

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

Period	MTD	YTD	6 Months	9 Months	12 Months
Simple Return	1.59%	21.52%	9.87%	15.47%	21.52%
Annualized Return	18.69%	21.52%	19.59%	20.54%	21.52%

Price Information

Date	31-Dec-25
Investment Certificate (IC)	31-Dec-25
Investment Certificate (IC)	30-Nov-25
Monthly Annualized Return	18.69%
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

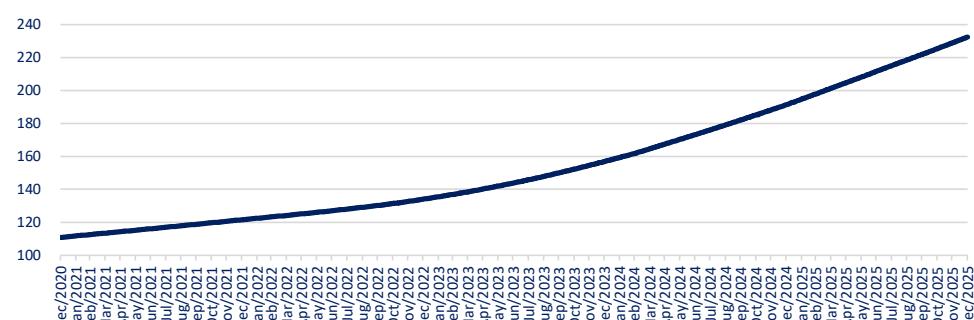
Treasury Bills: Max allocation 75% of NAV except in case the return on treasury bills is more than the deposits return.

Treasury Bonds: 40% of total NAV

Corp. Bonds and Sukuk: 20% of NAV

Total Treasury Bonds, Corp. Bonds and Sukuk 49% of NAV

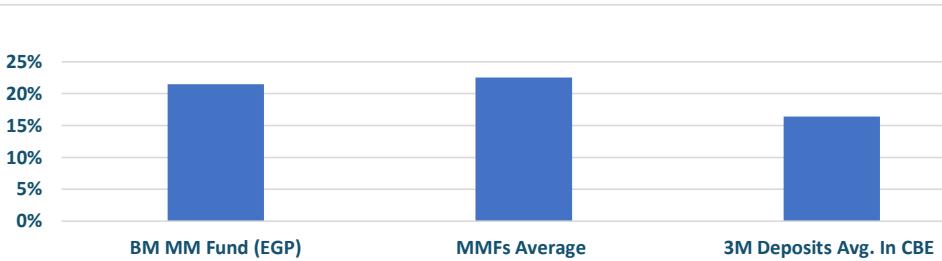
Cash & Deposits: Max allocation 95% of NAV.



Calendar Prices

Date	Dec-21	Dec-22	Dec-23	Dec-24	Dec-25
IC Price (EGP)	53.42	58.90	68.97	84.08	102.18

BM MM Fund (EGP) relative performance YTD



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Fixed Income and Money Market

- The Federal Open Market Committee at their December 9-10 meeting, Fed officials agreed to cut their key interest rate by a quarter point for the third time this year, to about 3.6%, the lowest in nearly three years.
- Yet the move was approved by a 9-3 vote, an unusual level of dissent for a committee that typically works by consensus. Two Fed officials supported keeping the rate unchanged, while one wanted a larger, half-point reduction.
- This would be the third cut in 2025 (bringing total rate cuts in 2025 to 75bps), and reiterated a cautious, data-dependent stance. GCC central banks followed suit, cutting key rates by 25 bps across the region.
- Inflation, meanwhile, remains above the Fed's 2% target, complicating the central bank's next moves. In November 2025, annual inflation cooled to 2.7%, down from 3% in September 2025, but last month's data were likely distorted by the shutdown.
- In Egypt, headline consumer price in November inflation delivered a major surprise, with the annual headline slowing down to 12.3% from 12.50% in October, limiting the magnitude of fuel price and rent adjustment done lately.
- A slowdown in annual food inflation drove the figures to decline, which decreased to more than a five-year low of 0.7%, thanks to a monthly drop of 2.6%.
- The Central Bank of Egypt in the last meeting of 2025 signaled that it has fully pivoted to growth stimulation, closing out 2025 with a 100-bps interest rate cut at its final Monetary Policy Committee meeting of the year. The move brings total easing for 2025 to 725 bps, further ending the ultra-restrictive cycle that defined the Egyptian economy since the March 2024 currency float before rate easing began.
- In terms of the exchange rate, the EGP was stable against the USD closing the month of December at 47.60 to the dollar.
- In Egypt, Primary yields in the short end were around 25.19% by the end of December and 20.34% 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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