

Key Information and Investment Disclosure Statement

For the Period Ending 30 June 2026

FUND FACTS

Classification	Fixed Income Fund	Net Asset Value Per Unit	PHP 249.451618
Launch Date	November 04, 2005	Total NAV	PHP 46,064,117.62
Minimum Investment	PHP 10,000.00	Dealing Day	8:30 AM to 12:00 NN
Minimum Additional Investment	PHP 1,000.00 in multiples of PHP 1,000.00	Settlement Period	T+1 Banking Day
Minimum Holding Period	30 Days	Early Redemption Charge	1% of the amount redeemed

FEES

Trust Fees	Custodianship Fees	External Auditor Fees:	Other Fees
1.00% p.a. ¹	0.00%	PHP 288,668.04	0.00%
<i>PBB – Trust and Investment Group</i>	<i>Not Applicable</i>	<i>Punongbayan & Araullo</i>	<i>Not Applicable</i>

¹ As a percentage of average daily NAV for the quarter valued at PHP 46,064,117.62.

INVESTMENT OBJECTIVE AND STRATEGY

PBB Peso Bond Fund is a Peso-denominated medium term fixed income fund which aims to achieve income growth by investing in a mixed portfolio fixed income instruments. The Fund aims to surpass its benchmark which is the Bloomberg Philippine Sovereign Bond Index 1 to 5 Year (BPHIL15).

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 objective 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.

PBB Peso Bond Fund is suitable for investors who:

- Have at least moderate risk appetite
- Have an investment horizon of medium term (with tenors of 3 to 5 years)

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 to experience losses due to changes in interest rates.
Market/Price Risk	The possibility to experience losses due to changes in market prices of securities (e.g. bonds)
Liquidity Risk	The possibility to experience losses due to the inability to sell or convert assets into cash immediately or in instance where conversion to cash is possible but at a loss.
Credit/Default Risk	The possibility to experience losses due to borrower's failure to pay its obligation or when a counter party fails to deliver on the agreed trade.
Reinvestment Risk	The possibility of having lower returns or earnings when maturing funds or interest earnings of funds are reinvested.

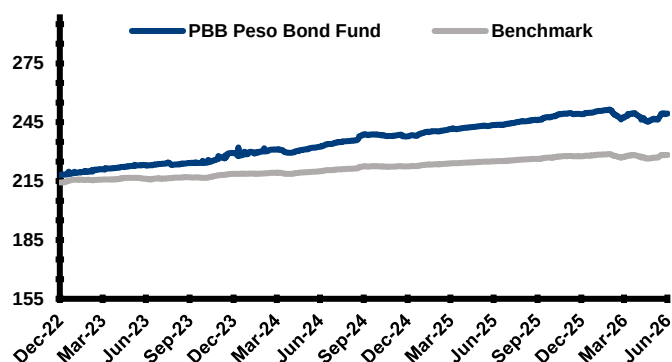
The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPu to interest rate movements. As interest rate rise, bond prices fall. The higher the duration, the more NAVPu will fluctuate in relation to changes in interest rates.

- THE UIT FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).
- 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.

FUND PERFORMANCE AND STATISTICS AS OF June 30, 2026

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

Fund's NAVPu vs Benchmark



NAVPu over the last 12 months

Highest	251.490240
Lowest	243.561133

Statistics

Weighted Ave. Duration	2.09 Years
Volatility, Past 1 Year (%) ²	1.1097%
Sharpe Ratio ³	0.30
Information Ratio ⁴	(1.22)

² Volatility measures the degree to which Fund fluctuates vis-à-vis its average return over a period of time.

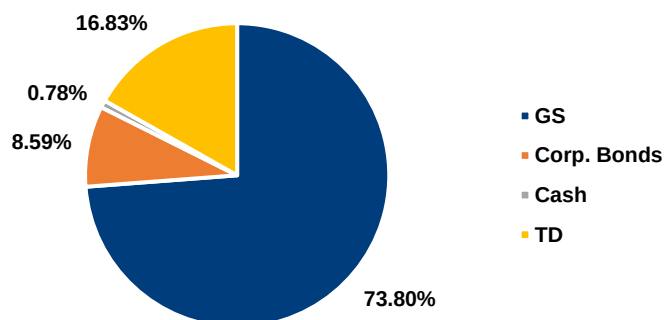
³ Sharpe Ratio is used to characterize how well the return of the Fund compensates the investor for the level of risk taken. The higher the number, the better.

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 the risk.

