

**PLAN B - MEMORANDUM ACCOUNT**  
**"Memorandum Acct. Portfolio" - Performance return**

		AMERICAN UNIVERSITY OF BEIRUT																																
PLAN B - MEMORANDUM ACCOUNT		Memo Acct Portf and GS US\$ Liquid Reserves Fund- Admin. Dist. - Return %																																
METHOD OF CALCULATIONS (TWO OPTIONS)	%	CALENDAR YEAR																				2025												
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	YTD Dec 2025
Memo Acct Portfolio Fund Return	100%	4.845	14.180	9.114	(20.970)	17.969	7.920	(0.601)	11.368	15.183	4.012	(1.503)	4.255	15.461	(6.087)	18.480	14.068	10.305	(16.960)	16.469	10.416	2.230	0.239	(2.260)	1.645	3.309	3.362	0.177	1.905	2.216	1.313	0.328	0.454	15.826
GS US\$ Liquid Reserves-Adm/Dist.	100%	2.860	4.710	4.970	2.310	0.180	0.010	0.0074	0.0060	0.0060	0.0060	0.0060	0.2500	0.8500	1.6720	1.9980	0.2620	0.0000	1.4560	4.8440	4.9500	0.350	0.310	0.340	0.330	0.340	0.330	0.340	0.340	0.320	0.330	0.300	0.300	4.001

Note: This information reflects past performance only and does not guarantee any future rates of return.