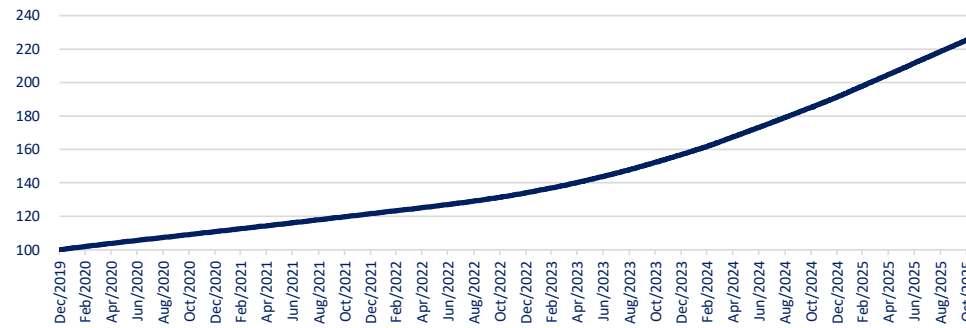


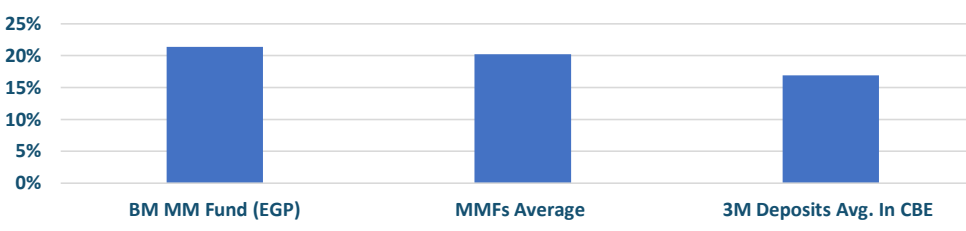
## Banque Misr Money Market Fund in Egyptian Pounds with a daily cumulative return (Day by Day EGP) October 2025

The Fund's objective is to provide investors with daily liquidity through calculating a daily return on the invested money which is added daily to the customer's account at the end of every day. Its objectives are achieved through diversifying its investments in secure high-yielding short-term interest-bearing instruments. It invests in short- and medium-term investments such as sovereign bonds, treasury bills, notes, bonds and bank deposits, certificates of deposits, corporate bonds, and other EGP securities.

Fund Performance						Price Information		
Period	MTD	YTD	6 Months	9 Months	12 Months	Date	31-Oct-25	
Simple Return	1.59%	17.80%	10.13%	15.72%	21.72%	Investment Certificate (IC)	31-Oct-25	99.05
Annualized Return	18.74%	21.37%	20.09%	21.02%	21.72%	Investment Certificate (IC)	30-Sep-25	97.50
						Monthly Annualized Return	<div><div></div></div>	18.74%
						Performance: (Growth of 100)		
Fund Information								
Managed By	CI Asset Management							
Fund Manager	Nayer Ezz Eldin							
Asset Class	Money Market							
Inception Date	2004							
Minimum Subscription	EGP 10,000 ( First time)							
Subscription	Daily before 12 PM from any of BM branches with the same day price							
Redemption	Daily before 12 PM from any of BM branches with the same day price							
Subscription Fees	Nil							
Redemption Fees	Nil							
Investment Maximum Limits	Treasury Bills: Max allocation 75% of NAV except in case the return on treasury bills is more than the deposits return.							
	Treasury Bonds:40% of total NAV							
	Corp. Bonds and Sukuk:20% of NAV							
	Total Treasury Bonds, Corp. Bonds and Sukuk 49% of NAV							
	Cash & Deposits: Max allocation 95% of NAV.							
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Contacts								

Date	Dec-21	Dec-22	Dec-23	Dec-24	Oct-25
IC Price (EGP)	53.42	58.90	68.97	84.08	99.05

BM MM Fund (EGP)relative performance YTD



## Banque Misr Money Market Fund in Egyptian Pounds with a daily cumulative return (Day by Day EGP) October 2025

### Fixed Income and Money Market

- The fed lowered its policy rates by a quarter point, marking the second cut this year, bringing the range of policy rates to 3.75% - 4%. Yet, the federal reserve chairman signaled it may be the last cut of the year, especially if the lack of official data continued during the ongoing government shutdown.
- The 10-2 decision to lower the policy rate was expected by investors as a way for the Fed to temper any further decline in a job market policymakers worry may be losing steam.
- The US annual inflation rate accelerated to 3% in September 2025, the highest since January, after recording 2.9% in august, below market expectation of 3.1%. On a monthly basis, the CPI went up 0.3% vs 0.4% in august, below forecast of 0.4%.
- US Core inflation slowed to 3% from the 3.1% in the past month, with market expectation were at 3.1%.
- In Egypt, inflation figures continued its downward trajectory with September reading showing another contained Y-o-Y figure, reaching 11.70% for the headline. Yet, the monthly came as a surprise, recording 1.80%, reversing the soft monthly increases we have been seeing lately.
- The monthly figures going forward will be distorted with the planned fiscal adjustments by the government. However, favorable base affect would limit the harm of such adjustments.
- The Monetary policy Committee (MPC) is expected to convene on the 20th of November, with market participants expecting further easing, even with the government pushing with the Fuel price hikes last month. Favorable declining inflation figures, depreciating USD and record high remittances would leave room for further easing.
- In terms of the exchange rate, the EGP appreciated against the USD backed by a depreciating USD and closing the month of October at 47.30 to the dollar.
- In Egypt, Primary yields in the short end were around 26.34% by the end of October and 21.82% on the long end (gross of tax), noting the government has been hesitant in offering more than 5 years in treasury bonds.

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