

Quarter Ended December 31, 2025

### FUND FACTS

|                                |              |                                 |                           |
|--------------------------------|--------------|---------------------------------|---------------------------|
| Classification:                | Money Market | Net Asset Value / Unit (NAVpu): | 1.068763                  |
| Structure:                     | UITF         | Total Fund Nav:                 | PHP 68,818,834.76         |
| Currency:                      | PHP          | Launch Date:                    | May 16, 2024              |
| Minimum Investment:            | Php 5,000.00 | 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<sup>1</sup>

|  |                            |   |                     |
|--|----------------------------|---|---------------------|
| Trustee Fee: 0.130%<br>Maybank Philippines, Inc. - Trust | Custodianship Fee:<br>None | External Auditor Fee: 0.000%<br>SGV & Co. | Other Fees:<br>None |
|--|----------------------------|---|---------------------|

1. As a percentage of average daily NAV for the quarter valued at PHP245,717,367.69

### INVESTMENT OBJECTIVE AND STRATEGY

The Maybank Tiger Peso Short Term Fund primarily aims to achieve for its participants liquidity and slightly higher income potential by investing in a diversified portfolio of bank deposits and government bills. 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 Peso Short Term Fund is suitable for clients with a conservative risk profile and short-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 AND 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.

## FUND PERFORMANCE AND STATISTICS

As of December 31, 2025

(Purely for reference purposes and is not a guarantee of future results)

### NAVPU GRAPH



- Maybank Tiger Peso Short Term Fund
- Benchmark: PHP Philippine Treasury Bill BVAL Curve 1 Year(BV01RPTB BVLI Index)

### NAVPU over the past 12 months

|         |          |
|---------|----------|
| HIGHEST | 1.068763 |
| LOWEST  | 1.023536 |

### STATISTICS

|                          |          |
|--------------------------|----------|
| Weighted Ave. Duration   | 0.345 Yr |
| Volatility, Past 1 Year* | 0.2593%  |
| Sharpe Ratio**           | 3.71     |
| 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.

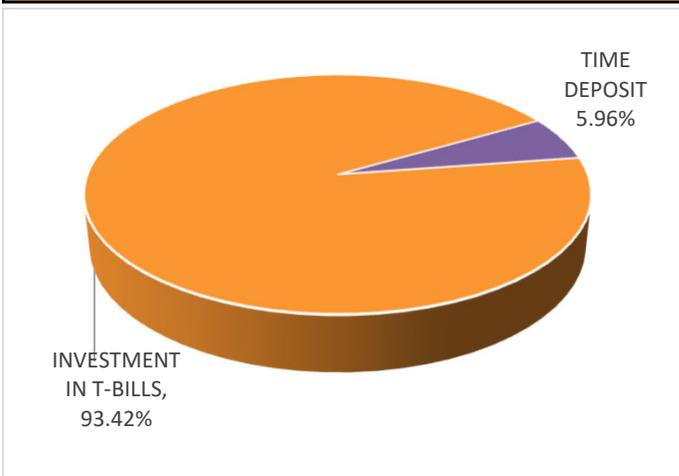
### CUMULATIVE PERFORMANCE (%)

|                        | 3 mos. | 6 mos.  | YTD     | 1-Year  | S.I.    |
|------------------------|--------|---------|---------|---------|---------|
| Fund <sup>1</sup>      | 0.96%  | 2.22%   | 4.47%   | 4.47%   | 6.88%   |
| Benchmark <sup>2</sup> | -4.19% | -11.72% | -18.43% | -18.43% | -16.27% |

<sup>1</sup> Past Performance is not indicative of future performance. The fund aims to outperform the benchmark.

<sup>2</sup> The Fund's Benchmark is PHP Philippine Treasury Bill BVAL Curve 1 Year (BV01RPTB BVLI Index). The yield curve, rebalanced weekly, is constructed daily with bonds that have BVAL prices at the market close. 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 PH0000061046 | 21.00%    |
| Treasury Bills 2026 PH0000060485 | 14.49%    |
| Treasury Bills 2026 PH0000059925 | 14.43%    |
| Treasury Bills 2026 PH0000061160 | 13.95%    |
| Treasury Bills 2026 PH0000060485 | 11.36%    |

### OUTLOOK

As of December 2025, the short-term Philippine fixed income environment is supported by a dovish monetary policy stance, easing inflation pressures, and increased liquidity in the government securities market. Inflation in 2025 remained subdued due mainly to declining food—particularly rice—prices, giving the BSP sufficient room to cut policy rates in August and October 2025. With domestic growth slowing to 5.0% in Q1-Q3 2025 amid weaker investment and sluggish services exports, monetary easing became a key supportive factor for fixed income markets. This policy direction pushed yields on short-duration government securities and BSP bills lower, with the local currency government bond curve reflecting a broad decline in yields following cumulative BSP rate cuts since April 2025. The favorable funding environment also supported higher issuance activity in short-term instruments as borrowing costs declined.

Heading into 2026, short-term peso fixed income assets remain well-positioned to benefit from continued policy easing, stable inflation expectations, and strong liquidity in BSP bill and Treasury bill markets. The BSP is expected to maintain an accommodative stance into 2026 amid a still-soft growth outlook, which may help anchor short-term yields and support stable reinvestment opportunities for money-market and short-duration strategies. Inflation is projected to remain within target in 2026-2027, reinforcing a low-volatility environment for short-term securities. For investors, staying invested in a short-term peso fixed income fund offers the advantage of capturing attractive short-dated yields while minimizing duration risk, benefiting from steady income generation and the potential for marginal mark-to-market gains as rates stabilize or move lower. The combination of high liquidity, low price volatility, and compelling carry makes the fund a resilient option for conservative investors seeking capital preservation with consistent peso-denominated income.

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

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](mailto: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](mailto:consumeraffairs@bsp.gov.ph).