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**EAST WEST BANKING CORPORATION**

**EASTWEST DOLLAR INTERMEDIATE TERM BOND FUND**
**KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT**

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Fixed Income Fund | Net Asset Value per Unit (NAVPU): | USD 159.9998 |
| Launch Date: | 18 March 2005 | Total Fund NAV: | USD 2.4873 million |
| Minimum Initial Investment: | USD 2,000 | Dealing Day: | Daily, up to 10:30 AM |
| Minimum Additional investment: | USD 100 | Redemption Settlement: | 3 banking days from date of redemption |
| Minimum Holding Period: | 30 calendar days | Early Redemption Charge: | USD 10.00 or 0.25% of the amount withdrawn, whichever is higher |
| Applicable Tax: | 20% Final Tax | Valuation: | Marked-to-Market |

## FEES*

| | | | |
|---|---|---|---|
| Trustee Fee:<br>0.041671%<br>**EastWest Bank – TAMG** | Custodianship Fee:<br>0.001792%<br>**LAND BANK** | External Audit Fee:<br>0.004436%<br>**SGV** | Other Fees:<br>0.0000000% |

*As a percentage of average daily NAV for the month valued at USD 2,482,112.84.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST DOLLAR INTERMEDIATE TERM BOND FUND** (the "Fund") is a USD-denominated Fixed Income fund that intends to provide its participants the potential to earn enhanced intermediate-term returns by investing in sovereign bonds issued by the Republic of the Philippines and other countries, corporate notes and bonds, term deposits and other tradable instruments. The Fund has a weighted average portfolio life of between one (1) to three (3) years. Outside of the context of a portfolio, it is suitable for investors seeking capital growth over an investment time horizon of at least three (3) years through a managed portfolio of fixed-income instruments.

The portfolio's benchmark was changed to the **EM USD Aggregate Philippine Sovereign 1-3 Index,** replacing the previous blend of 25% Bloomberg USD Emerging Market Philippines Sovereign Bond Index and 75% Average Philippine US Dollar Savings Deposit Rate, effective April 16, 2025, in order to provide a more comparable measure of returns, in

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

line with the fund's amended strategy to maintain a weighted average portfolio life of between one to three years. The Fund aims to exceed its benchmark.

The Benchmark: The Fund's benchmark is EM USD Aggregate Philippine Sovereign 1-3 Index (I35423 Index)

- Description of the Benchmark
    - The Bloomberg EM USD Aggregate Philippine Sovereign 1-3 Index tracks dollar- denominated sovereign bonds issued by the Republic of the Philippines, the remaining life of which shall be between an intermediate period of 1-3 Years. The aim of the benchmark is to represent the performance of the Philippine sovereign debt market in US dollars. (Source: Bloomberg)
- Key Characteristic of the Benchmark
    - The Bloomberg EM USD Aggregate Philippine Sovereign 1-3 Index consists of US Dollar denominated bonds that have a maturity within a 1-3 Year period. It is a Total Returns Benchmark, but its returns are not net of taxes.
- Use of the Benchmark
    - The Fund is designed for Moderate-Risk appetite investors looking for returns on their investments through capital appreciation by investing in a managed dollar-denominated fund with an investment time horizon of at least three (3) years. The benchmark would be a comparable metric given it measures the performance of the same type of instruments, and tenors that the fund plans to invest in. The benchmark would give a comparable measure for the portfolio.
    - **There are immaterial misalignments between the Fund and the benchmark since the benchmark is not net of taxes.** This can cause a difference between the returns of the funds compared to the returns of the benchmark.
- Relevant Sources for further benchmark information:
    - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
    - Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

## 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. 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 Fund is suitable for investors who:
(a) have a moderate risk appetite and,
(b) looking for returns on their investments through capital appreciation by investing in a managed dollar-denominated fund with an investment time horizon of at least three (3) years
(c) are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better intermediate-term results

## 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.**

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.
- Participation in this USD-denominated intermediate-term fixed income fund carry the following risks:
    - **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
    - **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.

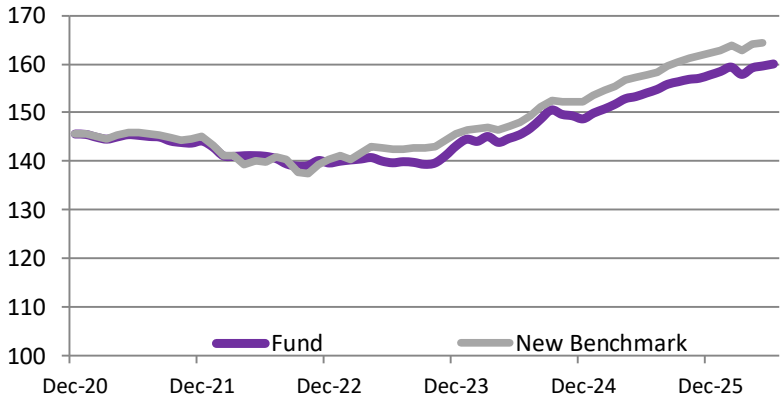
- **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Foreign Exchange Risk**. Foreign exchange risk exists when investments are made in securities that are denominated in a currency that is different from the one spent. For example, the earnings of a USD-denominated bond investment could be reduced or even negated by an appreciation of the Philippine Peso vis-à-vis the US Dollar.
- **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- Inflation Risk. Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting in a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU over the past 12 months | |
|---|---|
| Highest | 160.0423 |
| Lowest | 154.0248 |
| **Key Statistics** | |
| Weighted Ave. Duration | 1.66 |
| Weighted Ave. Portfolio Life | 1.78 |
| Volatility, Past 1 Year* | 0.09% |
| Sharpe Ratio** | 0.10 |
| Information Ratio*** | -0.49 |
| **Portfolio Composition (%)** | |
| Cash | 16.2% |
| Government Securities | 83.8% |
| Total | 100.0% |
| **Top Three Holdings (%)** | |
| RDB 5.75 29 | 25.2% |
| ROP 5.17 27 | 20.5% |
| ROP 3.229 27 | 14.1% |

| | Cumulative Return | | Annualized Return | | |
|---|---|---|---|---|---|
| | 1Mo | YTD | 1Yr | 3Yrs | 5Yrs |
| Fund | 0.25% | 1.43% | 3.86% | 4.63% | 1.94% |
| New Benchmark**** | 0.26% | 1.61% | 4.45% | 4.95% | 2.45% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average US 3Y Constant Maturity Rate.

***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.

****Effective April 16, 2025, the portfolio's benchmark was changed to the **EM USD Aggregate Philippine Sovereign 1-3 Index**, replacing the previous blended benchmark of **25% Bloomberg USD Emerging Market Philippines Sovereign Bond Index and 75% Average Philippine US Dollar Savings Deposit Rate**. This is to provide a more comparable measure of returns with respect to the fund's strategy.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to $300,000.00. The investment outlet was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on US government securities with tenors of up to five years increased by an average of 12 basis points after the hawkish pause by the Federal Open Market Committee. The latest Fed dot plot indicated a higher median forecast for the policy rate, which shifted the implied path from a rate cut to rate hike. Recent data shows inflation continues to run above the Fed's target, and the US labor market remains robust. The PCE price index, the Federal Reserve's preferred inflation measure, was +4.1% yoy while the core PCE price index was +3.4% yoy. The month-on-month gains were unchanged compared to the April inflation prints (+0.4% and +0.3%, respectively), indicating lower oil prices since the ceasefire did little to tame inflation. Employment data in May also exceeded expectations with 172,000 nonfarm payroll jobs against the consensus estimate of 88,000.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued or guaranteed by corporations and traded in an

organized exchange, securities issued or guaranteed by any government of foreign country or any political subdivision of foreign country, securities issued or guaranteed by any supranational entity, loans traded in an organized exchange, savings and time deposits in any bank of financial institution, and other tradable investment outlets categories as the BSP may allow.

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**EAST WEST BANKING CORPORATION**

# EASTWEST DOLLAR MONEY MARKET FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Money Market Fund | Net Asset Value per Unit (NAVPU): | USD 100.9462 |
| Launch Date: | 7 January 2026 | Total Fund NAV: | USD 0.8769 million |
| Min. Initial Investment: | USD 100.00 | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | USD 100.00 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | None | Early Redemption Charge: | Not Applicable |
| Applicable Tax: | 20% Final Tax | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.024955% | 0.001301% | 0.010736% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at USD 1,025,537.47.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST DOLLAR MONEY MARKET Fund** (the "Fund") is a USD-denominated Money Market Fund that aims to provide its participants liquidity and stable income derived from diversified portfolio of bank deposits and fixed income instruments with remaining terms to maturity of a maximum of three (3) years and has a weighted average portfolio life of a maximum of one (1) year.

The Fund will be managed by EastWest Trust and Asset Management Group. It is ideal for investors with a moderate risk profile with a one-year investment time horizon.

Return Objective. The Fund aims to exceed the return of the **Blended Benchmark: 50% Average Philippine US Dollar Savings Deposit Rate (PPSDUS$ Index), Adjusted and 50% Average 3 Month US Treasury Bill (CB3 Govt), Adjusted.**

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

- Description of the Benchmark
    - The Average Philippine US Dollar Savings Deposit Rate tracks the average of the interest rates that different Philippine banks offer for their US Dollar savings accounts.
    - The US Treasury bill (T-Bill) is a short-term U.S. government debt obligation backed by the Treasury Department with a maturity of one year or less.
    - **The blended benchmark is not total returns in nature. It is also not net of applicable taxes.**
- Key Characteristic of the Benchmark
    - The Average Philippine US Dollar Savings Deposit Rate tracks the average of the interest rates that different Philippine banks offer for their US Dollar savings accounts stated in per annum (p.a.) returns. **It is not total returns in nature. It is not net of applicable taxes.**
    - The Average 3 Month US Treasury Bill represents the return (stated p.a.) of an investor who is willing to tolerate a moderate amount of risk for slightly higher returns over regular dollar deposit rates within a short investment time horizon. **It is not total returns in nature. It is not net of applicable taxes.**
- Use of the Benchmark
    - The blended benchmark provides a standard for evaluating the Fund's performance by providing a comparable metric given the short-term nature of the portfolio for investors/participants to understand how the Fund is performing. The Fund's goal is to outperform the blended benchmark.
    - To measure performance under a year, the average p.a. return of the benchmark will be pro-rated to match the period being observed. The Average Philippine US Dollar Savings Deposit Rate benchmark portion is intended to be a comparable portion to the highly liquid nature of the Fund (cash or cash equivalent instruments). The Average 3 Month US Treasury Bill benchmark is intended to be a comparable measure to the returns of the Fund in its moderate risk investments (short-term fixed income securities).
    - **There is an immaterial misalignment between the Fund and the blended benchmark, as the latter is neither total return in nature nor net of taxes. This may result in minor discrepancies in the performance comparison metric.**
- Sources for more detailed information
    - Bangko Sentral ng Pilipinas (bsp.gov.ph)
    - Philippine Depository & Trust Corp. (https://www.pds.com.ph/)
    - U.S. Department of the Treasury (https://home.treasury.gov/)
    - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.