Cumulative Performance

Period	YTD	1 mo	3 mos	6 mos	1 yr	3 yrs
Fund	0.14	1.17	0.89	0.14	2.41	11.89
Benchmark	0.91	1.96	1.48	0.89	4.49	19.27

Portfolio Composition



Portfolio Mix (%)

Security	% to Portfolio
RTB 05-18	21.74%
FXTN 10-63	19.19%
FXTN 07-67	12.63%
FXTN 07-71	8.30%
RCB 04-29	4.34%
RTB 05-17	4.33%
PCOR 07-30 R28	4.25%
FXTN 07-70	3.22%
FXTN 10-65	2.32%
RPTB 0 08/05/26	2.07%
TD - Own Bank	14.07%
TD - Other Bank	2.76%
Cash	0.78%

⁵ Cash consisted of savings in deposits, receivables, and payables.

RELATED PARTY TRANSACTIONS

The Fund has deposits with Philippine Business Bank amounting to Php6,841,303.84. Investments in the said outlet were approved by the Trust Committee. All related party transactions were conducted on a best execution and arm's length basis.

OTHER DISCLOSURES

1. Prospective Investments – The following are among the Fund's approved investment outlets, wherein the Trustee intends to invest depending on strategy, availability, or other market-driven circumstances:
 - a. Peso-denominated Securities issued by or guaranteed by the Philippine Government, or the Bangko Sentral ng Pilipinas;
 - b. Fixed Income Securities issued by corporations which are listed on an organized exchange;
 - c. Such other marketable and/or liquid investment outlets/categories and/or any acceptable security/outlet as the Trust Committee and the BSP may allow for open-ended marked-to-market pooled trust funds.
2. Change in Benchmark – Effective July 1, 2024, the benchmark is Bloomberg Philippine Sovereign Bond Index 1 to 5 Year (BPHIL15). BPHIL15 is a rules-based market value-weighted index engineered to measure the fixed rate local currency securities publicly issued by the Philippines.
3. Subscription and/or redemption cut-off time is 12:00 noon. Notices received beyond the cut-off time shall be considered as transactions for the next banking day.

COOLING-OFF PERIOD

The Individual Participant is entitled to a cooling-off period of two (2) business days (the "Cooling-Off Period") from the date of initial subscription in the applicable FUND, without penalty, upon written notice to the Trustee to cancel within such period. As a result of the cancellation, the Individual Participant understands that such cancellation may result in a gain or loss depending on the prevailing NAVPU, and such marked-to-market gains or losses shall be for the Individual Participant's account.

OUTLOOK AND STRATEGY

As of June 30, 2026, the outlook for the PBB Peso Bond Fund remains cautious, with the fixed-income market still driven by inflation risks, BSP policy direction, oil price movements, and geopolitical developments. Inflation remains the key concern after the BSP projected June inflation to settle within the 6% to 7% range, still above the government's target band. Although easing domestic oil prices and lower prices of some major food items may help temper inflation, upside risks remain from electricity rates, vegetable prices, and possible spillovers from Middle East tensions. The BSP's recent 25-basis-point policy rate hike also reflects its intention to keep inflation expectations anchored. For government securities, yields may continue to trade within a volatile range as investors balance attractive yield levels against the risk of further policy tightening and renewed oil price pressure.

Given this backdrop, the Fund will maintain its defensive positioning, with government securities remaining as the core portfolio exposure. The Fund will not add duration at this time and will instead focus on preserving portfolio stability amid elevated inflation risks and potential market volatility. Portfolio activity will be directed toward reinvesting in securities that provide favorable yield pickup while keeping duration impact manageable. Liquidity will also be maintained at prudent levels to support possible redemptions and avoid forced selling during periods of market weakness. Reinvestment will prioritize high-quality government securities with attractive yields, shorter to medium-term maturities, and strong secondary market liquidity. Overall, the strategy is to remain cautious and defensive while positioning the Fund to benefit once inflation pressures ease and the local yield curve begins to normalize.

For more information about PBB Peso Bond Fund, you may contact us at 7720-0990 loc. 118/124, email us at users.tig@pbb.com.ph, or visit our website, www.pbb.com.ph

PHILIPPINE BUSINESS BANK IS AN ENTITY REGULATED BY THE BANGKO SENTRAL NG PILIPINAS.
BSP Online Buddy (BOB) webchat: <https://www.bsp.gov.ph> / SMS: 21582277 (for Globe subscribers only)
Facebook Messenger: @BangkoSentralngPilipinas