



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

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

QUARTER ENDED SEPTEMBER 30, 2025

Classification	Money Market Fund	Net Asset Value Per Unit (NAVPU)	1.3205
Launch Date	October 30, 2013	Total Fund (Market Value)	Php 44.135 million
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

FEES			
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

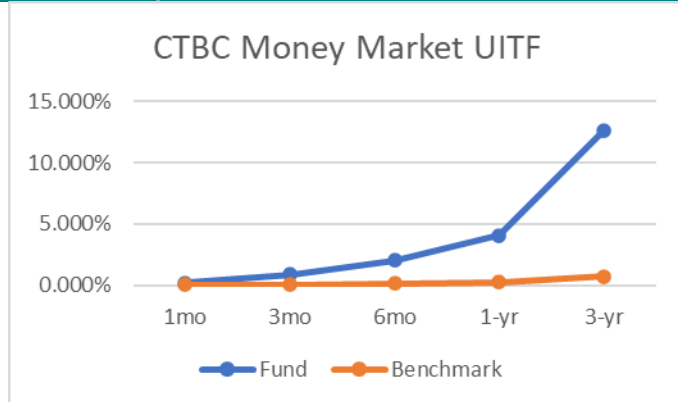
For more information, you may contact us at (02) 8840-1234

Website: www.ctbcbank.com.ph

Email address: trust@ctbcbank.com.ph

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

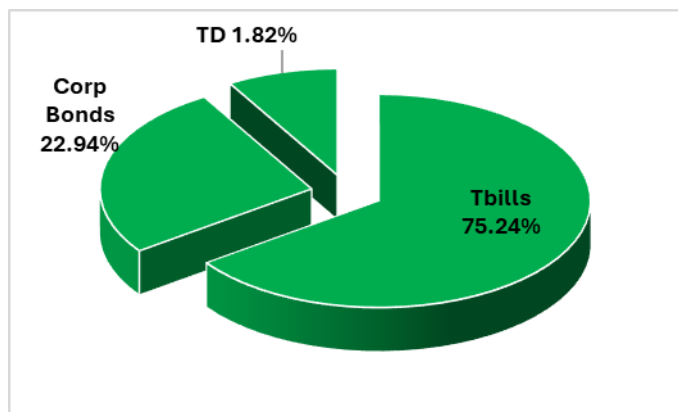
NAVPU Graph



Benchmark is based on Savings Account Rate

CUMULATIVE PERFORMANCE AS OF SEPTEMBER 30, 2025

	1mo	3mo	6mo	1-yr	3-yr
Fund	0.197%	0.902%	2.016%	4.050%	12.671%
Benchmark	0.020%	0.062%	0.124%	0.247%	0.744%



NAVPU over the past 12 months (Sept 2024 – Sept 2025)

Highest 1.3209 Sept 29, 2025

Lowest 1.2625 Sept 01, 2024

STATISTICS

Weighted Ave. Duration 0.90
 Volatility, Past 1 Year* 0.17%
 Sharpe Ratio** -249.70
 Information Ratio*** 343.22

*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.

MTM as of 09.30.2025

Top 10 Investments	Amount ('mln)	% to total AUM
Treasury Bills	22.379	75.24%
Chinabank Time Deposit	0.540	1.82%
Bank of Commerce Bond	1.303	4.38%
BPI Bond	2.510	8.44%
DBP Bond	1.495	5.03%
PBCom Bond	1.515	5.09%
TOTAL	29.742	100%

OTHER DISCLOSURE

RELATED PARTY TRANSACTIONS

The Fund has a P14,426,347.33 casa balance and TD with CTBC Bank. All related party transactions are conducted on an arm's length basis.

OUTLOOK AND STRATEGY

The CTBC Money Market Fund maintained its preference for short-duration government bonds and time deposits. The Bangko Sentral ng Pilipinas cut its policy rate by another 25bps to 5.00% in 3Q25, with deposit and lending rates at 4.50% and 5.50%, respectively, despite faster-than-expected August inflation at 1.5% y/y, and amid a weaker economic growth outlook. Weak infrastructure delivery and corruption-related uncertainties added pressure to the 2026 GDP projections.

Government bond yields declined amid bets of more rate cuts, with 91-day, 182-day, and 364-day rates yielded 4.93%, 5.17%, and 5.26%, respectively. Domestic bonds market remain attractive, supported by low inflation, easing rates, and stable liquidity, with investors favoring short-duration instruments amid macro uncertainties.

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)

customer care@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