## CLIENT SUITABILITY

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 Fund is suitable for investors who:

- Have a moderate risk appetite
- Are looking for a portfolio which may provide higher income than traditional time deposits but requires short- term liquidity with a one-year investment time horizon.
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better short-term results

## 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.**

The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is

lower than the NAVpu at the time of participation.

The Fund is exposed to the following risks:

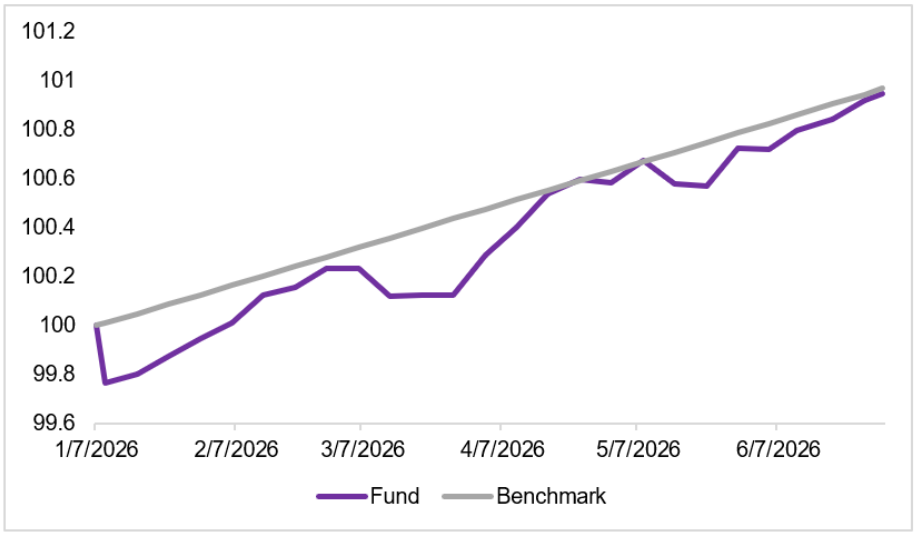
- **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk.** Market risk is the risk that the value of the Fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk.** Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk.** This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU since Inception | |
|---|---|
| Highest | 100.9470 |
| Lowest | 99.7649 |
| **Key Statistics** | |
| Weighted Ave. Duration | 0.58 |
| Weighted Ave. Portfolio Life | 0.77 |
| Volatility* | 0.03% |
| Sharpe Ratio** | (2.21) |
| Information Ratio*** | (0.57) |
| **Portfolio Composition (%)** | |
| Cash | 31.6% |
| Government Securities | 68.4% |
| **Total** | **100.0%** |

Cumulative Return

| | 1Mo | 3Mo | ITD | 1Yr |
|---|---|---|---|---|
| Fund | 0.22% | 0.73% | 0.95% | - |
| Benchmark | 0.18% | 0.53% | 0.97% | - |

| Top Fixed Income Holdings (%) | |
|---|---|
| ROP 3.00 28 | 28.08% |
| ROP 5.17 27 | 23.20% |
| TD - Other Bank | 18.94% |
| US Tbill 07/16/2026 | 17.17% |
| TD - Own Bank | 12.61% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average US 3 Month US Constant Maturity Rate.
***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.
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to US$110,000.00. The investment outlet was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on US government securities with tenors of up one year increased by an average of 13 basis points after the hawkish pause by the Federal Open Market Committee. The latest Fed dot plot indicated a higher median forecast for the policy rate, which shifted the implied path from a rate cut to rate hike.

Recent data shows inflation continues to run above the Fed's target, and the US labor market remains robust. The PCE price index, the Federal Reserve's preferred inflation measure, was +4.1% yoy while the core PCE price index was +3.4% yoy. The month-on-month gains were unchanged compared to the April inflation prints (+0.4% and +0.3%, respectively), indicating lower oil prices since the ceasefire did little to tame inflation. Employment data in May also exceeded expectations with 172,000 nonfarm payroll jobs against the consensus estimate of 88,000.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments may include securities issued or guaranteed by the Philippine government, tradable securities issued by financial institutions or private corporations, marketable instruments and loans that are traded in an organized exchange, bank deposits, similar collective investment vehicles subject to existing BSP regulations, and such other investment outlets/categories the BSP allow.

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## EASTWEST S&P 500 INDEX FEEDER FUND
## KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

**FUND FACTS**

| | | | |
|---|---|---|---|
| Classification: | Equity Feeder Fund | Net Asset Value per Unit (NAVpU): | USD 259.6625 |
| Launch Date: | April 23, 2020 | Total Fund NAV: | USD 6.5222 million |
| Minimum Initial Investment: | USD 500.00 | Dealing Day: | Daily, up to 10:30 AM |
| Minimum Additional Investment: | USD 100.00 | Redemption Settlement: | 5 banking days from date of redemption |
| Minimum Holding Period: | 30 calendar days | Early Redemption Charge: | USD 10 or 0.25% of the redemption amount, whichever is higher |
| Applicable Tax: | 20% final tax on interest income from fixed income, money market investments<br>25%-30% withholding tax on target fund's dividends. The 25% withholding tax shall be applicable if the entity has a valid W-8BEN in place. Otherwise, the applicable withholding tax rate shall be 30%. | Valuation: | Marked-to-Market |

**FEES***

| | | | |
|---|---|---|---|
| Trustee Fee:<br>0.041669%<br>**EastWest Bank – Trust & Asset Management Group** | Custodianship Fee:<br>0.000000% | External Audit Fee:<br>0.001739%<br>**SGV** | Other Fees:<br>0.000013% |

*As a percentage of average daily NAV for the month valued at USD 6,331,700.77.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

**INVESTMENT OBJECTIVE**

The **EASTWEST S&P 500 INDEX FEEDER FUND** (the "Fund") is a US Dollar-denominated unit investment trust fund that seeks to achieve investment returns that track the total return of the S&P 500 Index. The target fund, **iShares Core S&P 500 Exchange Traded Fund,** tracks the performance of the benchmark index. It is ideal for investors with a long-term investment horizon who want to have a global exposure in stocks and who understand the investment risks involved when investing in equities. To invest in these securities, the Fund has East West Banking Corporation as Trustee.

Return Objective: The Fund aims to track the returns of the **S&P 500 Total Returns Index (SPTR Index)**

- Description and Key Characteristics of the Benchmark
  - The S&P 500 Index is a stock market index tracking the performance of 500 large-cap companies listed on stock exchanges in the United States. It's considered a broad measure of the U.S. equity market and is often used as a benchmark for investment performance. The index is weighted by market capitalization, meaning companies with higher valuation have a larger influence on the index's movement.
  - The benchmark is administered by an independent third party and is not controlled, managed, or operated by the Trustee.
  - The S&P 500 Total Returns Index (SPTR INDEX) tracks both the price performance and income from dividend payments of S&P 500 Index constituents by reinvesting cash dividends back into the index.
  - **S&P 500 Total Returns Index (SPTR INDEX) is total returns in nature. The SPTR Index is not net of taxes.**
- Relation of the Benchmark's to the fund's objectives/investment strategies
  - The fund is designed for aggressive risk appetite investors looking for returns on their investments that track the return of the Index Benchmark. As a feeder fund, this will invest in a fund that tracks the S&P 500 Total Returns Index. The benchmark would be the most appropriate as it aims to track its performance.
  - **S&P 500 Total Returns Index (SPTR INDEX) is total returns in nature. The SPTR Index is not net of taxes. Taxes and other fees deducted from the Fund also affect the Net Asset Value. There are some minimal discrepancies caused by these differences.**
- Sources for more detailed information
  - S&P Dow Jones Indices (S&P 500® | S&P Dow Jones Indices (spglobal.com))
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

**CLIENT SUITABILITY**

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 Fund is suitable for investors who:
(a) have aggressive risk appetite; and
(b) have a long-term investment horizon;
(c) are willing to accept higher risks involving volatility of returns and even possible loss of investment in return for potential higher long-term results.

**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.**

- The target fund, iShares Core S&P 500 Exchange Traded Fund, employs a risk management policy based on appropriate diversification of investments intended to generate long term appreciation of the Fund.
- The value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns.

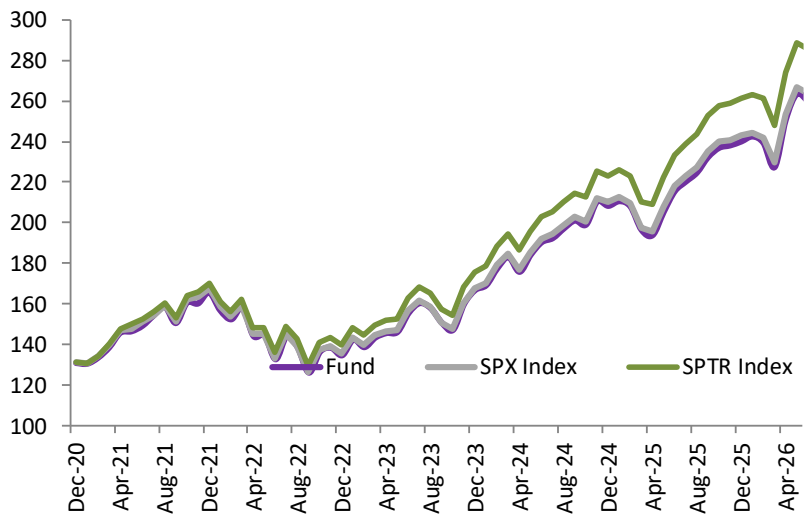
Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

- The Fund which shall be substantively invested in a diversified portfolio of listed US shares of stock is exposed to the following risks:
    - **Business Risk**. Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
    - **Country/Political Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
    - **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
    - **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
    - **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
    - **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
    - **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
    - **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
    - **Foreign Exchange Risk**. Foreign exchange risk exists when investments are made in securities that are denominated in a currency that is different from the one spent. For example, the earnings of a USD-denominated bond investment could be reduced or even negated by an appreciation of the Philippine Peso vis-à-vis the US Dollar.
    - **Other Risks**. Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026
**(Purely for reference purposes and is not a guarantee of future results)**

NAVPU Graph




| NAVPU over the past 12 months | |
|---|---|
| Highest | 264.2100 |
| Lowest | 215.4200 |

| Key Statistics | |
|---|---|
| Volatility, Past 1 Year* | 0.78% |
| Sharpe Ratio** | 1.30 |
| Information Ratio*** | -1.05 |

| Portfolio Composition (%) (Feeder Fund) | |
|---|---|
| Target Fund (IVV) | 96.4% |
| Cash | 3.6% |
| | 100% |

| Target Fund Top Holdings | |
|---|---|
| Nvidia Corp | 7.5% |
| Apple Inc | 6.6% |
| Microsoft Corp | 4.3% |
| Amazon.com, Inc. | 3.6% |
| Alphabet Inc_ Class A | 3.3% |
| Broadcom Inc | 2.8% |
| Alphabet Inc_ Class C | 2.6% |
| Micron Technology Inc | 2.0% |
| Meta Platforms Inc_Class A | 1.9% |
| Tesla Inc | 1.8% |

Cumulative Return

| | 1Mo | YTD | 1Yr | 3Yr |
|---|---|---|---|---|
| Fund | -1.34% | 8.23% | 20.49% | 66.75% |
| Benchmark | -0.95% | 9.25% | 22.32% | 75.47% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average US 10Y Constant Maturity Rate.
***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.
**** Effective April 2, 2026, the portfolio's benchmark was changed to the **S&P 500 Total Returns Index (SPTR Index)**, replacing the previous benchmark of **S&P 500 Index (SPX Index)**. This is to provide a more comparable measure of returns with respect to the fund's strategy.

