

Quarter Ended **September 30, 2025**

### FUND FACTS

<b>Classification:</b>	Fixed Income Fund	<b>Net Asset Value / Unit (NAVpu):</b>	1.066772
<b>Structure:</b>	UITF	<b>Total Fund Nav:</b>	PHP 1,736,879.55
<b>Currency:</b>	PHP	<b>Launch Date:</b>	February 1, 2024
<b>Minimum Investment:</b>	Php 10,000.00	<b>Dealing Day and Cut-off:</b>	Any Banking Day - 12:00NN
<b>Minimum Additional Investment:</b>	Php 5,000.00	<b>Settlement Period:</b>	T+1
<b>Minimum Holding Period:</b>	30 Calendar Days	<b>Early Redemption Charge:</b>	25% of the Net Earnings of the redeemed principal amount or Php500.00 whichever is higher

### FEES<sup>1</sup>

<b>Trustee Fee:</b> 0.26%	<b>Custodianship Fee:</b>	<b>External Auditor Fee:</b>	<b>Other Fees:</b>
Maybank Philippines, Inc. - Trust	None	None	None

1. As a percentage of average daily NAV for the quarter valued at PHP1,727,549.66

### 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

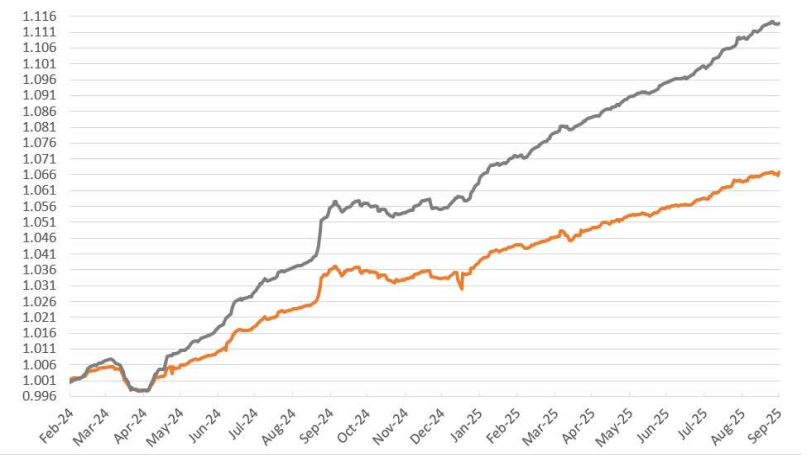
You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- 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
- 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 September 30, 2025  
(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)

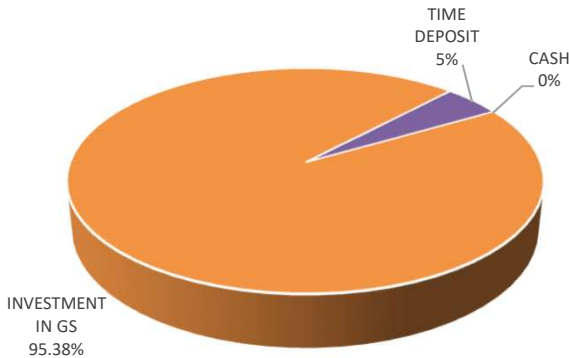
CUMULATIVE PERFORMANCE (%)

	3 mos.	6 mos.	YTD	1-Year	S.I.
Fund <sup>1</sup>	1.04%	1.95%	3.26%	2.93%	6.68%
Benchmark <sup>2</sup>	1.70%	3.20%	5.56%	5.44%	11.39%

<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 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



NAVPU over the past 12 months

HIGHEST	1.066772
LOWEST	1.029969

STATISTICS

Weighted Ave. Duration	4.708 Yrs
Volatility, Past 1 Year*	0.6712%
Sharpe Ratio**	1.06
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.

TOP HOLDINGS

Name	% of Fund
Treasury Bond 2035 PH0000060345	23.69%
Treasury Bond 2028 PIID0528B176	23.39%
Treasury Bond 2029 PIBD0729J687	11.94%
Treasury Bond 2027 PIID0527L140	9.15%
Treasury Bond 2030 PH0000057218	5.89%

OUTLOOK

As of September 2025, with inflation well-contained and GDP growth needing support, the BSP was widely anticipated to implement at least one more 25-basis point (bp) interest rate cut before the end of the year. Lower interest rates are the primary catalyst for bond price appreciation. Anticipation of further rate cuts by the US Federal Reserve also provided a positive global backdrop, supporting local fixed-income markets.

Investment strategy is to maintain or increase the weighted average duration of the bond portfolio, preferring Intermediate to Long-Term Bonds over short-term ones, as longer-duration assets experience the highest price appreciation when interest rates fall. The prevailing theme was to position the portfolio to benefit from the potential for further bond price appreciation driven by the BSP's easing cycle. This favors funds with longer average durations, such as Medium to Long-Term Bond Funds, for investors with an investment horizon of three to five years or more

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).