



CTBC BANK (PHILIPPINES) CORPORATION - TRUST AND INVESTMENT SERVICES DEPARTMENT

**CTBC BANK – ATRAM PHILIPPINE BALANCED FEEDER FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT**

QUARTER ENDED JUNE 30, 2026

FUND FACTS			
Classification	Balanced Feeder Fund	Net Asset Value Per Unit (NAVPU)	0.8450
Launch Date	August 1, 2017	Total Fund NAV	Php 5.719 Million
Minimum Investment	Php 10,000.00	Dealing Day	9:00AM - 11:00AM Daily
Additional Investment	Php 10,000.00	Redemption Settlement	T + 4 banking days
Minimum Holding Period	30 days	Early Redemption Charge	1/2 of 1% of redemption proceeds

FEES*			
Trust Fees: 0.50% pa**	Custodian Fees: 0.00%	External Auditor Fees: 0.04%	Other Fees: 0.004%
CTBC Trust and Investment Services Department	-	KPMG (Phils.) R.G. Manabat & Co.	Telegraphic Transfer; Doc. Stamps

*As a percentage of daily NAV for the quarter valued at Php 5.727 Million.

**Net of 0.50% fee rebate from the Target Fund

INVESTMENT OBJECTIVE AND STRATEGY

The Fund is a peso denominated balanced Unit Investment Trust Fund in the form of a feeder fund. The Fund intends to achieve for its participants current income and long-term capital growth through investment in listed fixed income and equity securities of Philippine companies and debt obligations of the Republic of the Phils. and its instrumentalities. The target fund's benchmark is 50% PSEi and 50% Philippine Government Bond Index.

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 CTBC Bank – ATRAM Philippine Balanced Feeder Fund is suitable only for investors who:

- Have a moderate, or aggressive risk appetite.
- Can accept temporary fluctuations in the investment value in order to earn higher than traditional deposits.
- Have a medium term investment horizon, ranging from three to five years.
- Are looking for a fund invested in a mix of bonds and stocks. This feeder fund invests 90% of its assets in the ATRAM Philippine Balanced Feeder Fund, a mutual fund that earns through the interest payments of its fixed income investments, and the increase in value of the bonds and stocks that it holds. A maximum of 10% of its assets are invested in cash. This is a moderate risk product.

KEY RISKS AND RISK MANAGEMENT

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

Market Risk - This is the possibility for an investor to experience losses due to changes in the market prices of securities.

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.

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.

The target fund employs risk management that is embedded in the investment process utilizing proprietary quantitative tools. The Fund may avail financial derivative instruments solely for the purpose of hedging risk exposures.

❖ THE UITF 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, FRAUD, BAD FAITH OR GROSS NEGLIGENCE

For more information, you may contact us at (02) 8840-1234

Website: www.ctbcbank.com.ph

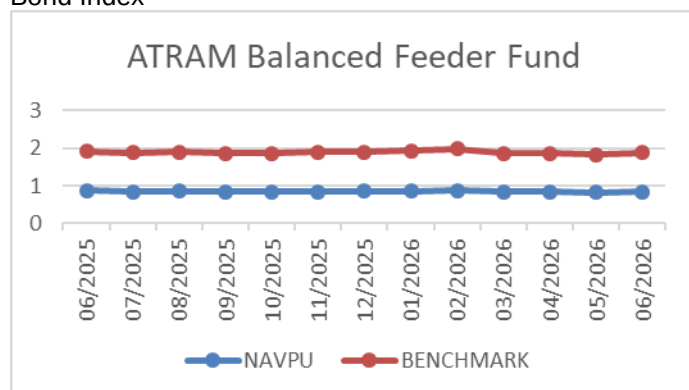
Email address: trust@ctbcbank.com.ph

FUND PERFORMANCE AND STATISTICS AS OF JUNE 30, 2026

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

NAVPU Graph

Benchmark: 50% PSEi & 50% Philippine Government Bond Index



NAVPU over the past 12 months

Highest	0.8985
Lowest	0.8111

STATISTICS

Volatility, Past 1 Year*	10.84%
Sharpe Ratio**	-6.7246
Information Ratio***	-0.0050

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

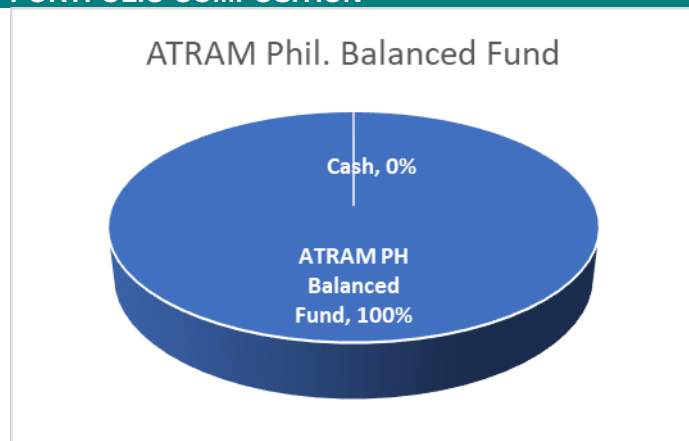
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better.

