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MAYBANK PHILIPPINES INCORPORATED - TRUST
MAYBANK TIGER MEDIUM TERM PESO BOND FUND
A Unit Investment Trust Fund
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

Quarter Ended **September 30, 2026**

FUND FACTS

Classification:	Fixed Income Fund	**Net Asset Value / Unit (NAVpu):**	1.088361
Structure:	UITF	**Total Fund Nav:**	PHP 3,642,721.76
Currency:	PHP	**Launch Date:**	February 1, 2024
Minimum Investment:	Php 10,000.00	**Dealing Day and Cut-off:**	Any Banking Day - 12:00NN
Minimum Additional Investment:	Php 1,000.00	**Settlement Period:**	T+1
Minimum Holding Period:	None	**Early Redemption Charge:**	None

FEES [1]

Trustee Fee: 1.00% Maybank Philippines, Inc.- Trust	**Custodianship Fee:** None	**External Auditor Fee:** None	**Other Fees:** None

1. As a percentage of average daily NAV for the quarter valued at PHP 3,719,410.04

INVESTMENT OBJECTIVE AND STRATEGY

The Maybank Tiger Medium Term Peso Bond Fund primarily aims to achieve income and potential returns that are higher than regular deposit products by investing in a diversified portfolio of Peso denominated sovereign and corporate debt securities. Funds will not be invested in excluded industries identified in Maybank Group Sustainability Product Framework.

CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Maybank Tiger Medium Term Peso Bond Fund is suitable for clients with at least a moderate risk profile and medium-term investment horizon. This Fund is for clients who desire potential returns higher than traditional bank deposits.

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

Interest Rate Risk: The possibility of an investor to experience losses due to changes in interest rates.

Inflation Risk: This is the risk that arises from the changes in purchasing power due to inflation.

Market Risk: This is the possibility that an investor may experience losses due to changes in market prices of securities.

Liquidity Risk: This is the possibility that an investor may experience losses due to the inability to sell or convert assets into cash immediately or instances where conversion to cash is possible but at a loss.

Credit / Default Risk: This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner on instruments such as bonds, loans, or other forms of security which the borrower issued.

Reinvestment Risks: This is the possibility that an investor may experience losses due to probable lower returns or earnings when maturing funds or the interest earnings of the Fund are reinvested.

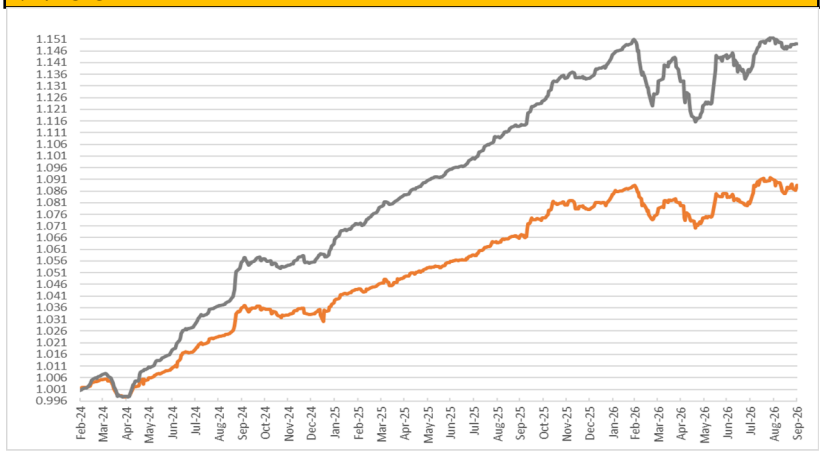
Other Risks: Participation in the Fund may also be further exposed to any actual or potential conflicts of interest in the handling of in-house or related party transactions by the Trustee.

- **THE UITF IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **THE UITF IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY MAYBANK PHILIPPINES, INC. TRUST OR ITS AFFILIATES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF PLAN, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENTS/ FLUCTUATIONS ONLY.**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**

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FUND PERFORMANCE AND STATISTICS
As of September 30, 2026
(Purely for reference purposes and is not a guarantee of future results)

NAVPU GRAPH



- Maybank Tiger Medium Term Peso Bond Fund
- Benchmark: Bloomberg Philippine Sovereign Bond Index 1-5 Years (BPHIL15 Index)

NAVPU over the past 12 months	
HIGHEST	1.091673
LOWEST	1.065959

STATISTICS	
Weighted Ave. Duration	3.59 Yrs.
Volatility, Past 1 Year*	1.5700%
Sharpe Ratio**	(2.10)
Information Ratio***	(0.97)

*Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

**Sharpe Ratio is used to characterize how well the return of the Fund compensates the investor for the level of risk taken. The higher the number, the better.

