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

Quarter Ended **September 30, 2026**

FUND FACTS

Classification:	Money Market	**Net Asset Value / Unit (NAVpu):**	1.093029
Structure:	UITF	**Total Fund Nav:**	PHP 388,177,319.27
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 [1]

Trustee Fee: 0.500% Maybank Philippines, Inc.- Trust	**Custodianship Fee:** None	**External Auditor Fee: 0.000%** SGV & Co.	**Other Fees:** None

1. As a percentage of average daily NAV for the quarter valued at PHP248,880,922.24

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.**

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

NAVPU over the past 12 months	
HIGHEST	1.093029
LOWEST	1.058625

STATISTICS	
Weighted Ave. Duration	0.238 Yrs.
Volatility, Past 1 Year*	0.2700%
Sharpe Ratio**	(6.06)
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.

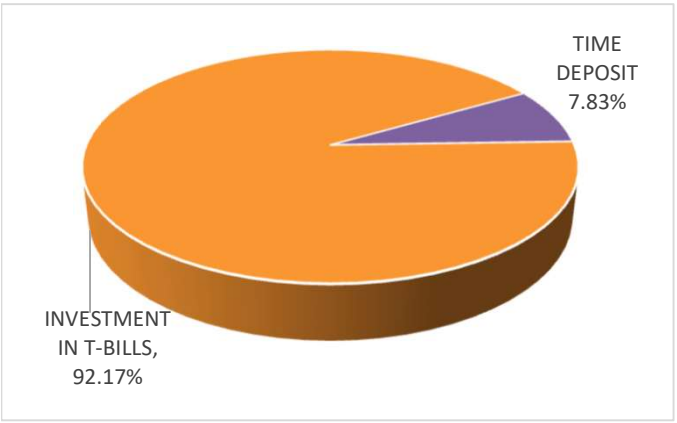
CUMULATIVE PERFORMANCE (%)

	3 mos.	6 mos.	YTD	1-Year	S.I.
Fund [1]	0.85%	1.53%	2.27%	3.25%	9.30%
Benchmark [2]	1.49%	2.93%	4.17%	5.52%	14.32%

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

[2] **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 PH0000061350	43.68%
Treasury Bills 2027 PH0000062879	20.82%
Treasury Bills 2027 PH0000061996	12.62%
Treasury Bills 2026 PH0000061660	9.02%
MPI TD 10/01/2026 2.65%	6.96%

OUTLOOK

Short-term interest rates in the Philippines kept rising in the third quarter as the Bangko Sentral ng Pilipinas (BSP) continued to tighten policy against persistent inflation. On August 27, the BSP raised its target reverse repurchase rate by 25 bps to 5.00%, its third straight hike this year, citing volatile oil prices, possible El Niño-related food price increases and wage risks. Headline inflation eased to 6.2% in July from 6.4% in June but stayed well above the 2-4% target band. The BSP still expects inflation to exceed the 4% ceiling in 2026 and 2027. Growth slowed, with GDP expanding 2.3% in the second quarter. Treasury bill yields climbed with policy rates. At the September 28 auction, average rates on the 91-day, 182-day and 364-day bills reached 5.535%, 5.862% and 6.115%, and yields had risen for a sixth straight week.

Higher short-term rates mainly benefit a money market fund that holds short-dated Treasury bills and bank deposits. Maturing instruments are reinvested at higher yields, which lifts the Fund's income. The Fund's short duration keeps its NAVPU much less sensitive to rate changes than a

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longer-dated bond fund. Rapidly rising yields can still cause small, temporary mark-to-market declines on bills sold before maturity. Weak demand at 91-day bill auctions can also widen bid-offer spreads.

With inflation above target and the BSP signaling it may tighten further, the Fund will keep its conservative, short-duration approach. It will invest mainly in short-dated Treasury bills and high-quality bank deposits, holding most bills to maturity so that proceeds are reinvested at higher rates. Maturities will be staggered across the 91-day, 182-day and 364-day tenors, favoring the shorter end, to keep ample liquidity for redemptions. The Fund will extend maturities only if inflation clearly peaks and BSP signals turn neutral. It will track BSP and Fed decisions, inflation, oil prices, the peso and Treasury auction results.

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