CHINABANK CASH FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

As of September 30, 2026

FUND FACTS

Classification:	Money Market Fund	**Net Asset Value per Unit (NAVPu):**	1.365974
Launch Date:	June 26, 2015	**Total Fund Net Asset Value (NAV):**	Php9,538.50 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

FEES[1]

Trustee Fees:	0.0137%	**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 Php9,117.82 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 which have undergone a rigorous accreditation and evaluation process. Internal and 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.

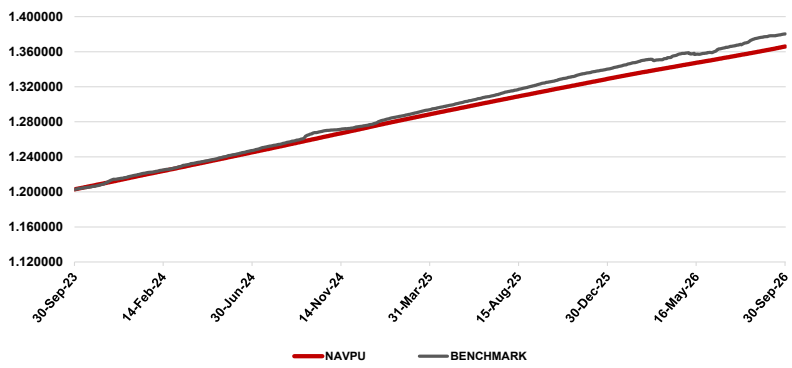
▪THE UITF IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED NOR GOVERNED BY THE PDIC.
▪THE UITF IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUST ENTITY OR ITS AFFILIATES OR SUBSIDIARIES.
▪DUE TO THE NATURE OF THE INVESTMENTS OF A UITF, THE RETURNS/YIELDS CANNOT BE GUARANTEED. 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 customercare@chinabank.ph, or visit our website at www.chinabank.ph

FUND PERFORMANCE AND STATISTICS AS OF SEPTEMBER 30, 2026

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

NAVPU GRAPH



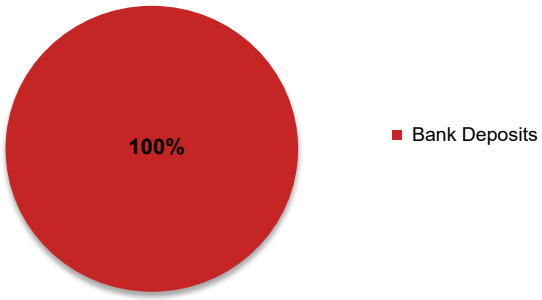
CUMULATIVE PERFORMANCE (%)

Period	1mo	3mos	6mos	1yr	3yrs
Fund	0.35%	0.94%	1.83%	3.81%	13.57%
Benchmark	0.24%	1.13%	2.09%	4.16%	15.02%

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



NAVPU OVER THE PAST 12 MONTHS

Highest	1.365974
Lowest	1.315819

STATISTICS

Weighted Average Duration	0.00
Volatility, Past 1 year[2]	0.21%
Sharpe Ratio[3]	-0.62
Information Ratio[4]	-2.29

[2]**Volatility** 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.

[3]**Sharpe 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.

[4]**Information 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	86.17%
Deposit - Own Bank	13.79%
Cash on Hand	0.03%

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS

The Fund has deposits with the Bank Proper, amounting to Php1,231.91 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 September, the peso yield curve bear-flattened as elevated oil prices, a weaker peso, rising global yields, and expectations of further monetary tightening weighed on sentiment. On average, yields increased 32 basis points (bps) month-on-month, with the short end and belly underperforming. The 1-, 3-, and 6-month yields rose by 29 bps, 37 bps, and 31 bps to 5.18%, 5.47%, and 5.80%, respectively, while the 1-year yield climbed 39 bps to 6.09%. In the belly, the 2-year yield increased 40 bps to 6.73% and the 5-year yield rose 34 bps to 7.41%. The 10-year yield moved 36 bps higher to 7.62%, while the 20- to 25-year tenors increased by around 17 bps. Trading volume fell 37% to Php613.8 billion. FXTNs accounted for 48% of activity, followed by Treasury bills at 37% and RTBs at 13%.

Domestic conditions remained marked by persistent inflation risks and weaker growth momentum. The BSP lowered its 2026 inflation forecast to 6.1% from 6.4%, but raised its projections for 2027 and 2028 to 5.4% and 3.3%, respectively, citing El Nino and higher wage assumptions. Growth expectations were also revised lower, with S&P Global cutting its 2026 GDP forecast to 2.9% from 4.1% and the

ADB lowering its estimate to 3.3% from 3.8%, reflecting subdued consumption and a gradual recovery in investment. Meanwhile, cash remittances reached USD3.24 billion in July, up 1.9% year-on-year, while the August budget deficit nearly doubled to Php161.3 billion. Business confidence improved to -10.9 in August from -20.3 in July, although renewed oil and peso pressures kept the outlook for inflation and monetary policy cautious.

In the primary market, the Bureau of the Treasury (BTr) continued to offer Treasury bills and bonds across the curve, including 35-, 63-, 91-, 182-, and 364-day bills and 4- to 10-year bonds. Demand for bills remained supportive but varied by tenor. Bond demand was more selective as investors required higher yields amid global rate and oil-price pressures. Toward month-end, the BTr also announced a new 2.5-year retail Treasury bond with an indicative rate of 6.875%-7.125%. Looking ahead, markets will focus on inflation, BSP policy guidance, oil prices, peso movements, and domestic supply. The Fund will continue to maintain its investments in various time deposits to preserve liquidity while seeking to optimize portfolio returns.

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.