**OTHER DISCLOSURES**

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to USD 0.23 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. The S&P 500 lost 1.1% in June after the hawkish pause by the Federal Open Market Committee. The latest Fed dot plot indicated a higher median forecast for the policy rate, which shifted the implied path from a rate cut to rate hike.

Six sectors were in the green led by Industrials, Health Care and Financials, compared to five sectors in the red, with Communications, Energy and Consumer Discretionary among the hardest hit. The tech sector, down 3.3% in June, dragged the index the most due to its 39% weight in the index.

Applied Materials (+60.6%), KLA Corp (+57.0%) and Moderna Inc (+48.4%) were the top gainers in June, while Super Micro Computer (-36.4%), Oracle Corp (-35.1%) and Accenture (-33.5%) were the biggest decliners.

The S&P 500 is now up 10.2% year to date, including dividends. Sandisk Corporation (+857.8%), Micron Technology (304.4%) and Intel Corp (+278.4%) posted the largest gains during the first six months of the year, while Intuit Inc (-60.6%), CoStar Group (-57.9%) and Boston Scientific Group (-55.2%) were the index laggards.

PROSPECTIVE INVESTMENT. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, iShares Core S&P 500 ETF, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations. Investment in the iShares Core S&P 500 ETF may amount to 100% of total assets but shall not fall below 90% of total assets of the Fund.

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**EAST WEST BANKING CORPORATION**

# EASTWEST PESO INTERMEDIATE TERM BOND FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Fixed Income Fund | Net Asset Value per Unit (NAVPU): | ₱ 2,382.92 |
| Launch Date: | 18 February 2005 | Total Fund NAV: | ₱ 95.6337 million |
| Min. Initial Investment | ₱10,000 | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | ₱1,000 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | 30 calendar days | Early Redemption Charge: | ₱500 or 0.25% of the amount withdrawn, whichever is higher |
| Applicable Tax: | 20% Final Tax | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.083370% | 0.001870% | 0.006760% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at Php 94,573,966.63.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO INTERMEDIATE TERM BOND FUND** (the "Fund") is a peso-denominated fixed income fund that intends to provide its participants with the potential to earn intermediate-term returns higher than traditional bank deposits. It is invested in government securities, corporate bonds and notes and term deposits. The Fund maintains a weighted average portfolio life of between one (1) to three (3) years. Outside of the context of a portfolio, it is suitable for investors seeking capital growth over an investment time horizon of at least 3 years through a managed portfolio of fixed-income instruments. The fund's objective is to exceed the benchmark.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

The Fund's benchmark is the **Bloomberg Philippine Sovereign Bond Index 1-3 Year (BPHIL13).**

Description of the Benchmark

- The Bloomberg Philippine Sovereign Bond Index 1-3 Year (BPHIL13) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg).

Key Characteristic of the Benchmark

- The BPHIL13 tracks the performance of peso-denominated bonds issued by the Philippine government. It comprises of peso-denominated fixed rate securities with tenors that are 1-3 years. The BPHIL 13 is not net of taxes.

Use of the Benchmark

- The fund is designed for Moderate Risk appetite investors looking for Moderate returns on their investment through capital appreciation. The fund will invest in peso-denominated intermediate-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
- **There are immaterial misalignments between the benchmark and the Fund since the benchmark is not net of taxes.** The benchmark only tracks the price movements of its underlying securities. Taxes and other fees deducted from the Fund also affect the Net Asset Value.

Relevant Sources for further benchmark information:

- PDS (https://www.pds.com.ph/)
- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

## 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 Fund is suitable for investors who:

- Have a moderate risk appetite
- Are seeking capital growth over an investment time horizon of at least three (3) years
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better intermediate-term results

## 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.**

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

- Participation in this peso-denominated intermediate-term fixed income fund carry the following risks:
  - **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
  - **Reinvestment Rate Risk.** This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.

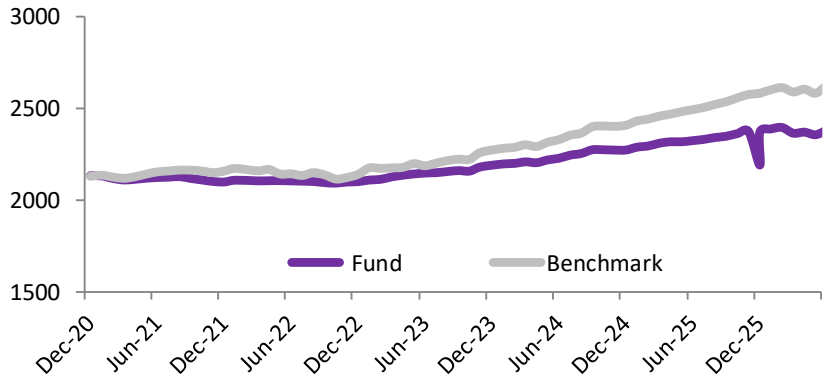
- **Credit Risk.** This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Market Risk.** Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations."
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| Cumulative Return | | | Annualized Return | | |
|---|---|---|---|---|---|
| | 1Mo | YTD | 1Yr | 3Yrs | 5Yrs |
| Fund | 1.10% | 0.50% | 2.50% | 3.53% | 2.34% |
| Benchmark**** | 1.70% | 1.71% | 5.33% | 6.28% | 4.04% |

| NAVPU over the past 12 months | |
|---|---|
| Highest | 2,398.0300 |
| Lowest | 2,324.7480 |
| **Key Statistics** | |
| Weighted Ave. Duration | 1.92 |
| Weighted Ave. Portfolio Life | 2.14 |
| Volatility, Past 1 Year* | 0.09% |
| Sharpe Ratio** | -1.45 |
| Information Ratio*** | -2.52 |
| **Portfolio Composition (%)** | |
| Cash | 11.7% |
| Government Securities | 78.2% |
| Corporate Bonds | 10.2% |
| Total | 100.0% |
| **Top Five Holdings (%)** | |
| FXTN 07-67 | 16.3% |
| RTB 05-19 | 15.9% |
| FXTN 20-14 | 9.8% |
| RTB 05-18 | 8.9% |
| TD - Own Bank | 6.8% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 3Y Benchmark Rate.
***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.
****New benchmark approved October 31, 2019
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has bond investments in Filinvest Land amounting to P1.00 million and a time deposit placement in East West Bank amounting to P6.50 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields of securities with maturities of five years and shorter fell 26 basis points on average in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran. We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%).

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued by corporations and traded in an organized exchange, securities issued by or guaranteed by any government of a foreign country or any political subdivision of a foreign country, securities issued by any supranational entity, loans traded in an organized exchange, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.

> Your dream Our focus <

**EAST WEST BANKING CORPORATION**

# EASTWEST PESO LONG TERM BOND FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Fixed Income Fund | Net Asset Value per Unit (NAVPU): | ₱ 1,722.0629 |
| Launch Date: | 1 March 2007 | Total Fund NAV: | ₱ 101.0566 million |
| Min. Initial Investment: | ₱50,000 | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | ₱1,000 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | 180 calendar days | Early Redemption Charge: | P500 or 0.25% of the amount withdrawn, whichever is higher. |
| Applicable Tax: | 20% Final Tax | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.083423% | 0.001936% | 0.006386% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at Php 100,110,179.23.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO LONG TERM BOND FUND** (the "Fund") is a peso-denominated fixed income fund that intends to provide its participants the potential to earn higher long-term returns by investing in a diversified portfolio of deposits and tradable debt securities issued by the Philippine corporations, government, and its agencies. The FUND has a weighted average portfolio life of no more than ten (10) years. Outside of the context of a portfolio, it is suitable for investors seeking long-term capital growth over an investment horizon of at least ten (10) years through a managed portfolio of fixed-income instruments. The FUND aims to outperform its benchmark.

**The Benchmark: Bloomberg Philippine Sovereign Bond Index AI (BPHILR).**

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

Description of the Benchmark

- The Bloomberg Philippine Sovereign Bond Index AI (BPHILR) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP3 billion. (Source: Bloomberg)

Key Characteristics of the Benchmark

- The BPHILR tracks the performance of peso-denominated bonds issued by the Philippine government, and government-guaranteed entities. The BPHILR is not net of taxes.

Use of the Benchmark

- The FUND is designed for Aggressive Risk appetite investors looking for higher returns on their investment through capital appreciation with a long-term investment time horizon. The FUND will invest in peso-denominated long-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
- **The BPHILR is not net of taxes. Due to the taxable nature of the FUND, there are minor and immaterial misalignments between the FUND and the benchmark.**

Relevant Sources for further benchmark information:

- PDS (https://www.pds.com.ph/)
- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

## 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. 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 Fund is suitable for investors who:

- Have an aggressive risk appetite
- Are looking for long-term capital growth over an investment time horizon of at least ten (10) years through a managed portfolio of fixed-income instruments.
- Are willing to accept higher risks involving volatility of return and possible erosion of principal for potentially better long-term results

## 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.**

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.
- Participation in this peso-denominated long-term bond fund carry the following risks:
  - **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
  - **Reinvestment Rate Risk.** This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.
  - **Credit 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. Bonds represent a loan made to the issuer of the bond. The

credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.

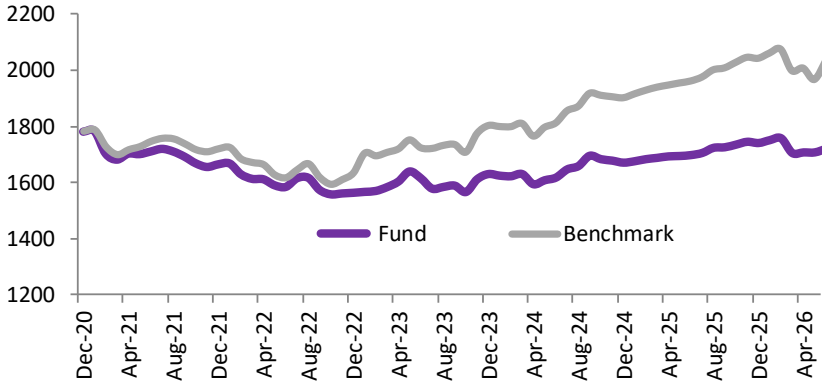
- **Market Risk.** Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU over the past 12 months | |
|---|---|
| Highest | 1,759.9370 |
| Lowest | 1,675.3380 |
| **Key Statistics** | |
| Weighted Ave. Duration | 3.69 |
| Weighted Ave. Portfolio Life | 4.67 |
| Volatility, Past 1 Year* | 0.18% |
| Sharpe Ratio** | -1.29 |
| Information Ratio*** | -1.50 |
| **Portfolio Composition (%)** | |
| Cash | 8.1% |
| Government Securities | 89.7% |
| Corporate Bonds | 2.2% |
| Total | 100.0% |
| **Top Five Holdings (%)** | |
| RTB 05-18 | 11.0% |
| FXTN 20-17 | 9.9% |
| RTB 05-19 | 9.9% |
| FXTN 10-71 | 5.8% |
| RTB 05-17 | 5.5% |

| | Cumulative Return | | | Annualized Return | |
|---|---|---|---|---|---|
| | 1Mo | YTD | 1Yr | 3Yrs | 5Yrs |
| Fund | 2.15% | -1.17% | 1.33% | 2.13% | 0.11% |
| Benchmark**** | 3.30% | -0.50% | 3.57% | 5.60% | 3.05% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.

