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

Quarter Ended **June 30, 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| **Classification:** | Fixed Income Fund | **Net Asset Value / Unit (NAVpu):** | 1.084845 |
| **Structure:** | UITF | **Total Fund Nav:** | PHP 3,529,428.72 |
| **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 Investmen** | Php 1,000.00 | **Settlement Period:** | T+1 |
| **Minimum Holding Period:** | None | **Early Redemption Charge:** | None |

## FEES [1]

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

1. As a percentage of average daily NAV for the quarter valued at PHP 3,592,498.69

## 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.**

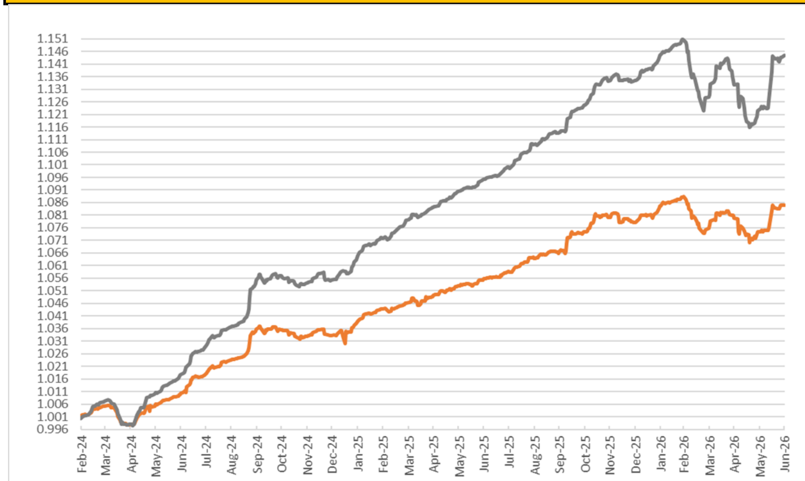
Restricted

## FUND PERFORMANCE AND STATISTICS

**As of June 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 | 1.088450 |
| LOWEST | 1.055732 |

### STATISTICS

| | |
|---|---|
| Weighted Ave. Duration | 1.95 Yrs. |
| Volatility, Past 1 Year* | 1.0069% |
| Sharpe Ratio** | 0.43 |
| Information Ratio*** | - |

*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.

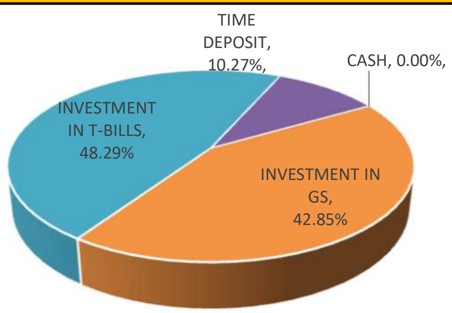
### CUMULATIVE PERFORMANCE (%)

| | 3 mos. | 6 mos. | YTD | 1-Year | S.I. |
|---|---|---|---|---|---|
| Fund [1] | 0.73% | 0.62% | 0.62% | 2.75% | 8.48% |
| Benchmark [2] | 1.40% | 0.89% | 0.89% | 4.49% | 14.44% |

[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 2026 PH0000060667 | 47.67% |
| Treasury Bond 2035 PH0000060345 | 11.57% |
| Treasury Bond 2028 PIID0528B176 | 11.37% |
| MPI TD 07/01/2026 2.70% | 6.07% |
| Treasury Bond 2029 PIBD0729J687 | 5.85% |

## OUTLOOK

The Philippine fixed income market during the second quarter of 2026 was characterized by heightened volatility as investors navigated a more challenging inflation and monetary policy environment. While domestic inflation showed signs of moderation toward the end of the quarter, market sentiment remained cautious due to persistent upside risks from higher global energy prices, geopolitical tensions in the Middle East, and a weaker Philippine peso. Headline inflation eased to 6.4% in June from 6.8% in May, marking the second consecutive month of deceleration. Nevertheless, inflation remained significantly above the Bangko Sentral ng Pilipinas' (BSP) 2% to 4% target range, indicating that price pressures continue to pose a key macroeconomic concern.

Looking ahead, the trajectory of inflation remains the primary driver of fixed income market performance. While the recent moderation in inflation is encouraging, risks remain tilted to the upside due to global commodity prices, geopolitical developments, exchange rate movements, and potential domestic wage and transport fare adjustments. Consequently, market expectations for monetary easing have been pushed further out, and interest rates may remain elevated in the near term. Nonetheless, as inflation eventually normalizes and growth moderates, the probability of a future rate-cutting cycle could improve, providing support for bond valuations, particularly in the medium-duration segment of the curve.

Given the prevailing market conditions, the Fund will continue to maintain a prudent and actively managed duration strategy while seeking opportunities to enhance portfolio returns. The Fund will selectively increase exposure to medium-term government securities and high-quality corporate bonds at attractive yield levels, taking advantage of periods of market volatility and elevated interest rates. Portfolio positioning will remain focused on preserving capital, maintaining adequate liquidity, and generating stable income while carefully managing interest rate and reinvestment risks.

The Fund will also continue to monitor inflation trends, BSP monetary policy actions, global interest rate developments, and domestic economic indicators. Should inflation demonstrate a sustained downward trajectory and monetary policy conditions become more accommodative, the Fund may gradually extend portfolio duration to capture potential capital gains from declining yields. In the interim, maintaining exposure to fundamentally sound fixed income securities with favorable risk-adjusted returns remains the primary investment objective, positioning the Fund to benefit from both income generation and potential appreciation as market conditions normalize over the medium term.

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