***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

CUMULATIVE PERFORMANCE

	1-mo	3-mo	6-mo	1-yr	3-yr
Fund	1.99%	1.22%	-0.84%	-3.80%	-2.35%
Benchmark	4.01%	1.50%	-0.95%	-0.51%	5.55%

PORTFOLIO COMPOSITION



TARGET FUND TOP TEN HOLDINGS

	% of Fund
PH GOV 8% 19 Jul 2031	14.66
PH GOV 5.925% 23 Feb 2036	14.02
International Container Terminal Services, Inc.	10.95
BDO Unibank, Inc.	5.79
Bank of the Philippine Islands	5.51
PH GOV 6.125% 18 Jan 2031	4.83
PH GOV 6.875% 23 May 2044	3.43
SM Investments Corporation	2.95
Ayala Land, Inc.	2.49
PH GOV 7% 13 Oct 2029	2.27

OTHER DISCLOSURE

RELATED PARTY TRANSACTIONS

The Fund has a casa balance of P798.11 with CTBC Bank. All related party transactions are conducted on an arm's length basis.

OUTLOOK AND STRATEGY

Philippine fixed income and equities posted strong gains in June as easing geopolitical tensions, lower oil prices, and softer-than-expected inflation improved investor sentiment. Government bond yields declined across the curve despite the BSP's 25-bps policy rate hike to 4.75%, while the PSEi rose 4.7% to 6,037.17, fully recovering losses from the prior two months. Market sentiment was further supported by the Mynt (GCash) IPO filing and reduced foreign outflows, with the medium-term outlook remaining constructive on expectations of lower energy costs, recovering domestic activity, and increased government infrastructure spending.

INVESTMENT POLICY/PROSPECTIVE INVESTMENTS

The Fund takes the form of a feeder fund as defined in BSP Circular No. 767, Series of 2012. It shall invest at least ninety percent (90%) of its assets in a single collective investment scheme. In this case, the target fund is ATRAM Philippine Balanced Fund, Inc., an open-end investment company duly registered with the Securities and Exchange Commission. The remaining portion of the assets, up to a maximum of 10%, may be invested and reinvested in the following:

- Short-term tradable fixed-income instruments, issued or guaranteed by the Philippine government or the BSP; marketable instruments that are traded in an organized exchange; investment outlets/ categories that the BSP may allow.

- (b) Short-term tradable fixed-income securities issued, underwritten, or otherwise dealt by CTBC Bank Phils. and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund or any such instrument as may be allowed under BSP regulations. The principle of best execution shall be observed and no purchase/sale shall be made with related counterparties without considering at least two (2) competitive quotes from other sources as provided in Section 414 of the MORB.
- (c) Bank deposits or tradable debt instruments issued by the BSP.
- (d) Money market unit investment trust funds or mutual funds. Pursuant to Section 414 of the MORB and consistent with the provisions of Section 414 of the MORB, a trustee may invest the funds of a UIT Fund structured as an investor fund in a target fund that is administered by the trustee or its related party/company, provided that there shall be no cross-holding between the investor fund and the target fund, where cross-holding refers to the holding of shares/units of participation in one another by two (2) or more funds. All initial charges on the target fund shall be waived and the trust/management fee shall be charged only once, either at the level of the investor fund or at level of the target fund.
- (e) Such other investments allowed under regulations issued by the BSP.

The Fund may exceed the 10% limit on other instruments during a transition period should the Trustee decide to switch to another target fund.

INFORMATION ON THE TARGET FUND AS OF JUNE 30, 2026

GENERAL INFORMATION ON THE TARGET FUND

The target fund is ATRAM Philippine Balanced Fund, Inc., an open-end investment company duly registered with the Securities and Exchange Commission. The Fund aims to seek total returns through current income and long-term capital growth through investment in listed fixed income and equity securities of Philippine companies and debt obligations of the Government of the Republic of the Philippines and its instrumentalities.

Fund Manager: ATR Asset Management	Net Asset Value Per Share (NAVPS): Php 0.8450
Fund Type: Mutual Fund	Domicile: Philippines
Inception Date: December 5, 1995*	Total Expense Ratio: 1.75% pa
*ATRAM assumed control of the Fund on August 31, 2003. The Fund was formerly known as The Mutual Fund Company of the Philippines, Inc.	
The Fund Factsheet, Prospectus and other relevant information about the Target Fund may be accessed through the Target Fund's website at www.atram.com.ph .	

CTBC Bank Customer Care Unit:
(02) 8840-1234 (Metro Manila)
1-800-10-8401234 (Toll-Free from other provinces through PLDT)
customercare@ctbcbank.com.ph

CTBC Bank (Philippines) Corp. is regulated by the Bangko Sentral ng Pilipinas (BSP).
BSP Financial Consumer Protection Dept.: (02) 8708-7087; consumeraffairs@bsp.gov.ph; www.bsp.gov.ph