***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.
****New benchmark approved October 31, 2019
***** The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

**OTHER DISCLOSURES**

RELATED PARTY TRANSACTIONS. The Fund has bond investments in Filinvest Land amounting to P270,000.00 and a time deposit placement in East West Bank amounting to P3.15 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields of securities with maturities of five years and longer fell 60 basis points on average in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran. We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%).

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued or guaranteed by corporations and traded in an organized exchange, securities issued or guaranteed by any government of a foreign country or any political subdivision of a foreign country, securities issued or guaranteed by any supranational entity, loans traded in an organized exchanged, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.

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**EAST WEST BANKING CORPORATION**

# EASTWEST PESO MONEY MARKET FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Money Market Fund | Net Asset Value per Unit (NAVPU): | ₱ 133.1090 |
| Launch Date: | 1 June 2016 | Total Fund NAV: | ₱ 1.123 billion |
| Min. Initial Investment: | ₱10,000 | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | ₱1,000 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | None | Early Redemption Charge: | Not Applicable |
| Applicable Tax: | 20% Final Tax | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.020829% | 0.001871% | 0.000564% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at Php 1,133,554,889.86.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO MONEY MARKET** Fund (the "Fund") aims to provide its participants liquidity and stable income derived from diversified portfolio of bank deposits and fixed income instruments with remaining terms to maturity of not more than three (3) years and has a weighted average portfolio life of one (1) year or less. The fund will be managed by EW Trust Division. It is ideal for investors with moderate risk profile with a one-year investment time horizon. The Fund aims to exceed the return of the Bloomberg Philippine Sovereign Bond Index Money Market, Adjusted.

The Benchmark: The Benchmark is the Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM).

Description of the Benchmark

- The BPHILMM is a rules-based market-value weighted index engineered to measure the fixed-rate and zero-coupon local currency securities publicly issued by the Philippines, including retail securities. To be included in the index, a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg)

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

Key Characteristic of the Benchmark

- The BPHILMM tracks the performance of peso-denominated bonds issued by the Philippine government. It comprises zero-coupon and fixed rate securities with tenors less than or equal to a year.

Use of the Benchmark

- The benchmark provides a standard for evaluating the Fund's performance by providing a comparable metric given the fixed income assets of the portfolio for investors/participants to understand how the Fund is performing. The fund's goal is to outperform this benchmark.
- **There are immaterial misalignments between the benchmark and the Fund since the benchmark is not net of taxes.** The benchmark only tracks the price movements of its underlying securities. Taxes and other fees deducted from the Fund also affect the Net Asset Value.

Sources for more detailed information:

- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

## CLIENT SUITABILITY

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 Fund is suitable for investors who:

- Have a moderate risk appetite
- Are looking for a portfolio which may provide higher income than traditional time deposits but requires short- term liquidity with a one-year investment time horizon.
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better short-term results

## 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.**

- The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.
- The Fund is exposed to the following risks:

    - **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
    - **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
    - **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
    - **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
    - **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
    - **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.

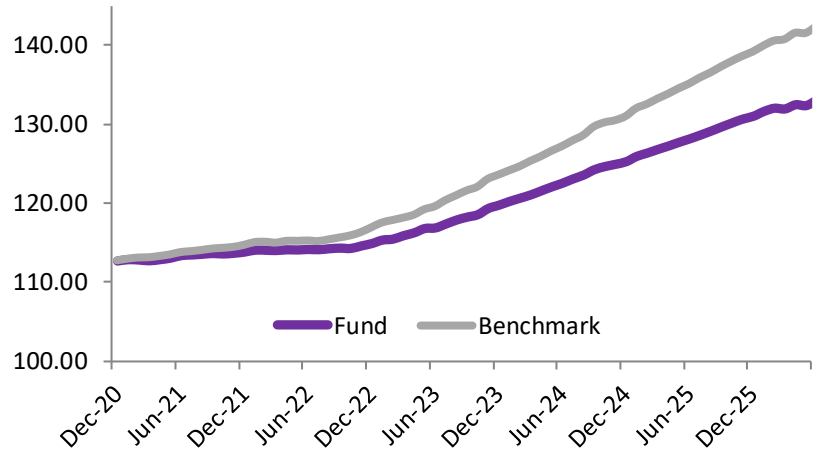
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU over the past 12 months | |
|---|---|
| Highest | 133.1090 |
| Lowest | 128.1730 |
| **Key Statistics** | |
| Weighted Ave. Duration | 0.65 |
| Weighted Ave. Portfolio Life | 0.69 |
| Volatility, Past 1 Year* | 0.02% |
| Sharpe Ratio** | -0.27 |
| Information Ratio*** | -4.94 |
| **Portfolio Composition (%)** | |
| Cash | 10.2% |
| Government Securities | 89.5% |
| Corporate Bonds | 0.3% |
| Total | 100% |
| **Top Five Holdings (%)** | |
| RTB 05-17 | 8.4% |
| TD - Other Bank | 5.2% |
| FXTN 07-65 | 5.1% |
| TD - Own Bank | 4.9% |
| TBILL 12/02/2026 | 4.4% |

| | Cumulative Return | | Annualized Return | | |
|---|---|---|---|---|---|
| | 1Mo | YTD | 1Yr | 3Yrs | 5Yrs |
| Fund | 0.54% | 1.58% | 3.85% | 4.43% | 3.26% |
| Benchmark**** | 0.61% | 2.32% | 5.38% | 5.99% | 4.59% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average 91 Day Treasury Bill Auction Average

***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.
****New benchmark approved in October 31, 2019
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P55.41 million. The investment outlets was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields of securities with maturities of one year and shorter fell 7 basis points on average in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran. We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%).

PROSPECTIVE INVESTMENTS. The Fund's prospective investments may include securities issued or guaranteed by the Philippine government, tradable securities issued by financial institutions or private corporations, marketable instruments and loans that are traded in an organized exchange, bank deposits, similar collective investment vehicles subject to existing BSP regulations, and such other investment outlets/categories the BSP allow.

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# EASTWEST PESO MULTI-ASSET FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Multi-Asset Fund | Net Asset Value per Unit (NAVPU): | PHP 99.4062 |
| Launch Date: | 19 December 2025 | Total Fund NAV: | PHP 7.630 million |
| Minimum Initial Investment: | PHP 50,000.00 | Dealing Day: | Daily, up to 10:30 AM |
| Minimum Additional Investment: | PHP 1,000.00 | Redemption Settlement: | 4 banking days from date of redemption |
| Minimum Holding Period: | 90 calendar days | Early Redemption Charge: | PHP 500 or 0.25% of the redemption amount, whichever is higher |
| Applicable Tax: | 20% final tax on interest income from fixed income, and money market investments, 0.1% sales tax on equity transactions | Valuation: | Marked-to-Market |

## FEES*

| | | | |
|---|---|---|---|
| Trustee Fee:<br>0.083218%<br>**EastWest Bank - Trust & Asset Management Group** | Custodianship Fee:<br>0.051890%<br>**LANBANK** | External Audit Fee:<br>0.089636%<br>**SGV** | Other Fees:<br>0.000013% |

*As a percentage of average daily NAV for the month valued at Php 7,132,491.28

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO MULTI-ASSET Fund** (the "Fund") aims to provide its participants with a growing stream of income and achieving long-term capital appreciation from a diversified investment portfolio. It will be actively managed by the EastWest Banking Corporation through its Trust and Asset Management Group. This Fund is ideal for investors with an aggressive risk profile and a long-term investment horizon of at least ten (10) years.

The Target Asset Allocation of the Fund shall be 70% in Equities with 30% in Fixed Income. For both asset classes, the minimum allocation shall not be less than 20%, with its maximum not exceeding 80%. The Weighted Average Portfolio Life shall not apply to the Equities component of the Fund. The Fixed Income component shall have a weighted average portfolio life of no more than ten (10) years.

Return Objective: The Fund aims to exceed the return of a Blended Benchmark**.**

The Benchmark: The Fund aims to exceed the return of a Blended Benchmark, **70% PSEi Total Returns Index (PSEi TRI)** and **30% Bloomberg Philippine Sovereign Bond Index AI**.

- Description of the Benchmark
  - The Philippine Stock Exchange Index (PSEi) measures the relative changes in the free float-adjusted market capitalization of the 30 largest and most active common stocks listed at the PSE. (Source: Philippine Stock Exchange, Inc.).
  - The PSEi's bucket of the top thirty (30) common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market.
  - The **PSEi Total Returns Index (PSEi TRI)** tracks both the price performance and income from dividend payments of the underlying PSEi constituents by reinvesting cash dividends back to the index according to each constituent's respective index weightings.
  - **The PSEi TRI is total returns in nature. However, it is not net of applicable taxes.**
  - The Bloomberg Philippine Sovereign Bond Index AI (BPHILR) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg)
  - The BPHILR tracks the performance of peso-denominated bonds issued by the Philippine government and/or government-guaranteed entities.
  - **The BPHILR is total returns in nature. However, it is not net of applicable taxes.**
  - **The benchmark is administered by an independent third party and is not controlled or operated by the Trustee.**
- Use of Benchmark
  - The Fund is designed for high-risk appetite investors looking for returns on their investments by generating returns through capital appreciation of their investment. The Fund will invest in Equities listed in the Philippine Stock Exchange as well as peso-denominated government and corporate issued bonds. A blended benchmark would give a comparable measure for both the blended portfolios.
  - **There is an immaterial misalignment between the Fund's returns and the blended benchmark due to structural differences since the Fund is subject to taxes while the PSEi TRI and BPHILR are not net of applicable taxes.**
- Sources for more detailed information
  - Philippine Stock Exchange (www.pse.com.ph)
  - Bloomberg. For additional information on the benchmark, investors may send an email via

indexhelp@bloomberg.net.

- Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

## CLIENT SUITABILITY

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 Fund is ideal for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth with a long-term investment horizon of at least ten (10) years.
(c) are willing to accept higher risks involving volatility of returns and possible erosion of principal for potentially better long-term results

## 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.**

The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.

