CHINABANK DOLLAR 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):**	1.178067
Launch Date:	April 8, 2019	**Total Fund Net Asset Value (NAV):**	USD51.49 Million
Minimum Investment:	USD500.00	**Dealing Day:**	Daily up to 12:00nn
Additional Investment:	At least USD100.00	**Redemption Settlement:**	Next banking day from date of notification
Minimum Holding Period:	5 calendar days	**Early Redemption Fee:**	1.00% of the proceeds

FEES[1]

Trustee Fees:	0.0138%	**Custodianship Fees:**	None	**External Auditor:**	0.0001%	**Licensing Fee:**	0.0016%
China Bank – Trust and Asset Management Group				SGV & Co.		Bloomberg Index Services Limited	

1As a percentage of average daily NAV for the month valued at USD52.51 Million

INVESTMENT OBJECTIVE AND STRATEGY

The Chinabank Dollar Cash Fund intends to achieve liquidity and to potentially earn higher than USD time deposits by investing in fixed income securities of mostly time deposits, special savings accounts and government securities 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 US Treasury Bills 3-6 Months 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 Dollar Cash Fund is suitable only for investors who:

- have a conservative risk appetite;
- are seeking a high level of liquidity with returns better than deposits; 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
- **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.

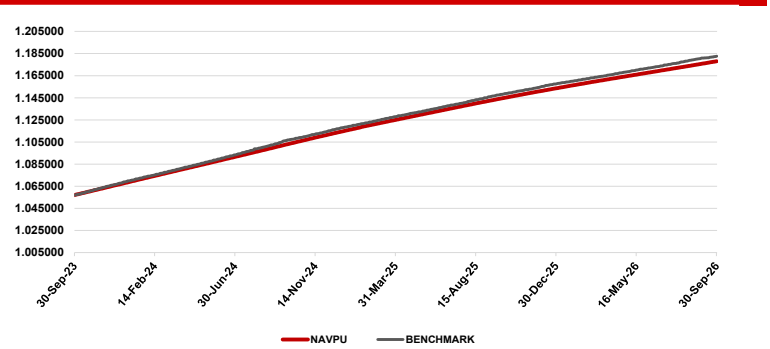
▪THE UITF IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED NOR GOVERNED BY THE PDIC.
▪THE UITF IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUST ENTITY OR ITS AFFILIATES OR SUBSIDIARIES.
▪DUE TO THE NATURE OF THE INVESTMENTS OF A UITF, THE RETURNS/YIELDS CANNOT BE GUARANTEED. 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



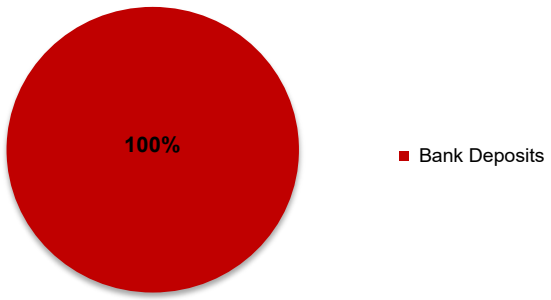
CUMULATIVE PERFORMANCE (%)

Period	1mo	3mos	6mos	1yr	3yrs
Fund	0.25%	0.70%	1.39%	2.92%	11.46%
Benchmark	0.19%	0.71%	1.41%	2.98%	11.65%

The Bloomberg US Treasury Bills 3-6 Months Index is a US Dollar-denominated, unhedged, market value-based index that tracks the market for treasury bills with maturities of 3 to less than 6 months and issued by the United States government. 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, short-term, dollar denominated money market placements with a similar investment horizon to the Fund.

PORTFOLIO COMPOSITION



NAVPU OVER THE PAST 12 MONTHS

Highest	1.178067
Lowest	1.144691

STATISTICS

Weighted Average Duration	0.00
Volatility, Past 1 year[2]	0.25%
Sharpe Ratio[3]	-0.53
Information Ratio[4]	-0.74

[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	86.95%
Deposit - Own Bank	12.91%
Cash on Hand	0.13%

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS

The Fund has deposits with the Bank Proper, amounting to USD6.64 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 U.S. Treasury yield curve bull-flattened as heightened growth concerns drove larger declines in long-term yields, while front-end yields remained anchored by higher-for-longer Fed expectations. Treasury yields fell by an average of 20 basis points (bps) across the curve. The 2-year yield declined 21 bps to 4.13%, while the 5-year and 10-year yields fell 25 bps and 39 bps to 4.23% and 4.34%, respectively. Consequently, the 2s10s spread narrowed to 21 bps from 39 bps at end-August. The long end posted the largest gains, with the 20- and 30-year yields dropping 88 bps and 68 bps to 4.33% and 4.54%, respectively. In contrast, Philippine sovereign dollar bonds weakened materially despite the U.S. Treasury rally, with ROP yields rising by an average of 62 bps. The sell-off was broad-based, led by the 4- and 5-year ROP yields, which increased 76 bps and 73 bps, respectively.

U.S. data released during the month kept inflation and monetary-policy risks in focus. Headline CPI held at 3.4% year-on-year in August, while prices rose 0.4% month-on-month and core CPI increased 0.3%, its largest monthly gain since April. Producer inflation accelerated to 5.4% year-on-year from 4.8%, driven partly by energy costs. At the same time, economic activity remained resilient: August retail sales rebounded 1.2% to USD773.9 billion and were 6.0% higher year-on-year, while initial jobless claims fell to 196,000 in the week ended

September 12. September's S&P Global Composite PMI also rose to 58.4 from 56.0 in August. These readings reinforced concerns that robust demand, elevated oil prices, and supply constraints could keep inflation above target.

Against this backdrop, the U.S. Federal Reserve raised the federal funds target range by 25 bps to 3.75%-4.00% in a unanimous decision, with 16 of 18 officials expecting at least one additional increase during the year. Investors will continue to monitor U.S. inflation, labor data, Fed guidance, oil prices, and developments in the Middle East. The Fund continues to invest in various time deposits to preserve liquidity while maximizing 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:**	USD500.00
Initial NAVPu:	$1.000000	**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.