

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

As of May 29, 2026

FUND FACTS

Classification:	Money Market Fund	Net Asset Value per Unit (NAVPu):	1.349009
Launch Date:	June 26, 2015	Total Fund Net Asset Value (NAV):	Php9,667.03 Million
Minimum Investment:	Php5,000.00	Dealing Day:	Daily up to 12:00nn
Additional Investment:	At least Php1,000.00	Redemption Settlement:	Same day as the date of notification
Minimum Holding Period:	3 banking days	Early Redemption Fee:	1.00% of the proceeds

FEES¹

Trustee Fees:	0.0121%	Custodianship Fees:	None	External Auditor:	0.0001%	Other Fees:	None
China Bank – Trust and Asset Management Group				SGV & Co.			

¹As a percentage of average daily NAV for the month valued at Php9,575.89 Million.

INVESTMENT OBJECTIVE AND STRATEGY

The Chinabank Cash Fund intends to achieve a high level of liquidity and better earnings potential than those offered by regular savings deposit accounts and money market placements by investing in a diversified portfolio of deposits with a weighted average portfolio modified duration of not more than one (1) year. The Fund aims to outperform its benchmark which is the Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM Index).

CLIENT SUITABILITY

A client profiling process shall 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. Before deciding to invest, clients are advised to read the Declaration of Trust, a copy of which is available at the Trustee's principal office.

The Chinabank Cash Fund is suitable only for investors who:

- have a conservative risk appetite;
- are looking for a cash parking facility offering acceptable returns; and
- have an investment horizon of one (1) year or less.

KEY RISKS AND RISK MANAGEMENT

The client should not invest in this Fund if the client does not understand or is not comfortable with the accompanying risks.

- **Interest Rate Risk.** This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.
- **Liquidity Risk.** This is the possibility for an investor to experience losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss. These may be caused by different reasons such as trading in securities with small or few outstanding issues, absence of buyers, limited buy/sell activity or underdeveloped capital market.
- **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. It also includes risk on a counterparty (a party the Trustee trades with) defaulting on a contract to deliver its obligation either in cash or securities.
- **Reinvestment Risk.** This is the possibility for an investor to have lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

The Trustee only transacts with reputable counterparties and invests in debt securities issued by prime corporate borrowers which have undergone a rigorous accreditation and evaluation process. Regulatory exposure limits as well as the Fund's average duration are monitored regularly to ensure that exposures are managed. The Fund also employs risk management measures to monitor significant declines in the Fund's NAVPu and alert the Trustee to review current strategies and take corrective action as necessary. The Fund also undergoes an annual review to ensure that it is equipped to fund any redemption requirement in a timely manner and at a reasonable cost during times of financial stress.

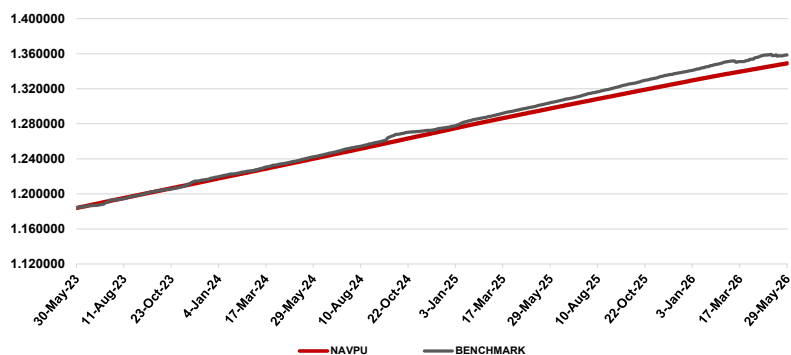
•THE UITF IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED NOR GOVERNED BY THE PDIC.
•THE UITF IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUST ENTITY OR ITS AFFILIATES OR SUBSIDIARIES.
•DUE TO THE NATURE OF THE INVESTMENTS OF A UITF, THE RETURNS/YIELDS CANNOT BE GUARANTEED. HISTORICAL PERFORMANCE, WHEN PRESENTED, IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFORMANCE.
•ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT. AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.
•THE TRUSTEE IS NOT LIABLE FOR LOSSES UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.
•THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S PLAN, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.

For more information, you may call us at (+632) 8885-5863, 8885-5857 and 8885-5875, or email us at online@chinabank.ph, or visit our website at www.chinabank.ph

FUND PERFORMANCE AND STATISTICS AS OF MAY 29, 2026

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

NAVPU GRAPH



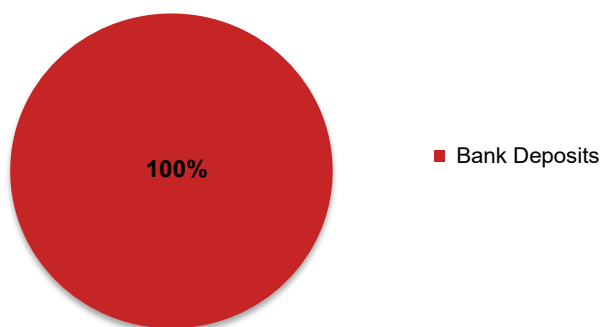
CUMULATIVE PERFORMANCE (%)

Period	1mo	3mos	6mos	1yr	3yrs
Fund	0.28%	0.88%	1.86%	3.96%	13.92%
Benchmark	-0.01%	0.56%	1.69%	4.18%	15.00%

The BPHILMM Index is a systematically designed, rules-based, market value-weighted index that measures the performance of short-term, fixed-rate and zero-coupon local currency securities that are publicly issued by the Philippines. It includes liquid money market instruments such as treasury bills with maturities of less than 1 year and minimum par amounts of Php3.0Bn. This Index is adjusted for tax by the Trustee, but does not reflect deductions for fees and expenses. Additional information on the benchmark and/or its administrator can be found on Bloomberg, and be made available to investors upon request.