The Fund is exposed to the following risks:

- Country/Political Risk. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- Market Risk. Market risk is the risk that the value of the Fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- Inflation Risk. Affecting all investments, inflation reduces the purchasing power of money.
- Liquidity Risk. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- Interest Rate Risk. The value of equity investments such as Fixed-Income and REITs generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- Reinvestment Rate Risk. This is the risk of reinvesting interest earnings at a rate lower than the original investment.

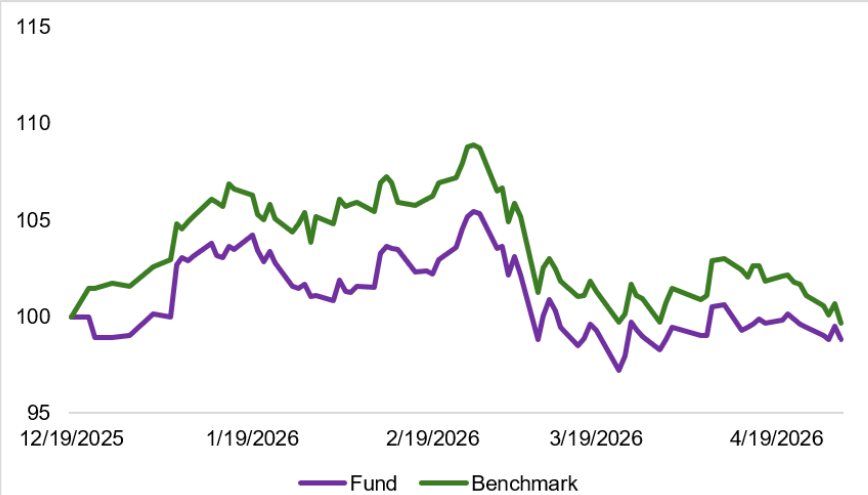
For the general and collective interest of the Fund's Participants, the Trustee is authorized to adopt an external or internal risk management and hedging strategy and a more definitive policy guideline based on generally accepted risk management principles, and duly approved by the Board of Directors of the Trustee.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU since Inception | |
|---|---|
| Highest | 105.4122 |
| Lowest | 96.2896 |
| **Key Statistics** | |
| Weighted Ave. Duration* | 2.21 |
| Weighted Ave. Portfolio Life** | 2.66 |
| Volatility*** | 0.88% |
| Sharpe Ratio**** | (0.58) |
| Information Ratio***** | (0.65) |
| **Portfolio Composition (%)** | |
| Cash | 11.7% |
| Fixed Income | 19.2% |
| Equities | 69.0% |
| **Total** | **100.0%** |

Cumulative Return

| | 1Mo | YTD | ITD | 1Yr |
|---|---|---|---|---|
| Fund | 3.24% | 0.36% | -0.59% | - |
| Benchmark | 4.47% | 1.51% | 3.11% | - |

| Top Holdings (%) | |
|---|---|
| Int'l. Container Terminal Services Inc. | 14.99% |
| FXTN 20-17 | 13.01% |
| TD - Other Bank | 11.73% |
| PLDT Inc. | 9.52% |
| Jollibee Foods Corp | 9.23% |

*Weighted duration only applies for the fixed income portion of the Fund.
**Weighted average portfolio life only applies for the fixed income portion of the Fund.
***Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
*****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.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has equity investments in Semirara Mining and Power Corporation amounting to P345,000.00. The investment outlet was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields fell 37 basis points on average, and the 2s25s spread narrowed on expectations that policymakers will be less aggressive with monetary policy. Meanwhile, the PSEi surged 5% Century Pacific, ICTSI and Globe Telecom led all gainers in June, while DMCI, Semirara and Puregold were the laggards.

Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran.

We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%). The Fund's bias remains skewed toward equities over bonds.

PROSPECTIVE INVESTMENT. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, stocks in the Philippine Stock Exchange Index, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations.

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## EASTWEST PHILEQUITY FEEDER FUND
## KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

### FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Equity Feeder Fund | Net Asset Value per Unit (NAVpU) | Php 935.2518 |
| Launch Date: | October 29, 2014 | Total Fund NAV: | Php 220.610 million |
| Minimum Initial Investment: | Php10,000.00 | Dealing Day | Daily, up to 10:30 AM |
| Minimum Additional Investment: | Php1,000.00 | Redemption Settlement: | 4 banking days from date of redemption |
| Minimum Holding Period: | 30 calendar days | Early Redemption Charge: | Php500 or 0.25% of the redemption amount, whichever is higher |
| Applicable Tax: | 20% final tax on interest income from money market investments | Valuation: | Marked-to-Market |

### FEES*

| | | | |
|---|---|---|---|
| Trustee Fee:<br>0.083633%<br>**EastWest Bank - Trust & Asset Management Group** | Custodianship Fee:<br>0.000000% | External Audit Fee:<br>0.002883%<br>**SGV** | Other Fees:<br>0.000000% |

*As a percentage of average daily NAV for the month valued at Php 221,744,471.49.

### INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PHILEQUITY FEEDER FUND** (the "Fund") seeks to provide its participants long term capital appreciation by participating in the growth of share values of corporations listed on the Philippine Stock Exchange. It is ideal for investors

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

with a long-term investment horizon of at least ten (10) years who want to have exposure in Philippine stocks and who understand the investment risks involved when investing in equity securities.

As a feeder fund, this Fund is mandated to invest at least 90% of its assets in a single collective investment scheme or target fund. The target fund is the Philequity, Inc.. It is an actively managed equity mutual fund, by Philequity Management inc. Its investment objective is to exceed the returns of the PSEi, by investing in the same equities listed in the Philippine Stock Exchange.

Return Objective: The Fund aims to match or exceed the return of the Philippine Stock Exchange Composite Index (the "PSEi").

- Description of the Benchmark
  - The Philippine Stock Exchange Composite Index measures the relative changes in the free float-adjusted market capitalization of the 30 largest and most active common stocks listed at the PSE. (Source: Philippine Stock Exchange, Inc.)
- Key Characteristic of the Benchmark
  - The PSEi's bucket of the top thirty (30) common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market.
- Use of the Benchmark
  - The fund is designed for aggressive risk appetite investors looking for returns on their investments through capital appreciation. The fund will invest in Equities listed in the Philippine Stock Exchange.
  - However, there is some misalignment between the fund and benchmark due to the Total Returns and taxable nature of the Fund which can create differences in returns. The PSEi is not a Total Returns Index, nor is it net of taxes.
- Sources for more detailed information
  - Philippine Stock Exchange (pse.com.ph)
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

## CLIENT SUITABILITY

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 Fund is suitable for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth over an investment time horizon of at least ten (10) years who want to have exposure in Philippine stocks.
(c) Are willing to accept higher risks involving volatility of returns and even possible loss of investment in return for potential higher long-term results

## 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.**

- The target fund, Philequity Fund Inc., employs a risk management policy based on appropriate diversification of investments intended to generate long-term appreciation of the Fund.
- The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.
- The Fund which shall be substantively invested in a diversified portfolio of listed Philippine shares of stock is exposed to the following risks:

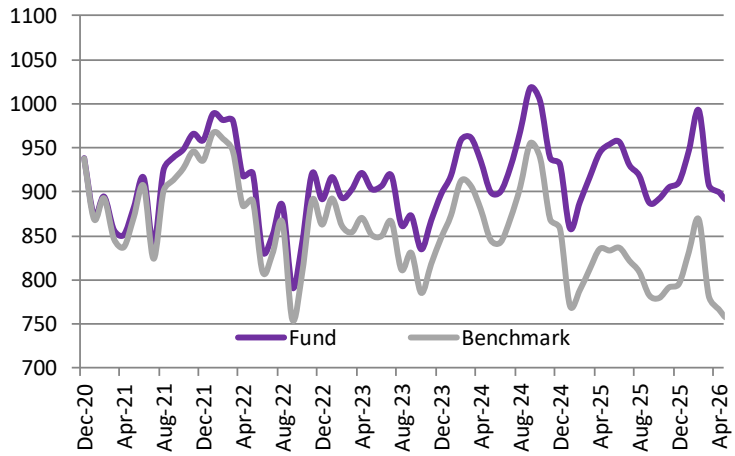
- **Business Risk.** Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
- **Country/ Political Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally falls when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU over the past 12 months | |
|---|---|
| Highest | 995.3960 |
| Lowest | 846.5470 |

| Key Statistics | |
|---|---|
| Volatility, Past 1 Year* | 1.11% |
| Sharpe Ratio** | -0.41 |
| Information Ratio*** | 0.96 |

| Portfolio Composition (%) (Feeder Fund) | |
|---|---|
| PhilEquity Fund | 99.4% |
| Cash | 0.6% |
| | 100% |

| PhilEquity Fund Top Ten Holdings (%) | |
|---|---|
| Int'l. Container Terminal Services Inc. | 28.3% |
| SM Investments Corporation | 8.3% |
| BDO Unibank, Inc | 8.1% |
| Bank of the Philippine Islands | 6.3% |
| SM Prime Holdings | 5.9% |
| Manila Electric Company | 5.4% |
| Metropolitan Bank and Trust Company | 5.2% |
| Deposits | 4.8% |
| Maynilad Water Services Inc. | 3.2% |
| PLDT Inc. | 2.8% |

Cumulative Return

| | 1Mo | YTD | 1Yr | 3Yr |
|---|---|---|---|---|
| Fund | 4.75% | 2.64% | -2.21% | 3.15% |
| Benchmark | 4.65% | -0.26% | -5.15% | -6.66% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***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.
****The benchmark is not net of taxes nor is it total returns in nature. This may cause a discrepancy between the benchmark and the fund.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement with East West Bank amounting to P1.24 million. The Fund's target fund (PhilEquity Fund, Inc.) may hold common shares of East West Banking Corporation and its related parties as part of its own discretionary active management.

OUTLOOK AND STRATEGY. The PSEi surged 5% in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran.

Century Pacific, ICTSI and Globe Telecom led all gainers in June, while DMCI, Semirara and Puregold were the laggards.

The PSEi is up 2.35% year to date, with ICTSI (+57%), MONDE (+24%) and Globe Telecom (20%) leading all index gainers this year. Ayala Land (-34%), Converge ICT (-34%) and DMC (-29%) were the laggards.

We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. Inflation is moving in the right direction, but our estimate implies a slower monthly decline than we would have liked. The Fund is now up 4.9% year to date with a tracking error of 0.0073% against the PSEi Total Return Index over the past 12 months, the lowest in its peer group.

PROSPECTIVE INVESTMENT. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, PhilEquity Fund, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations. Investment in the PhilEquity Fund may amount up to 100% of total assets but shall not fall below 90% of total assets of the Fund.

