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MAYBANK PHILIPPINES INCORPORATED - TRUST
MAYBANK TIGER DOLLAR 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):**	1.009920
Structure:	UITF	**Total Fund Nav:**	USD 207,510.60
Currency:	USD	**Launch Date:**	March 21, 2025
Minimum Investment:	USD 500.00	**Dealing Day and Cut-off:**	Any Banking Day - 12:00NN
Minimum Additional Investment:	USD 100.00	**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 USD216,693.79.

INVESTMENT OBJECTIVE AND STRATEGY

The Maybank Tiger Dollar Money Market Fund primarily aims to achieve for its participants liquidity and income by investing in a diversified portfolio of US dollar denominated 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 Dollar Money Market Fund is suitable for clients with a conservative risk profile and short-term investment horizon. This Fund is for clients who desire a liquid investment while earning stable income from a portfolio of US dollar denominated 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 Dollar Money Market Fund
- Benchmark: 3-Month US Treasury Bill

NAVPU over the past 12 months	
HIGHEST	1.009920
LOWEST	1.002710

STATISTICS	
Weighted Ave. Duration	0.145 Yr.
Volatility, Past 1 Year*	0.1200%
Sharpe Ratio**	1.03
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.

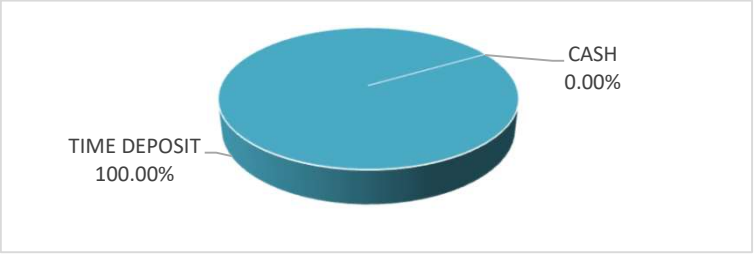
CUMULATIVE PERFORMANCE (%)

	1-Mo	3-Mo	6-Mo	Since Inception
Fund [1]	0.12%	0.33%	0.56%	0.99%
Benchmark [2]	0.35%	0.96%	1.88%	6.06%

[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 US Treasury Bill. 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
SBC TD 10/14/2026 3.1250%	14.939%
PBB TD 10/14/2026 1.50%	14.939%
CBC TD 10/14/2026 3.8750%	14.939%
UBP TD 10/14/2026 2.50%	14.939%
BOC TD 10/14/2026 0.50%	14.939%
RCBC TD 10/27/2026 3.57%	14.939%
MPI TD 10/01/2026 1.00%	10.278%

OUTLOOK

US dollar short-term rates moved higher in the third quarter as the US Federal Reserve resumed tightening. On September 16, it raised the federal funds target range by 25 bps to 3.75%–4.00%, its first increase since 2023, citing elevated inflation and geopolitical uncertainty. Most policymakers projected another hike before year-end. Money market rates followed. The Secured Overnight Financing Rate (SOFR) rose from about 3.62% before the decision to 3.90% on September 30, after averaging 3.75% for the month. This reverses the easing expectations that prevailed earlier in the year. Locally, US dollar time deposit rates rose only modestly. Bangko Sentral ng Pilipinas (BSP) data show average rates of about 1.46% for 6-to-12-month placements in September, up from 1.38% in August, well below US money market rates. The peso also weakened, with the September average of ₱62.61 per US dollar the weakest monthly average in the BSP series.

The Fund holds only US dollar time deposits, so higher US rates mainly help it. Maturing deposits can be rolled into higher-yielding placements, which should lift the Fund's income over time. Because the deposits are short-dated and held to maturity, the NAVPU is largely insulated from interest rate swings. The main risks are different. Local deposit rates adjust slowly and unevenly to US rates, so the Fund's yield depends on placing deposits at competitive rates with strong banks. The Fund also depends on its counterparty banks, and it is not a deposit and not PDIC-insured, so losses from a bank's failure to pay would fall on investors. For peso-based investors, a weaker peso raises the peso value of a dollar holding, but this can reverse, and the Fund's returns are measured in US dollars. Inflation and the Fund's income are not guaranteed to move together, and returns may vary.

With the Fed biased toward further hikes, the Fund will keep its placements short, so that maturing deposits can be reinvested at higher rates as they become available. It will stagger maturities to keep liquidity for redemptions, and negotiate placements across several high-quality banks to capture the best available rates. It will limit exposure to any one bank, favoring counterparties with strong credit quality, and will lengthen maturities only once US rate expectations clearly stabilize. It will track Fed decisions, US money market rates, local dollar deposit pricing, counterparty credit quality and the peso.

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.