

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

The Fund's objective is to provide investors with daily liquidity while preserving capital and maximizing return. 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 Euro denominated securities.

Fund Performance					
Period	MTD	YTD	6 Months	9 Months	12 Months
Simple Return	0.24%	2.16%	1.34%	1.94%	2.64%
Annualized Return	2.82%	2.59%	2.66%	2.60%	2.63%

### Fund Information

Managed By	CI Asset Management
Fund Manager	Nayer Ezz Eldin
Asset Class	Money Market
Inception Date	2007
Fund Auditors	Khaled Abdel Salam
Minimum Subscription	EUR 5000.
Subscription	Daily before 12 PM from any of BM branche, and execution is on the same day
Redemption	Daily before 12 PM from any of BM branches, and execution is within 2 working days
Subscription Fees	Nil
Redemption Fees	Nil
Investment Maximum Limits	<p>Treasury Bills EURO: Max allocation 100%</p> <p>Sovereign Bonds: 40% of NAV</p> <p>Corp. Bonds and Commercial papers: 30% of NAV (20% max. for each).</p> <p>Cash &amp; Deposits: Max allocation 100% of NAV.</p>

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### Contacts

If in Egypt

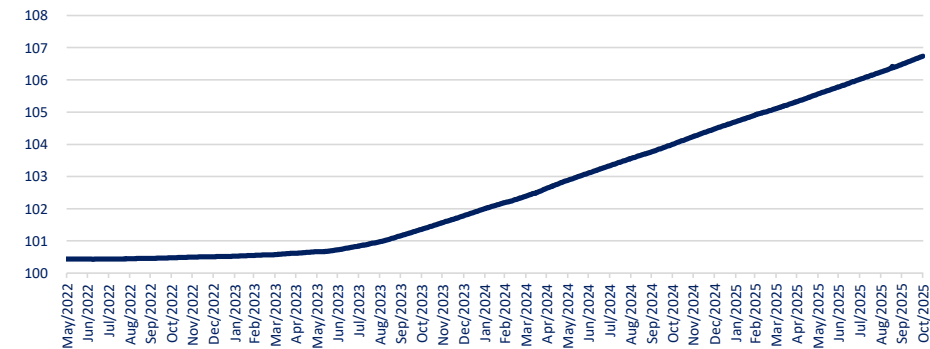
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### Price Information

Date	31-Oct-25	
Investment Certificate (IC)	31-Oct-25	11.73
Investment Certificate (IC)	30-Sep-25	11.70
Monthly Annualized Return	↑	2.82%
Performance: (Growth of 100)		



### Calendar Prices

Date	Dec-21	Dec-22	Dec-23	Dec-24	Oct-25
IC Price (EUR)	11.03	11.04	11.18	11.48	11.73

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### 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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