**EASTWEST BANKING CORPORATION**

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# EASTWEST PSEI TRACKER FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Equity Index Fund | Net Asset Value per Unit (NAVpU): | Php 95.7421 |
| Launch Date: | December 1, 2015 | Total Fund NAV: | Php 5.850 Billion |
| Minimum Initial Investment: | Php10,000.00 | Dealing Day: | Daily, up to 10:30 AM |
| Minimum Additional Investment: | Php1,000.00 | Redemption Settlement: | 4 banking days from date of redemption |
| Minimum Holding Period: | 30 calendar days | Early Redemption Charge: | Php500 or 0.25% of the redemption amount, whichever is higher |
| Applicable Tax: | 20% final tax on interest income from money market investments, 0.1% sales tax on equity transactions | Valuation: | Marked-to-Market |

## FEES*

| | | | |
|---|---|---|---|
| Trustee Fee:<br>0.062761%<br>**EastWest Bank - Trust & Asset Management Group** | Custodianship Fee:<br>0.002705%<br>**LANBANK** | External Audit Fee:<br>0.000109%<br>**SGV** | Other Fees:<br>0.000049% |

*As a percentage of average daily NAV for the month valued at Php 5,867,983,143.80

## INVESTMENT OBJECTIVE AND STRATEGY

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

The **EASTWEST PSEI TRACKER Fund** (the "Fund") seeks to achieve investment returns that track the performance of the Philippine Stock Exchange Total Returns Index by investing in a diversified portfolio of stocks comprising the PSEi in the same weights as the index. The Fund will be passively managed by EastWest Banking Corporation through its Trust and Asset Management Group. It is ideal for investors with a long-term investment horizon of at least ten (10) years.

Return Objective: The Fund aims to track the return of the **Philippine Stock Exchange Total Returns Index (PSEi TRI).**

- Description of the Benchmark
  - The Philippine Stock Exchange Total Returns Index is computed on a total returns basis. The PSEi TRI covers both price performance and income from dividend payments by reinvesting cash dividends according to their respective market capitalization weightings. This provides investors with an alternative way of viewing index returns as if the cash dividends received are reinvested back into the index. (Source: Philippine Stock Exchange, Inc.).
- Key Characteristic of the Benchmark
  - The PSEi's bucket of the top thirty (30) common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market.
  - **The PSEi TRI is total returns in nature. However, it is not net of applicable taxes.**

- Relation of the Benchmark's to the FUND's objectives or investment strategies
  - The Fund is designed for high-risk appetite investors looking for returns on their investments through capital appreciation of their investment. The fund will invest in Equities listed in the Philippine Stock Exchange. However, there is some misalignment between the fund and benchmark. The PSEi TRI is not net of taxes.
  - The Fund's underlying securities may generate dividends which may be reinvested back into its Net Assets.
  - **The benchmark reflects the price performance and income from dividend payments of the underlying index constituents. It is not net of applicable taxes. Minor misalignments between the Fund and the benchmark may occur due to differences in taxes.**

- Sources for more detailed information
  - The Philippine Stock Exchange, Inc. — PSE. (https://www.pse.com.ph/).
  - For additional information on the benchmark, investors may reach out to the Market Data Department of The Philippine Stock Exchange, Inc. via market.data@pse.com.ph.
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

## CLIENT SUITABILITY

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 Fund is ideal for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth with a long-term investment horizon of at least ten (10) years.
(c) are willing to accept higher risks involving volatility of returns and even possible loss of investment in return for potential higher long-term results

## 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.**

The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.

The Fund which shall be substantively invested in a diversified portfolio of listed Philippine shares of stock is exposed to the following risks:

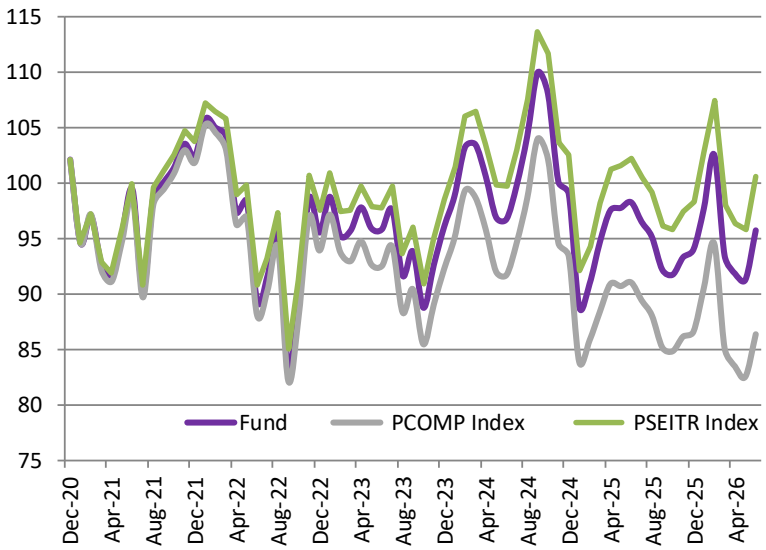
- **Business Risk**. Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
- **Country/ Political Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks**. Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EW-TAMG.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU over the past 12 months | |
|---|---|
| Highest | 102.7854 |
| Lowest | 86.4887 |

| Key Statistics | |
|---|---|
| Volatility, Past 1 Year* | 1.12% |
| Sharpe Ratio** | (0.43) |
| Tracking Error (vs. PSE Index)*** | 0.0567% |
| Tracking Error (vs. PSEiTR Index)*** | 0.0073% |

| Portfolio Composition (%) | |
|---|---|
| Equities | 99.9% |
| Cash | 0.1% |
| | 100% |

| Top Ten Holdings (%) | |
|---|---|
| Int'l. Container Terminal Services Inc. | 25.7% |
| SM Investments Corporation | 9.4% |
| BDO Unibank Inc | 7.7% |
| Bank of the Philippine Islands | 6.9% |
| SM Prime Holdings Inc | 5.4% |
| Manila Electric Company | 4.7% |
| Metropolitan Bank & Trust | 3.9% |
| Ayala Corp | 3.7% |
| Ayala Land Inc. | 2.7% |
| China Banking Corporation | 2.5% |

Cumulative Return

| | 1Mo | YTD | 1Yr | 3Yr |
|---|---|---|---|---|
| Fund | 4.88% | 1.84% | -2.58% | -0.08% |
| Benchmark | 4.96% | 2.35% | -1.59% | 2.89% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***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.
***Tracking error is a measure of the deviation of the Fund's returns from the benchmark (PSE Index) and the total return variant of the benchmark (PSEi Total Return Index). The lower the number, the better.
**** Effective April 02, 2026, the portfolio's benchmark was changed to the **Philippine Stock Exchange Total Returns Index (PSEi TRI)**, replacing the previous benchmark of **Philippine Stock Exchange Composite Index (PSEi)**. This is to provide a more comparable measure of returns with respect to the fund's strategy.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P7.94 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. The PSEi surged 5% in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May and declined from the prior month as oil

prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran.

Century Pacific, ICTSI and Globe Telecom led all gainers in June, while DMCI, Semirara and Puregold were the laggards.

The PSEi is up 2.35% year to date, with ICTSI (+57%), MONDE (+24%) and Globe Telecom (20%) leading all index gainers this year. Ayala Land (-34%), Converge ICT (-34%) and DMC (-29%) were the laggards.

We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. Inflation is moving in the right direction, but our estimate implies a slower monthly decline than we would have liked. The Fund is now up 4.9% year to date with a tracking error of 0.0073% against the PSEi Total Return Index over the past 12 months, the lowest in its peer group.

PROSPECTIVE INVESTMENT. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, stocks in the Philippine Stock Exchange Index, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations.

**EASTWEST BANKING CORPORATION**

> Your dream Our focus <

# EASTWEST PERA PSEI TRACKER FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | PERA Equity Index Fund | Net Asset Value per Unit (NAVpU): | Php 100.0151 |
| Launch Date: | April 28, 2026 | Total Fund NAV: | Php 1,226,081.01 |
| Minimum Initial Investment: | Php 5,000.00 (Over-the-counter)<br>Php 2,000.00 (Digital) | Dealing Day: | Daily, up to 10:30 AM |
| Minimum Additional Investment: | Php1,000.00 | Redemption Settlement: | 4 banking days from date of redemption |
| Minimum Holding Period: | 30 calendar days | Early Redemption Charge: | Php500 or 0.25% of the redemption amount, whichever is higher |
| Applicable Tax: | 0.1% sales tax on equity transactions | Valuation: | Marked-to-Market |

## FEES*

| | | | |
|---|---|---|---|
| Trustee Fee:<br>0.061775%<br>**EastWest Bank - Trust & Asset Management Group** | Custodianship Fee:<br>2.077129%<br>**LANBANK** | External Audit Fee:<br>0.00000%<br>**SGV** | Other Fees:<br>0.000013% |

*As a percentage of average daily NAV for the month valued at Php 866,580.68

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PSEI TRACKER Fund** (the "Fund") seeks to achieve investment returns that track the performance of the PSEi Total Returns Index (hereinafter referred to as "PSEi TRI"). The Fund will be passively

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

managed by EastWest Trust and Asset Management Group ("Trustee") and is ideal for investors with an aggressive risk appetite and a long-term investment horizon of at least ten (10) years.

Return Objective. The Fund aims to track the return of the PSEi Total Returns Index **(PSEi TRI).**

- **Description of the Benchmark**
  - The Philippine Stock Exchange Index (the "PSEi") measures the relative changes in the free float-adjusted market capitalization of the 30 largest and most active common stocks listed at the PSE. (Source: Philippine Stock Exchange, Inc.)
  - The PSEI is composed of the top thirty (30) largest and most actively traded common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market. The benchmark is administered by an independent third party and is not controlled or operated by the Trustee.
  - The **PSEi Total Returns Index (PSEi TRI)** tracks both the price performance and income from dividend payments of the underlying PSEi constituents by reinvesting cash dividends back to the index according to each constituent's respective index weightings.
  - **The PSEi TRI is total returns in nature. However, it is not net of applicable taxes.**
- **Relation of the Benchmark's to the Fund's objectives/investment strategies**
  - The Fund is designed for high-risk appetite investors seeking long-term capital appreciation. As a passively managed equity index fund, the Fund is designed to mirror the composition and performance of the PSEi TRI as closely as possible.
  - The Fund aims to deliver returns that closely match/track the benchmark's performance, net of fees and expenses. The Trustee shall monitor and manage tracking error to ensure alignment with the benchmark.
  - **The benchmark reflects the price performance and income from dividend payments of the underlying index constituents. It is not net of applicable taxes. Minor misalignments between the Fund and the benchmark may occur due to differences in taxes.**
- **Sources for more detailed information**
  - Philippine Stock Exchange (https://www.pse.com.ph/)
  - Bloomberg. For additional information on the benchmark, investors may send an email via indexhelp@bloomberg.net.
  - Additional information on the benchmark can be made available to Participants or their PERA Administrators upon request.

