BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO DOLLAR BOND FUND (Formerly BDO MEDIUM TERM DOLLAR BOND FUND)

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT
Month Ended September 30, 2026

FUND FACTS

Classification: Medium Term Bond Fund	**Net Asset Value per Unit (NAVPU)** USD 2.0031
Launch Date: May 3, 2005	**Total Fund NAV:** USD 31.4 Million
Minimum Investment: USD 500.00	**Dealing Period:** Up to 2:30pm of any banking day
Minimum Additional Investment / Maintaining Participation: USD 500.00	**Redemption Settlement:** Three (3) banking days after the notice of redemption is received
Minimum Holding Period: 30 calendar days	**Early Redemption Fee:** 1.0% of Original Participation Amount

FEES*

Trustee Fees: 0.0833%	Custodianship Fees: 0.0028%	External Auditor Fees: 0.0000%	Other Fees: 0.0000%
BDO Trust and Investments Group	Deutsche Bank AG is a BSP accredited third party custodians	Punongbayan & Araullo	None

**As a percentage of average daily NAV for the month valued at USD 32.27 Million*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims for capital preservation and income generation over the medium term by investing in higher yielding medium to long term bond investments and other similar fixed income securities. The Fund's benchmark is the Markit iBoxx Philippines USD 5-10 Index.

CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

- The BDO Dollar Bond Fund is primarily suitable for individual and corporate investors with moderate risk appetite and who are looking for higher yields and are willing to take the attendant risks due to the relatively longer-term nature of the Fund's investments.
- Participants/trustors are recommended to stay invested in the Fund for at least three (3) years.

KEY RISKS AND RISK MANAGEMENT

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

Interest Rate Risk. This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.
Market/Price Risk. This is the possibility for an investor to experience losses due to changes in market prices of securities. It is the exposure to the uncertain market value of a portfolio due to price fluctuations.
Liquidity Risk. This is the possibility for an investor to experience losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss.
Credit Risk/Default Risk. This is the possibility for an investor to experience losses due to a borrower's failure to pay the principal and/or interest in a timely manner on instruments such as bonds, loans, or other forms of security, which the borrower issued.
Reinvestment Risk. This is the risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

The Fund employs a risk management policy based on modified duration. Modified duration measures the sensitivity of bond prices 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. All the Fund's investment outlets undergo evaluation in accordance with the Trustee's Investment Policy Manual. Regulatory exposure limits are monitored on a regular basis. The Fund may also use financial derivative instruments solely for the purpose of hedging risk exposures.

- THE UIT FUND IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).
- RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENTS/FLUCTUATIONS ONLY.
- WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.
- THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.

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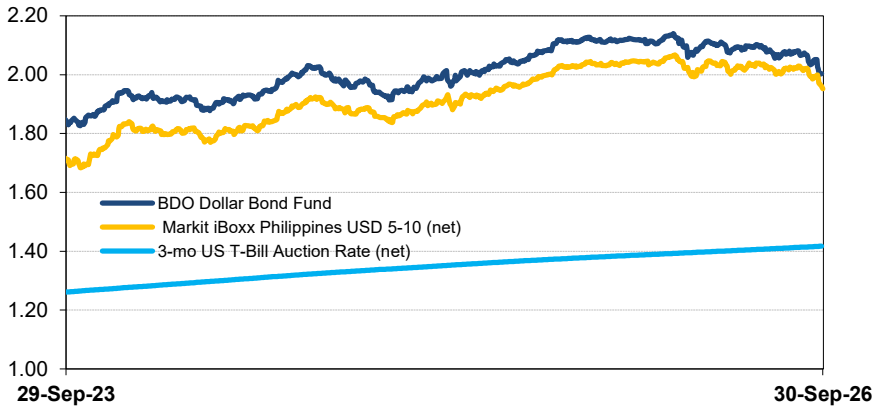
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KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 2)

Month Ended September 30, 2026

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

Fund's NAVPu vs Benchmark & Risk-Free Rate



Cumulative Performance (%)

Period	1 mo	3 mos	6 mos	1 yr	3 yrs
Fund - DBF [1]	-3.72%	-4.75%	-3.42%	-5.31%	8.39%
Benchmark[2]	-3.64%	-4.24%	-2.70%	-3.77%	13.91%