The benchmark provides a reference for evaluating the performance of highly liquid, peso-denominated money market instruments with a similar investment horizon to the Fund.

PORTFOLIO COMPOSITION



OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS

The Fund has deposits with the Bank Proper, amounting to Php1,180.91 million, which were approved by the Board of Directors/Trust Investment Committee. Likewise, all related parties transactions are conducted on an arm's length basis.

OUTLOOK AND STRATEGY

In May, the peso yield curve shifted higher across tenors as inflation came out largely above expectations. On average, yields rose 58 basis points (bps) month-on-month, with the long-end underperforming. Short-end rates increased by 54 bps on average, with the 1-year yield climbing the most by 89 bps to 6.11%. The belly also moved higher, led by the 5-year rate, up 47 bps to 7.34%, while the 2-year yield rose sharply by 76 bps to 6.80%. At the long end, the 10-year rate increased by 56 bps to 7.52%, while ultra-long tenors rose by around 65 bps. Trading activity further moderated for the month, with volumes falling 25% to Php718.6 billion, comprised mainly of FXTNs at 33% of total volume, followed by RTBs at 27% and Treasury bills at 23%.

Philippine macro conditions weakened further as 1Q2026 GDP growth slowed to 2.8%, the weakest since the pandemic, driven by weak consumption and a contraction in investment, raising stagflation concerns. Inflation accelerated sharply to 7.2% in April from 4.1%, led

NAVPU OVER THE PAST 12 MONTHS

Highest	1.349009
Lowest	1.297669

STATISTICS

Weighted Average Duration	0.00
Volatility, Past 1 year ²	0.21%
Sharpe Ratio ³	-0.01
Information Ratio ⁴	-1.34

²Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time. This is computed by getting the standard deviation of the yearly returns for the past 12 mos.

³Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. This is computed by dividing the excess return of the fund against the risk-free rate over the fund's volatility.

⁴Information Ratio measures the reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk. This is computed by dividing the excess return of the fund against the benchmark over the fund's volatility.

TOP HOLDINGS (%)

Deposit - Other Banks	86.61%
Deposit - Own Bank	13.36%
Cash on Hand	0.03%

by higher transport, food, and rice prices, while peso weakness eroded purchasing power and lifted core inflation. In response, the Bangko Sentral ng Pilipinas raised policy rates by 25 bps to 4.50% and signaled continued vigilance against inflation, even as growth risks persist. Meanwhile, market conditions tightened with a sharp sell-off in peso government securities, while fiscal pressures increased as national debt reached a record Php18.49 trillion. External support remained modest, with remittance growth slowing to 2.3% year on year, although bank lending stayed resilient, expanding by 10.7% amid strong liquidity conditions.

In the primary market, the Bureau of the Treasury (BTr) auctions remained generally well subscribed, raising Php144 billion in bills and Php120 billion in bonds during the month. Treasury bill auctions saw healthy demand, with bid-to-cover ratios (B2C) averaging around 1.6x, though slightly lower than previous months as rates increased by 84 bps on average. Bond demand was mixed with B2C averaging 1.8x, with the BTr rejecting or partially awarding several auctions, such as the 7-year and 20-year auctions, to cap borrowing costs amid rising yields. Looking ahead, markets will monitor monetary policy signals, macroeconomic data, and developments on the Iran war, while the Fund maintains allocations in various deposits to preserve liquidity while optimizing return.

INVESTMENT POLICY / PROSPECTIVE INVESTMENTS

The Fund may be invested or reinvested in the following:

- a) Deposits with local banks, including those of the Trustee's own bank;
- b) Deposits with foreign banks or their Philippine branches or any financial institution in any foreign country; and
- c) Such other tradable investment outlets/categories as the Bangko Sentral ng Pilipinas (BSP) may allow.

OTHER BASIC FUND FACTS

Trust Fee:	0.15% p.a.	Minimum Maintaining Amount:	Php5,000.00
Initial NAVPu:	P1.000000	Minimum Redemption Amount:	None. Partial redemptions shall be allowed provided that the amount redeemed will not result to a balance below the minimum maintaining amount.

IMPORTANT NOTICE

China Banking Corporation (Chinabank) may receive customer complaints, inquiries or any concern about its products and services through Customer Contact Center 24/7 Hotline: (+632) 8885-5888 or email: online@chinabank.ph.

Chinabank is regulated by the BSP with contact number (+632) 8708-7087 and email address: consumeraffairs@bsp.gov.ph.