## CLIENT SUITABILITY

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 Fund is ideal for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth with a long-term investment horizon of at least ten (10) 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.**

Investments in the Fund are valued based on the Net Asset Value per unit (NAVpU) Fund using a marked-to-market methodology, which reflects current market conditions and therefore may fluctuate daily. Investments in a UITF do not provide guaranteed returns. The principal and earnings from investment in the Fund may be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

The Fund, which shall be substantively invested in a diversified portfolio of listed Philippine shares of stock, is exposed to the following risks:

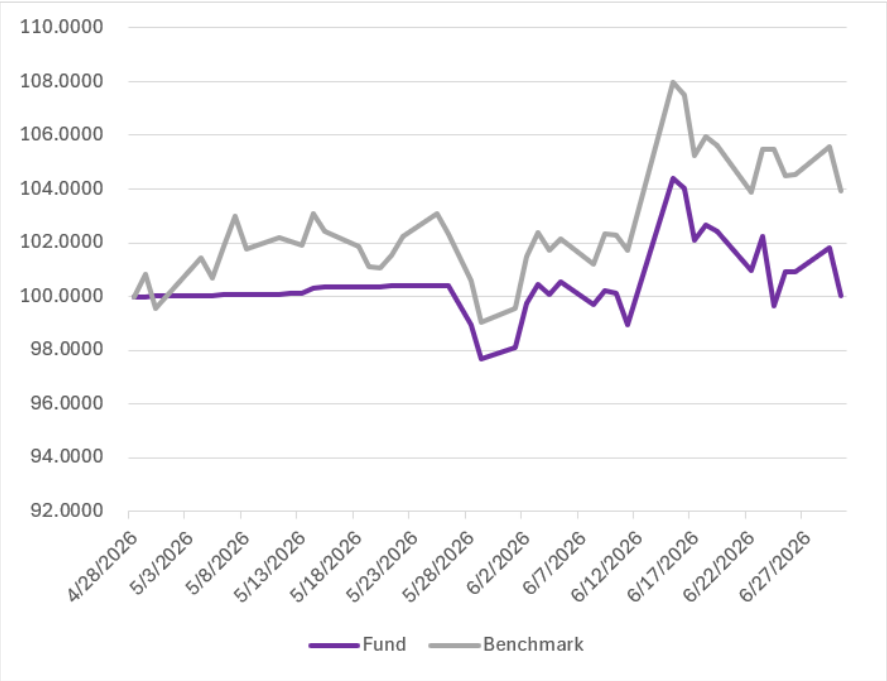
- **Business Risk.** Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
- **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk**. Market risk is the risk that the value of the FUND investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk.** Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU since Inception | |
|---|---|
| Highest | 104.4015 |
| Lowest | 97.6882 |

| Key Statistics | |
|---|---|
| Volatility* | 1.21% |
| Sharpe Ratio** | (0.14) |
| Tracking Error (since inception) | 0.5686% |

| Portfolio Composition (%) | |
|---|---|
| Cash | 16.3% |
| Equities | 83.7% |
| **Total** | **100.0%** |

| Top Ten Holdings (%) | |
|---|---|
| Int'l. Container Terminal Services | 21.48% |
| TD - Own Bank | 8.16% |
| TD - Other Bank | 8.16% |
| SM Investments Corporation | 7.77% |
| BDO Unibank Inc | 6.50% |
| Bank of the Philippine Islands | 5.83% |
| SM Prime Holdings Inc | 4.50% |
| Manila Electric Company | 3.75% |
| Metropolitan Bank & Trust | 3.28% |
| Ayala Corp | 3.06% |

Cumulative Return

| | 1Mo | 3Mo | ITD | 1Yr |
|---|---|---|---|---|
| Fund | 2.38% | - | 0.02% | - |
| Benchmark | 4.96% | - | 3.93% | - |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.

***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.

***Tracking error is a measure of the deviation of the Fund's returns from the benchmark (PSEi Total Return Index). The lower the number, the better.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P0.11 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. The PSEi surged 5% in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran.

Century Pacific, ICTSI and Globe Telecom led all gainers in June, while DMCI, Semirara and Puregold were the laggards.

The PSEi is up 2.35% year to date, with ICTSI (+57%), MONDE (+24%) and Globe Telecom (20%) leading all index gainers this year. Ayala Land (-34%), Converge ICT (-34%) and DMC (-29%) were the laggards.

We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. Inflation is moving in the right direction, but our estimate implies a slower monthly decline than we would have liked. The Fund is now up 4.9% year to date with a tracking error of 0.0073% against the PSEi Total Return Index over the past 12 months, the lowest in its peer group.

PROSPECTIVE INVESTMENT. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, stocks in the Philippine Stock Exchange Index, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations.

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**EAST WEST BANKING CORPORATION**

# EASTWEST PERA PESO LONG TERM BOND FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | PERA Fixed Income Fund | Net Asset Value per Unit (NAVPU): | ₱ 1,021.6994 |
| Launch Date: | April 28, 2026 | Total Fund NAV: | ₱ 847,805.94 |
| Min. Initial Investment: | Php 5,000.00 (Over-the-counter)<br>Php 2,000.00 (Digital) | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | ₱1,000 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | 180 calendar days | Early Redemption Charge: | P500 or 0.25% of the amount withdrawn, whichever is higher. |
| Applicable Tax: | None | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.081155% | 0.001504% | 0.000000% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at Php 640,979.66.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PESO LONG TERM BOND FUND** (the "Fund") is a peso-denominated fixed income fund that intends to provide its participants the potential to earn higher long-term returns by investing in a diversified portfolio of deposits and tradable debt securities issued by the Philippine government, its agencies and private corporations. The Fund has a weighted average portfolio life of a maximum of ten (10) years. Outside of the context of a portfolio, it is suitable for investors seeking long-term capital growth over an investment horizon of at least ten (10) years through a managed portfolio of fixed-income instruments. The Fund aims to outperform its benchmark.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

Return Objective: The Fund aims to outperform the **Bloomberg Philippine Sovereign Bond Index AI (BPHILR).**

- Description of the Benchmark and Key Characteristic of the Benchmark
    - The Bloomberg Philippine Sovereign Bond Index AI (BPHILR) is a rules-based market value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP3 billion. (Source: Bloomberg).
    - The BPHILR tracks the performance of peso-denominated bonds issued by the Philippine government, and/or government-guaranteed entities.

- Use of the Benchmark
    - The fund is designed for Aggressive Risk appetite investors looking for higher returns on their investment through capital appreciation with a long-term investment time horizon. The fund will invest in peso-denominated long-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
    - **There are immaterial misalignments between the benchmark and the Fund, as the benchmark is not net of taxes. In contrast, the Fund's secondary market transactions may be adjusted for applicable taxes which may be deducted from the Fund's Net Asset Value.**

- Sources for further benchmark information:
    - PDS Group (https://www.pds.com.ph/)
    - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
    - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

## 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. 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 Fund is suitable for investors who:

- Have an aggressive risk appetite
- Are looking for long-term capital growth over an investment time horizon of at least ten (10) years through a managed portfolio of fixed-income instruments.
- Are willing to accept higher risks involving volatility of return and possible erosion of principal for potentially better long-term results

## 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.**

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investments in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.
- Participation in this peso-denominated long-term fixed income fund carry the following risks:
    - **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
    - **Reinvestment Rate Risk**. This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.

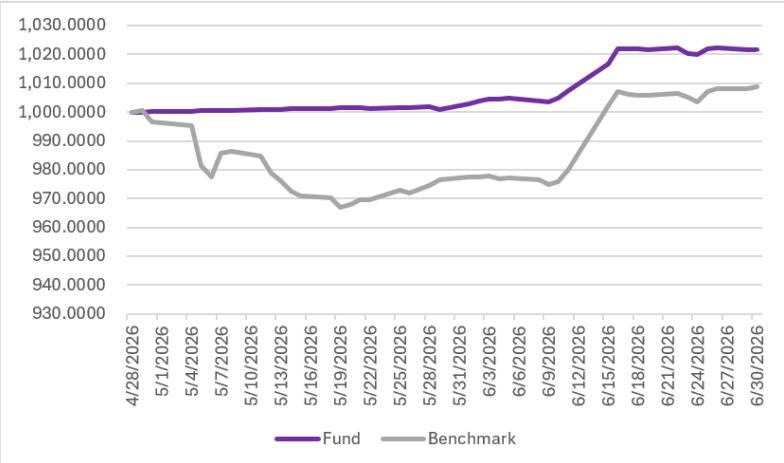
- **Credit Risk**. This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Market Risk**. Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk**. Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations.
- **Other Risks**. Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the TRUSTEE.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




Cumulative Return

| | 1Mo | 3Mo | ITD | 1Yr |
|---|---|---|---|---|
| Fund | 2.07% | - | 2.17% | - |
| Benchmark | 3.30% | - | 0.87% | - |

| NAVPU since Inception | |
|---|---|
| Highest | 1,022.1536 |
| Lowest | 1,000.0000 |
| **Key Statistics** | |
| Weighted Ave. Duration | 2.53 |
| Weighted Ave. Portfolio Life | 2.95 |
| Volatility* | 0.17% |
| Sharpe Ratio** | 0.95 |
| Information Ratio*** | 0.53 |
| **Portfolio Composition (%)** | |
| Cash | 20.8% |
| Government Bonds | 79.2% |
| **Total** | **100.0%** |

| Top Holdings (%) | |
|---|---|
| FXTN 20-17 | 22.59% |
| RTB 05-18 | 15.18% |
| RTB 05-19 | 13.38% |
| FXTN 07-70 | 11.79% |
| TD - Own Bank | 10.38% |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***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.
****New benchmark approved October 31, 2019
***** The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit with East West Bank amounting to P0.09 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields of securities with maturities of five years and longer fell 60 basis points on average in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran. We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%).

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued or guaranteed by corporations and traded in an organized exchange, securities issued or guaranteed by any government of a foreign country or any political subdivision of a foreign country, securities issued or guaranteed by any supranational entity, loans traded in an organized exchanged, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.

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**EAST WEST BANKING CORPORATION**

# EASTWEST PERA PESO MONEY MARKET FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | Money Market Fund | Net Asset Value per Unit (NAVPU): | ₱ 100.9456 |
| Launch Date: | April 28, 2026 | Total Fund NAV: | ₱ 1,419,447.58 |
| Min. Initial Investment: | ₱5,000.00 (Over-the-counter)<br>₱2,000.00 (Digital) | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | ₱1,000.00 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | None | Early Redemption Charge: | Not Applicable |
| Applicable Tax: | None | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.020731% | 0.001490% | 0.000000% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at Php 1,088,779.57.

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PESO MONEY MARKET Fund** (the "Fund") aims to provide its participants liquidity and stable income derived from diversified portfolio of bank deposits and short-term fixed income instruments with remaining terms to maturity of a maximum of three (3) years and has a maximum weighted average portfolio life of one (1) year. The fund will be managed by the EastWest Trust and Asset Management Group (Trustee). It is ideal for investors with conservative risk profile with at least a one year investment time horizon.

Return Objective. The Fund aims to exceed the return of the **Bloomberg Philippine Sovereign Bond Index Money Market, Adjusted (BPHILMM)**.

- Description of the Benchmark

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

- The BPHILMM Index is a rules-based market-value weighted index engineered to measure the fixed-rate and zero-coupon local currency securities publicly issued by the Philippines, including retail securities.
- To be included in the index, a security must have a minimum par amount of PHP 3 billion.

