Restricted

MAYBANK PHILIPPINES INCORPORATED - TRUST
MAYBANK TIGER PESO MONEY MARKET 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):**	1.066554
Structure:	UITF	**Total Fund Nav:**	PHP 297,824,091.89
Currency:	PHP	**Launch Date:**	March 21, 2025
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 PHP142,778,592.94.

INVESTMENT OBJECTIVE AND STRATEGY

The Maybank Tiger Peso Money Market Fund primarily aims to achieve liquidity and stable income for its participants that is higher than regular deposit products by investing in a diversified portfolio of bank deposits. 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 Money Market Fund is suitable for clients with a conservative risk profile and short-term investment horizon. This Fund is for clients who desire liquid investment while earning stable income from a portfolio of deposits and short-term government securities.

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.**

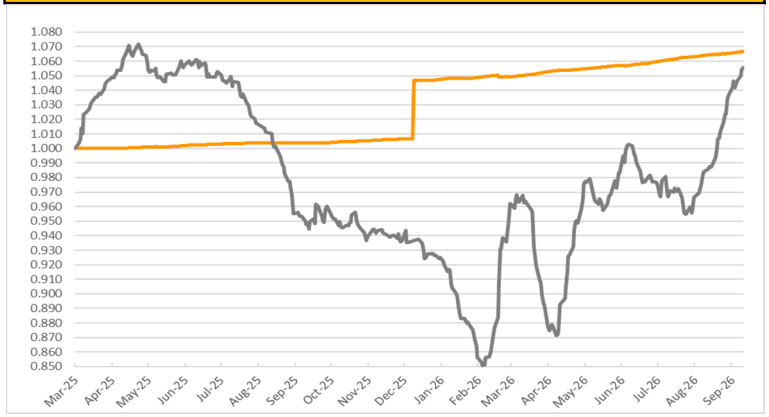
Restricted

FUND PERFORMANCE AND STATISTICS

As of September 30, 2026

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

NAVPU GRAPH



Maybank Tiger Peso Money Market Fund

Benchmark: 3-Month Philippine Treasury Bill sourced from PHP BVAL

NAVPU over the past 12 months	
HIGHEST	1.066554
LOWEST	1.003801

STATISTICS	
Weighted Ave. Duration	0.23 Yr
Volatility, Past 1 Year*	4.0800%
Sharpe Ratio**	0.25
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.

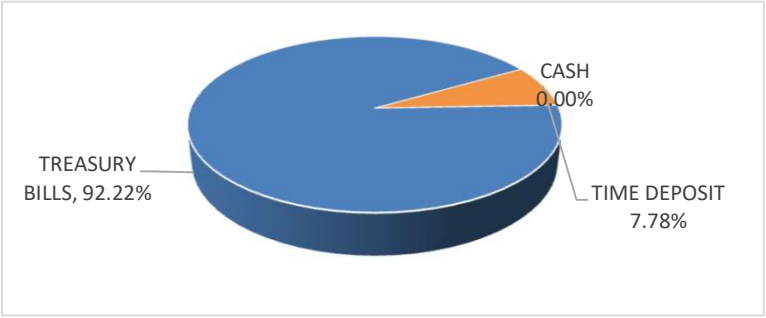
CUMULATIVE PERFORMANCE (%)

	1-Mo	3-Mo	6-Mo	Since Inception
Fund [1]	0.25%	0.85%	1.56%	6.66%
Benchmark [2]	0.48%	1.30%	2.54%	8.04%

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

[2] **The Fund's Benchmark is the 3-Month Philippine Treasury Bill sourced from PHP BVAL Reference Rates. The PHP BVAL Reference Rates is used as the Philippine Peso Government Securities benchmark in the GS market. 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	60.30%
Treasury Bills 2027 PH0000062879	28.73%
MPI TD 10/01/2026 2.65%	7.78%
Treasury Bills 2027 PH0000062440	2.58%

OUTLOOK

The very short end of the Philippine peso curve moved higher through the third quarter as the Bangko Sentral ng Pilipinas (BSP) kept pressing against inflation. Its August 27 hike took the target reverse repurchase rate to 5.00%, with the overnight deposit facility at 4.50% and the overnight lending facility at 5.50%, which sets the floor and ceiling for money market rates. The BSP said it acted ahead of broader price pressures from oil, a possible severe El Niño and wage adjustments. It still expects inflation above the 4% ceiling in 2026 and 2027, even though headline inflation eased to 6.2% in July from 6.4% in June. The shortest government paper repriced accordingly. At the September 28 auction, the 91-day bill averaged 5.535% and the 35- and 63-day cash management bills averaged 5.115% and 5.291%, and the Treasury accepted only ₱17.4 billion of the 91-day bids. Weak second-quarter growth of 2.3%, a Federal Reserve hike to 3.75%-4.00% on September 16, and a peso at ₱62.64 per US dollar on September 30 kept the backdrop cautious.

This Fund's value rests on liquidity and stable income, and it is benchmarked to the 3-month Treasury bill, so it mostly feels the rate moves through reinvestment. As bills and time deposits mature every few weeks or months, the Fund rolls them at higher rates, so its earnings follow policy rates upward with little delay. Because the holdings are so short-dated, the NAVPU stays steady even when yields move quickly. The Fund's main risks are not price swings. They are reinvestment risk if rates later fall, counterparty risk on its time deposits, and the need to hold enough liquid assets to pay same-day (T+0) redemptions. Inflation that stays above the Fund's yield would also reduce real returns. Returns and capital are not guaranteed.

The Fund will keep its holdings short, favoring maturities that line up with its 3-month benchmark and with expected redemptions. It will roll maturing bills and deposits at the higher prevailing rates, and spread maturity dates across the coming weeks so that cash is always arriving. It will keep a deliberate buffer of liquid assets for T+0 redemptions, and limit deposits with any one bank to high-quality counterparties. The Fund will add longer bills only if inflation clearly peaks and the BSP signals it is done tightening. It will track BSP decisions, inflation, oil prices, bank counterparty quality and Treasury auction results.