

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

Monthly Factsheet December 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

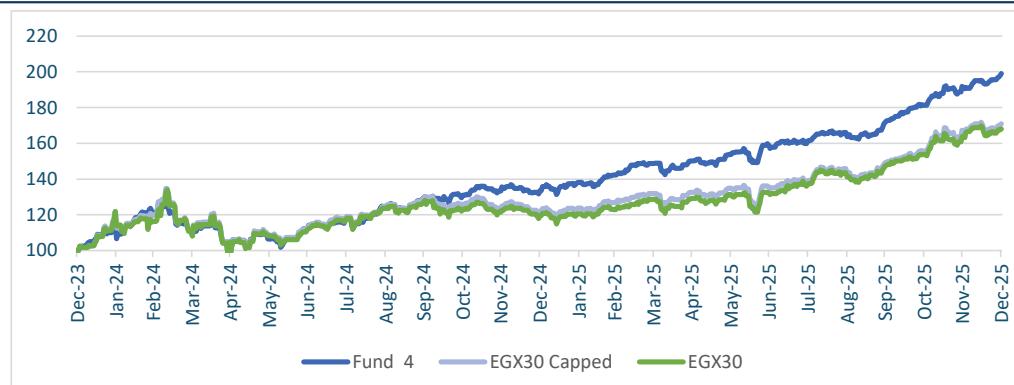
Period	MTD	YTD	6 Months	9 Months	12 Months
Fund Return	3.7%	49.1%	25.5%	33.9%	49.1%
Benchmark (EGX30 Capped) Return	2.1%	40.0%	26.3%	29.6%	40.0%
Benchmark (EGX30) Return	2.6%	40.6%	27.3%	30.6%	40.6%

Price Information

Date	31-Dec-25
Investment Certificate (IC)	31-Dec-25 17.96
Investment Certificate (IC)	30-Nov-25 346.24
Change In IC price Monthly	3.72%

... On the 1st December 2025, Whoever owns one investment certificate in the fund now owns 17.96 investment certificates and the total value of the investment certificates will be the same without increasing or decreasing in the value of the investment certificates .

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



Risk Indicators

Period	YTD	6 Months	9 Months	12 Months
Standard Deviation Fund	9.1%	7.6%	9.2%	9.1%
Standard Deviation (EGX 30Capped)	12.3%	10.8%	13.1%	12.3%
Beta	0.65	0.59	0.63	0.65
Tracking Error	6.2%	6.1%	6.5%	7.8%

Risk-Adjusted Return

Period	YTD	6 Months	9 Months	12 Months
Jensen's Alpha	28.7%	7.7%	18.6%	19.0%
Sharpe Ratio	7.1	2.6	4.6	4.1
Treynor Ratio	1.0	0.3	0.7	0.6
Information Ratio	4.7	1.3	2.9	2.4

Contacts

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Equities

- The Egyptian exchange, as measured by the EGX30 index, rose by +2.64% in Dec 2025.
- During the month, the best performing sectors were the Materials (up +10.73%), Real Estate (+9.9%), and Financials (+6.84%) 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.
 - Attractive valuations, as Egyptian equities trade on a 2026e price to earnings ratio of 8.2x times compared to 16.5x 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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