- Key Characteristic of the Benchmark
  - The BPHILMM tracks the performance of peso-denominated securities issued by the Philippine government with tenors of a maximum of one year, comprising of fixed rate and zero-coupon securities.
  - **The benchmark is total return in nature. however. it is not net of applicable taxes.**
- Use of the Benchmark
  - The benchmark serves as a standard for evaluating the Fund's performance, offering a comparable metric that reflects the behavior of similar fixed income assets held in the portfolio. The Fund aims to outperform this benchmark.
  - **The benchmark is total returns in nature. There are immaterial misalignments between the benchmark and the Fund, as the benchmark is not net of taxes. It only tracks the price movements and accrued interest of its underlying securities. In contrast. applicable taxes on secondary market transactions and other fees deducted from the Fund affect its Net Asset Value.**
- Sources for more detailed information:
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
  - Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

## CLIENT SUITABILITY

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 Fund is suitable for investors who:

- Have a conservative risk appetite
- Are looking for a portfolio which may provide higher income than traditional time deposits but requires short- term liquidity with a one-year investment time horizon.
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better short-term results

## 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.**

- The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.
- The Fund is exposed to the following risks:

  - **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
  - **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
  - **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.

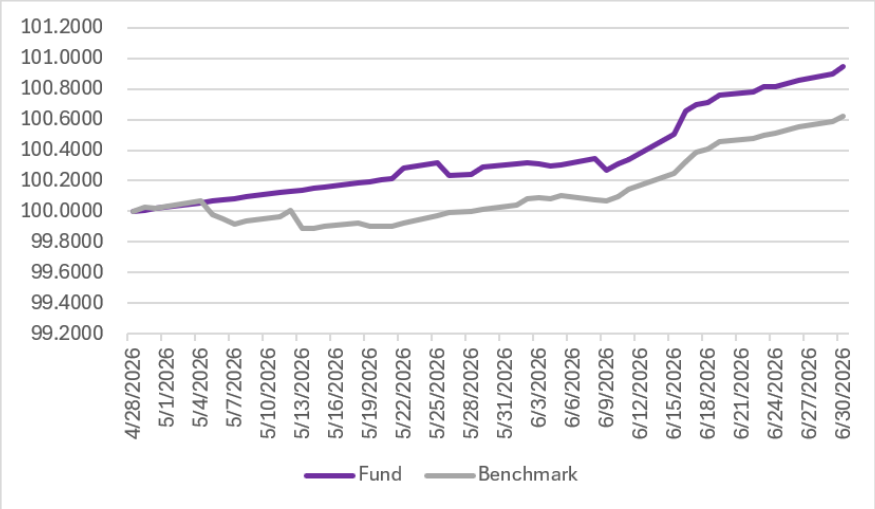
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU since Inception | |
|---|---|
| Highest | 100.9456 |
| Lowest | 100.0000 |
| **Key Statistics** | |
| Weighted Ave. Duration | 0.58 |
| Weighted Ave. Portfolio Life | 0.60 |
| Volatility* | 0.04% |
| Sharpe Ratio** | 0.36 |
| Information Ratio*** | 1.25 |
| **Portfolio Composition (%)** | |
| Cash | 37.0% |
| Government Securities | 63.0% |
| **Total** | **100.0%** |

| Top Holdings (%) | |
|---|---|
| RTB 5-15 | 43.57% |
| TD - Other Bank | 19.34% |
| TD - Own Bank | 13.44% |
| FXTN 20-14 | 12.37% |
| RTB 5-16 | 7.03% |

Cumulative Return

| | 1Mo | 3Mo | ITD | 1Yr |
|---|---|---|---|---|
| Fund | 0.65% | - | 0.95% | - |
| Benchmark | 0.61% | - | 0.62% | - |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average 91 Day Treasury Bill Auction Average

***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.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P0.19 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields of securities with maturities of one year and shorter fell 7 basis points on average in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran. We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%).

PROSPECTIVE INVESTMENTS. The Fund's prospective investments may include securities issued or guaranteed by the Philippine government, tradable securities issued by financial institutions or private corporations, marketable instruments and loans that are traded in an organized exchange, bank deposits, similar collective investment vehicles subject to existing BSP regulations, and such other investment outlets/categories the BSP allow.

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**EAST WEST BANKING CORPORATION**

# EASTWEST PERA PESO INTERMEDIATE TERM BOND FUND
# KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

**For the month ending 30 June 2026**

## FUND FACTS

| | | | |
|---|---|---|---|
| Classification: | PERA Fixed Income Fund | Net Asset Value per Unit (NAVPU): | ₱ 1,022.1674 |
| Launch Date: | April 28, 2026 | Total Fund NAV: | ₱ 249,482.51 |
| Min. Initial Investment | ₱5,000.00 (Over-the-counter)<br>₱2,000.00 (Digital) | Dealing Day: | Daily, up to 10:30 AM |
| Min. Additional Investment: | ₱1,000 | Redemption Settlement: | Next banking day from date of redemption |
| Min. Holding Period: | 30 calendar days | Early Redemption Charge: | ₱500 or 0.25% of the amount withdrawn, whichever is higher |
| Applicable Tax: | None | Valuation: | Marked-to-Market |

## FEES*

| Trustee Fee: | Custodianship Fee: | External Audit Fee: | Other Fees: |
|---|---|---|---|
| 0.083139% | 0.001806% | 0.000000% | 0.000000% |
| **EastWest Bank – TAMG** | **LAND BANK** | **SGV** | |

*As a percentage of average daily NAV for the month valued at Php 233,706.17

## INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PESO INTERMEDIATE TERM BOND** Fund (the "Fund") is a peso denominated fixed income fund that intends to provide its participants with the potential to earn intermediate-term returns higher than traditional bank deposits. It is invested in government securities, corporate bonds and notes and term deposits. The Fund maintains a weighted average portfolio life of more than one (1) year up to three (3) years. Outside of the context of a portfolio, it is

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **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 ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

suitable for investors seeking capital growth over an investment time horizon of at least three (3) years through a managed portfolio of fixed-income instruments.

Return objective: The Fund's objective is to exceed the benchmark.

The Fund's benchmark is the **Bloomberg Philippine Sovereign Bond Index 1-3 Year (BPHIL13).**

Description of the Benchmark

- The Bloomberg Philippine Sovereign Bond Index 1 to 3 Year (BPHIL13) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg).

Key Characteristic of the Benchmark

- The BPHIL13 tracks the performance of peso-denominated bonds issued by the Philippine government. It comprises of peso-denominated fixed rate securities with tenors that are one (1) to three (3) years. The BPHIL13 is not net of applicable taxes.
- **The benchmark is total returns in nature. However, it is not net of applicable taxes.**

Use of the Benchmark

- The Fund is designed for Moderate Risk appetite investors looking for Moderate returns on their investment through capital appreciation. The Fund will invest in peso-denominated intermediate-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
- **There are immaterial misalignments between the benchmark and the Fund since the benchmark is not net of taxes. In contrast, the Fund's Net Asset Value (NAV) is affected by applicable taxes on secondary market transactions and other fees charged to the Fund.**

Sources for more detailed information:

- PDS (https://www.pds.com.ph/)
- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

## 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 Fund is suitable for investors who:

- Have a moderate risk appetite
- Are seeking capital growth over an investment time horizon of at least three (3) years
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better intermediate-term results

## 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.**

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

- Participation in this peso-denominated intermediate-term fixed income fund carry the following risks:

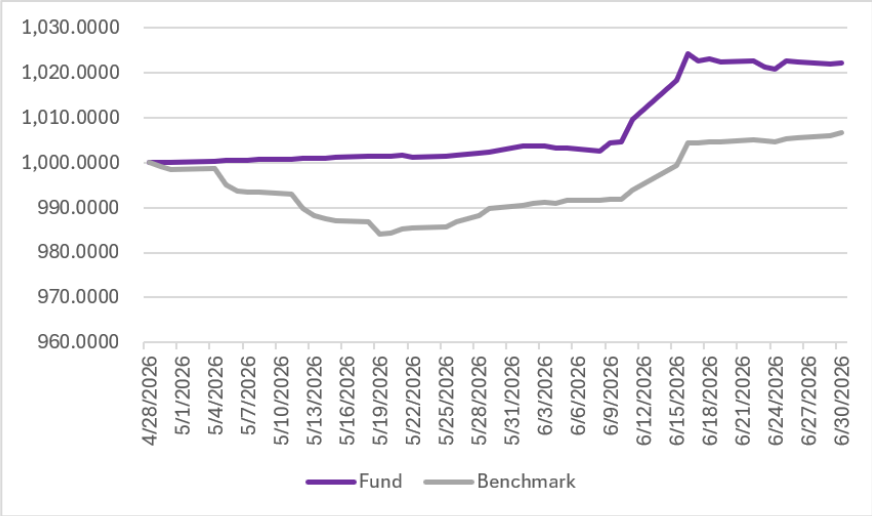
- **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk.** This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.
- **Credit 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. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Market Risk.** Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations."
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- 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.

## FUND PERFORMANCE AND STATISTICS AS OF 30 JUNE 2026

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

NAVPU Graph




| NAVPU since Inception | |
|---|---|
| Highest | 1,024.1927 |
| Lowest | 1,000.0000 |
| **Key Statistics** | |
| Weighted Ave. Duration | 2.22 |
| Weighted Ave. Portfolio Life | 2.50 |
| Volatility* | 0.18% |
| Sharpe Ratio** | 1.03 |
| Information Ratio*** | 1.83 |
| **Portfolio Composition (%)** | |
| Cash | 20.6% |
| Equities | 79.4% |
| **Total** | **100.0%** |

| Top Holdings (%) | |
|---|---|
| RTB 5-19 | 31.47% |
| RTB 5-18 | 27.18% |
| FXTN 20-14 | 20.76% |
| TD - Own Bank | 12.11% |
| Cash | 8.47% |

Cumulative Return

| | 1Mo | 3Mo | ITD | 1Yr |
|---|---|---|---|---|
| Fund | 1.97% | - | 2.22% | - |
| Benchmark | 1.70% | - | 0.66% | - |

*Volatility measures the degree to which the Fund fluctuates on a daily basis 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. Risk Free Rate used is the Average Philippine 3Y Benchmark Rate.
***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.
****New benchmark approved October 31, 2019
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

## OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P0.03 million. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Bond yields of securities with maturities of five years and shorter fell 26 basis points on average in June on expectations that policymakers will be less aggressive with monetary policy. Inflation decelerated from 7.2% yoy in April to 6.8% yoy in May, lower than our forecast of 7.0% yoy, and declined from the prior month as oil prices fell after the US and Iran agreed to extend the ceasefire for six months and enter formal negotiations. Iran said ships can now pass through the Strait of Hormuz while the US lifted its naval blockade on Iran. We estimate June inflation at 6.5% yoy, right in the middle of the BSP's forecast range of 6% to 7%. While inflation is moving in the right direction, our estimate implies a slower monthly decline (-0.2%).

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued by corporations and traded in an organized exchange, securities issued by or guaranteed by any government of a foreign country or any political subdivision of a foreign country,

securities issued by any supranational entity, loans traded in an organized exchange, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.