***Information Ratio measures the risk-to-reward efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

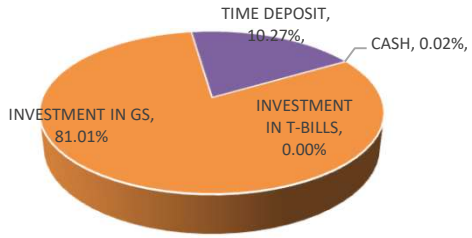
CUMULATIVE PERFORMANCE (%)

	3 mos.	6 mos.	YTD	1-Year	S.I.
Fund [1]	1.32%	1.06%	0.95%	2.02%	8.84%
Benchmark [2]	0.39%	1.80%	1.29%	3.15%	14.89%

[1] **Past Performance is not indicative of future performance. The fund aims to outperform the benchmark**

[2] **The Fund's Benchmark is Bloomberg Philippine Sovereign Bond Index 1-5 Year, a rules-based market-value weighted index, rebalanced monthly, engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. For additional information on the benchmark, please visit https://www.maybank.com.ph/iwov-resources/maybank-ph/html/uitf/index.html**

PORTFOLIO COMPOSITION



TOP HOLDINGS

Name	% of Fund
Treasury Bills 2030 PH0000057218	51.38%
Treasury Bond 2028 PIID0528B176	10.99%
Treasury Bond 2035 PH0000060345	10.41%
MPI TD 10/01/2026 2.65%	10.27%
Treasury Bond 2029 PIBD0729J687	5.54%

Maybank Philippines, Inc. - Trust Department is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries or complaints, you may send an email to customerservice@maybank.com.ph. Alternatively, you may also contact Maybank Customer Service hotline at (02) 8588-3888 or our toll-free number 1-800-10-588-3888. You may also contact the BSP Financial Consumer Protection Department at (02) 7708-7087 or consumeraffairs@bsp.gov.ph.

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OUTLOOK

The Philippine peso fixed income market ended the third quarter of 2026 under pressure from persistent inflation, slowing growth and tighter global monetary conditions. The Bangko Sentral ng Pilipinas (BSP), after cutting its policy rate to 4.25% in February, raised it by 25 bps at each of its April, June and August meetings, bringing the rate to 5.00% as of August 27. Inflation remained above the 2–4% target at 6.1% in August, driven by elevated oil prices, with Brent near $100–105 per barrel in September amid disruptions in the Middle East. Economic growth weakened, with GDP expanding 2.3% in the second quarter on weak investment and softer household spending. The US Federal Reserve raised rates to 3.75%–4.00% on September 16 and signaled a possible further increase this year. The peso depreciated to around ₱62.7 per US dollar at quarter-end. Government securities yields rose, and auctions showed selective demand. At the September 8 auction, the Bureau of the Treasury accepted ₱20.7 billion of its ₱30.0 billion offer of the 10-year bond, at an average yield of 7.352%, and it plans to borrow up to ₱892 billion in the fourth quarter.

For a peso-denominated medium-term bond fund, rising yields lower the market value of existing holdings and may reduce the Fund's NAVPU in the short term, with larger effects on longer-dated securities. Higher yields also increase the income the Fund earns and the rates at which it can reinvest maturing securities and coupons, which may partly offset price declines over a medium-term horizon. Continued inflation, further policy tightening, heavy government issuance and a weaker economy may increase volatility, reduce market liquidity and affect corporate credit quality. Investors should be aware that the Fund's NAVPU may fluctuate and that returns are not guaranteed.

Given this environment, the Fund intends to maintain a defensive, income-focused stance, with duration at or below its benchmark and limited exposure to securities maturing beyond ten years. It will hold a meaningful allocation to short-term instruments such as Treasury bills and time deposits to meet redemptions and to reinvest at higher yields. The Fund will add 3- to 5-year government securities and high-quality corporate bonds in stages, taking advantage of yield increases during auctions and market weakness.

The Fund will consider extending duration only when inflation shows clear signs of peaking, oil prices stabilize and the BSP's policy stance becomes neutral. It will continue to monitor BSP and Fed decisions, inflation, oil prices, the peso, government issuance and the credit quality of its holdings.

For more information, you may also contact us at (02) 7739-1627/ 7739-1671/ 7739-1698 or email us at ph.trust@maybank.com.

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