



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

**CTBC MONEY MARKET FUND  
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT**

**QUARTER ENDED MARCH 31, 2026**

Classification	Money Market Fund	Net Asset Value Per Unit (NAVPU)	<b>1.3421</b>
Launch Date	October 30, 2013	Total Fund (Market Value)	<b>Php 44.152 million</b>
Minimum Investment	Php 10,000.00	Dealing Day	9:00AM - 11:00AM Daily
Additional Investment	Php 10,000.00	Redemption Settlement	T + 1 banking day
Minimum Holding Period	30 days	Early Redemption Charge	1/2 of 1% of redemption proceeds

<b>FEES</b>			
Trust Fees: 0.25% pa	Custodian Fees: 0.00%	External Auditor Fees: 0.04%	Other Fees: 0.004%
CTBC Trust and Investment Services Department	PDTC and Chinabank	KPMG (Phils.) R.G. Manabat & Co.	Telegraphic Transfer; Doc. Stamps; Broker Fee

**INVESTMENT OBJECTIVE AND STRATEGY**

The Fund is a peso denominated money market Unit Investment Trust Fund that aims to provide its participants with enhanced yields for the short-term liquidity needs by investing in a diversified portfolio of short-term, highly liquid fixed-income securities, term deposits and other money market instruments. The Fund aims to surpass the prevailing savings account rate (gross of fees). **The target benchmark is based on Savings Account Rate.**

**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 Money Market Fund is suitable only for investors who:

- Have a conservative, moderate, or aggressive risk appetite.
- Can accept slightly higher returns than traditional deposits so long as the funds are safe.
- Have a short term investment horizon, ranging from one to three years.
- Are looking for a pooled fund invested in a mix of short term time deposits, treasury bills and bonds, and some corporate bonds. This is a conservative risk product.

**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.**

**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 Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates. The Fund may avail financial derivative instruments solely for the purpose of hedging risk exposures.

❖ 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, FRAUD, BAD FAITH OR GROSS NEGLIGENCE

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

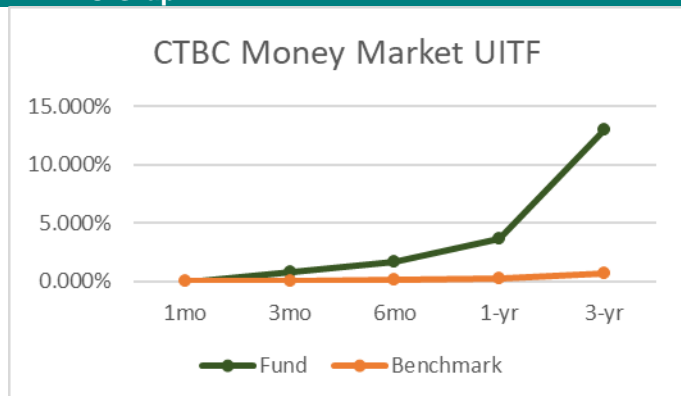
Website: [www.ctbcbank.com.ph](http://www.ctbcbank.com.ph)

Email address: [trust@ctbcbank.com.ph](mailto:trust@ctbcbank.com.ph)

## FUND PERFORMANCE AND STATISTICS AS OF MARCH 31, 2026

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

### NAVPU Graph



### NAVPU over the past 12 months (Mar 2025 – Mar 2026)

Highest 1.3455 Mar 30, 2026

Lowest 1.2908 Mar 01, 2025

### STATISTICS

Weighted Ave. Duration 0.23 years

Volatility, Past 1 Year\* 0.3137%

Sharpe Ratio\*\* -0.1382

Information Ratio\*\*\* 0.3667

\*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.

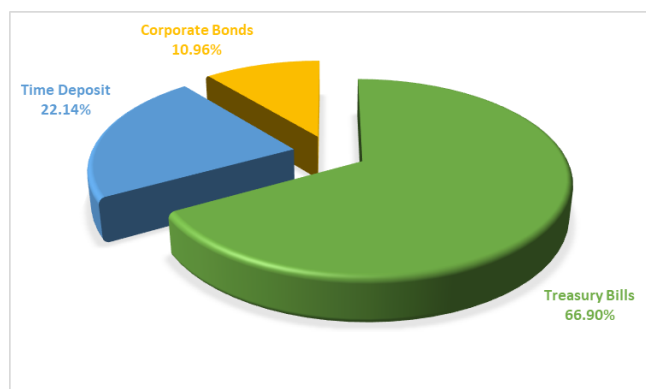
Benchmark is based on Savings Account Rate

### CUMULATIVE PERFORMANCE AS OF MARCH 31, 2026

	1mo	3mo	6mo	1-yr	3-yr
Fund	-0.08%	0.83%	1.64%	3.69%	12.97%
Benchmark	0.02%	0.06%	0.12%	0.24%	0.74%

### Investment Allocation as of March 31, 2026

Investment Type	Amount ('mln)	% to total AUM
Treasury Bills	29.194	66.90%
Time Deposits	9.662	22.14%
Corporate Bonds	4.783	10.96%
<b>TOTAL</b>	<b>43.639</b>	<b>100.00%</b>



## OTHER DISCLOSURE

### RELATED PARTY TRANSACTIONS

The Fund has time deposit/casa balance of P10,174,467.73 with CTBC Bank. All related party transactions are conducted on an arm's length basis.

### OUTLOOK AND STRATEGY

In March, the peso yield curve steepened sharply as inflation concerns deepened and growth outlook weakened amid geopolitical tensions. Yields jumped across all maturities, led by the belly, with an average rise of 78 bps. The 5-year and 2-year climbed to 6.71% (+115 bps) and 6.03% (+88 bps), while the 10-year reached 6.93% (+101 bps). Short tenors rose more modestly, with the 1-year at 5.17%. Trading slowed, with volumes down 19% to Php1.19 trillion, led by FXTNs and RTBs.

Sentiment remained cautious as the peso weakened and inflation forecasts were raised, though BSP held rates at 4.25% despite slower GDP growth (3.0% in 4Q25; 4.4% for 2025). Liquidity stayed supportive, but primary auctions saw selective demand and partial awards, with total issuance at Php142.4 billion. The fund maintains a balanced mix of deposits and fixed-income securities to navigate volatility and optimize returns.

### INVESTMENT POLICY/PROSPECTIVE INVESTMENTS

Pursuant to the foregoing objectives, the Fund may be invested and reinvested in the following subject to applicable limits:

- (1) Securities issued by or guaranteed by the Philippine government, or the Bangko Sentral ng Pilipinas;
- (2) Marketable fixed income securities issued or guaranteed by the corporations and traded in an organized exchange;
- (3) Securities issued or guaranteed by any government of a foreign country or any political subdivision of

a foreign country

(4) Loans traded in an organized exchange;

(5) Savings/checking accounts and/or time deposits in any bank or financial institution, including CTBC Bank (Phils.) provided that the principle of best execution shall be observed at all times and no bookings shall be made with related counterparties without considering at least two (2) competitive quotes from other sources.

(6) Such other tradable investment outlets/categories as the BSP may allow.

The Fund may avail of financial derivative instruments from time to time solely for the purpose of hedging risk exposures of the existing investments of the Fund in accordance with the Bank's risk management and hedging policy duly approved by the Trust Committee. The Fund will have a minimum exposure of 95% in money market instruments. The remaining funds will be invested in other financial instruments as indicated above.

**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](mailto:consumeraffairs@bsp.gov.ph); [www.bsp.gov.ph](http://www.bsp.gov.ph)**