[1] *Past performance is not indicative of future performance.*

[2] *The Fund's benchmark is the Markit iBoxx Philippines USD 5-10*

NAVPU over the past 12 months	
Highest	USD 2.1395
Lowest	USD 2.0016
Statistics	
Weighted Ave. Duration	7.10
Volatility, Past 1 Year[3]	4.15%
Sharpe Ratio[4]	-2.00
Information Ratio[5]	-0.50
Weighted Ave.Yield (net)[6]	5.06%

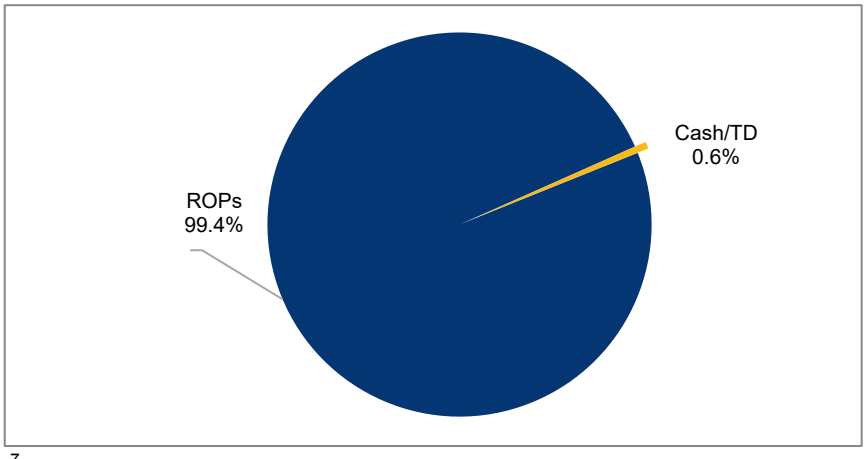
[3] *Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.*

[4] *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.*

[5] *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.*

[6] *Net of taxes and trust fees*

Portfolio Composition[7]



[7] *Other receivables and payables are consolidated with "Cash/TD".*

Top Ten Holdings[8] (%)

Issue	% of Portfolio
ROP 36N 6/24/2036	28.2%
ROP 34 10/23/2034	21.9%
ROP 33 4/13/2033	11.8%
ROP 33N 7/17/2033	10.8%
ROP 36 1/27/2036	10.0%
ROP 46 7/6/2046	9.5%
ROP 32 1/15/2032	4.4%
ROP 47 3/29/2047	3.0%
TD Own Bank 10/1/2026 [9]	0.6%
Total	100.0%

[8] *The complete list of portfolio holdings is available upon request.*

[9] *Other receivables and payables are consolidated with "TD Own Bank 10/1/2026".*

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS

The Fund has investments and trade transactions with BDO Unibank, Inc., its subsidiaries and related parties, as follows:

	Transaction	Market Value (Mln)
BDO Unibank, Inc.	Time Deposit Placement	0.31
SM Group		
China Bank	Time Deposit Placement	-

Investments in the said outlets were approved by the Trust Committee. Likewise, all related party transactions are conducted on an arm's length and best execution basis and within established limits.

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Month Ended September 30, 2026

OTHER DISCLOSURES

OUTLOOK AND STRATEGY

The US Consumer Price Index held steady at 3.4% in August in line with market consensus. With inflation still above target, the FED unanimously raised the federal rate by 25 bps to a target range of 3.75%-4.00%. This marks the FED's first rate hike since July 2023. Throughout the month, UST Yields continue to test higher, with the 10-year and 30-year touching 5.30% and 5.65% by the end-September. Majority of DBF's investments remain in ROP 5-10Y liquid benchmark issuances with a tactical position in the long ends. The fund's duration as of end- September is at 7.10years.

INVESTMENT POLICY / PROSPECTIVE INVESTMENTS

The Fund may invest in deposits in the Trustee's bank or in other banks, securities issued or guaranteed by the Philippine Government or the BSP and tradable securities issued by any supranational entity. Subject to BSP guidelines and the Trustee's Trust Committee approval, the Fund may also avail of financial derivative instruments solely for the purpose of hedging risk exposures, as well as invest in other tradable investment outlets/categories as may be deemed suitable for the Fund.

