5.61%

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



Risk Indicators

Period	YTD	6 Months	9 Months	12 Months
Standard Deviation Fund	9.3%	8.9%	9.0%	9.2%
Standard Deviation (EGX 30Capped)	12.2%	12.4%	12.3%	11.8%
Beta	0.67	0.64	0.65	0.68
Tracking Error	5.9%	6.2%	6.1%	7.9%

Risk-Adjusted Return

Period	YTD	6 Months	9 Months	12 Months
Jensen's Alpha	21.7%	7.6%	17.5%	18.7%
Sharpe Ratio	5.3	1.7	4.4	2.9
Treynor Ratio	0.7	0.2	0.6	0.4
Information Ratio	3.7	1.2	2.9	2.4

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Monthly Factsheet October 2025

Equities

- The Egyptian exchange, as measured by the EGX30 index, rose by +4.4% in Oct 2025.
- During the month, the best performing sectors were the consumer discretionary (up +11.0%), Industrials (+9.4%), and the materials (+6.6%) supported by interest rate cuts.
- The manager believes the main drivers for equities going forward will be:
 - Upcoming cuts in the policy interest rate,
 - Double-digit earnings expansion across a wide range of sectors, including pharma/healthcare and commercial banks.
 - Any resolution of ongoing geopolitical risks, Yemen disruptions, and potential tariff changes, could provide a boost to investor sentiment.
 - Attractive valuations, as Egyptian equities trade on a 2025e price to earnings ratio of 8.2x times compared to 15.9x times for global emerging markets.
 - Expectations of more corporate action, including mergers and/or acquisitions, unlocking value in companies, as seen in recent months.

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