OTHER BASIC FUND FACTS

Trust Fee: 1.0% p.a.	**Bloomberg Ticker:** <EPCIBUS PM>
Initial NAVPU: USD1.00	**NAVPU Availability:** Every trading day at 7:30 p.m.

- Available via the Easy Investment Plan (EIP), an investment build-up plan that enables investors to attain their financial goals and financial wellness through the twin habits of regularly saving and investing via selected BDO UITFs; subject to a non-completion fee of 0.50% of original participation amount.
- A copy of the latest Audited Financial Statement is available in the BDO website (https://www.bdo.com.ph)
- ***Distribution Channels:*** Head Office, Invest Online and Local BDO Branches

OTHER PERFORMANCE INDICATORS

Period	Fund	Benchmark	Risk-Free Rate[9]
Year to Date	-5.70%	-4.65%	2.25%
Five Years Ago	-0.60%	7.66%	18.51%
Since Inception	100.31%	95.24%	41.38%
CAGR[10]Since Inception	3.30%	3.17%	1.63%

[9] *Refers to the 3-mo US T-Bill rates.*

[10] *Compounded Annual Growth Rate (CAGR) measures how fast an investment would have grown over time if it grew at a steady rate instead of actual varying rates.*

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OTHER DISCLOSURES

The Fund aims to provide absolute returns in excess of the return of the Markit iBoxx Philippines USD 5-10 Index, the Fund's benchmark. The stated benchmark is a measure that is used to compare the performance of the Fund and represents the fixed income market for USD denominated bonds with duration between 5-10 issued by the Philippine government whilst upholding minimum standards of investability and liquidity. The benchmark also represents the Fund's portfolio as well as the movements in interest rates affecting the Fund's investments. For more information, visit https://www.bdo.com.ph/content/dam/bdounibank/en-ph/investments/files/foreign-denominated/dollar-bond-fund/DBF_Benchmark.pdf.

The Fund's benchmark is a total return benchmark (gross of taxes).

- This Fund is available to Filipino Citizens, Philippine residents and domestic corporations, with capacity to contract.
- Prospective participants/clients should also consult their own tax advisors as to the specific Philippine tax consequences of acquiring, holding and redeeming of units of any Fund/investment outlet, as well as the consequences arising under the laws of any other taxing jurisdiction.

Cooling-Off Period – Subject to the exemptions under BSP regulations, a Participant/Trustor shall be entitled to cancel his/its initial subscription, without penalty, upon formal notice to the Trustee within a period of two (2) banking days immediately following the signing of the Omnibus Participating Trust Agreement of BDO UITFs. However, the Participant/Trustor shall bear the payment of all costs, expenses and early redemption fees arising from such termination, if any. If a Participant/Trustor wishes to exercise his/its rights under this provision, the Participant/Trustor should immediately call/send an email to/visit his/its assigned Trust Marketing Officer or the Branch Manager/ Marketing Officer of the Participant's/Trustor's BDO Servicing Branch.

BDO Unit Investment Trust Funds (UITFs) are not deposits but trust agreements. They are not obligations of, nor guaranteed, nor insured by BDO or its affiliates and subsidiaries, and are not insured by, nor goverend by the PDIC. Due to the nature of the investments of a UITF, the returns/yields cannot be guranteed. Any income or loss arising from market fluctuations and price volatility of the securities held by the UITFs, including government securities, is for the account of the investor. The units of participation in the funds, when redeemed, may be worth more or worth less than the initial investment of the investor. Historical performance, when presented, is purely for reference purposes and not a guarantee of similar future results. BDO, as trustee, is not liable for losses unless there is fraud, willful default, bad faith or gross negligence. Investors must read the complete details of the UITFs in its Plan Rules, make their own risk assessment, and when necessary, seek an independent/professional opinion before making an investment. For more information, visit our website at www.bdo.com.ph/trust.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas <https://www.bsp.gov.ph>.

For assistance/concerns, you may email us directly at trustcustomercare@bdo.com.ph. You may also reach us through any of the channels listed in the Consumer Assistance page of our website <https://www.bdo.com.ph/consumer-assistance>.

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