BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO DOLLAR MONEY MARKET FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

Month Ended January 30,2026

FUND FACTS

Classification: Money Market Fund	**Net Asset Value per Unit (NAVPU):** USD 163.2928
Launch Date: April 29, 2005	**Total Fund NAV:** USD 924.84 Million
Minimum Investment: USD 500.00	**Dealing Period:** Up to 11:30am of any banking day
Minimum Additional Investment / Maintaining Participation: USD 500.00	**Redemption Settlement:** After 4:00pm on same banking day the notice of redemption is received
Minimum Holding Period: None	**Early Redemption Fee:** None

FEES*

Trustee Fees: 0.0431%	Custodianship Fees: 0.0014%	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 890.24 Million*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims to preserve capital and generate income by investing in low-risk fixed income securities. The Fund's benchmark is the 1 year rolling USD Time Deposit average.

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 Money Market Fund is primarily suitable for individual and corporate investors with moderate risk appetite and who are looking for safe and liquid investments with yields relatively higher than those of US Dollar time deposit accounts.
- Participants/trustors are recommended to stay invested in the Fund for at least six (6) months.

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.

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.

For more information, visit our website at www.bdo.com.ph/trust or call (+632) 8888 - 0000
or email us at trustcustomercare@bdo.com.ph

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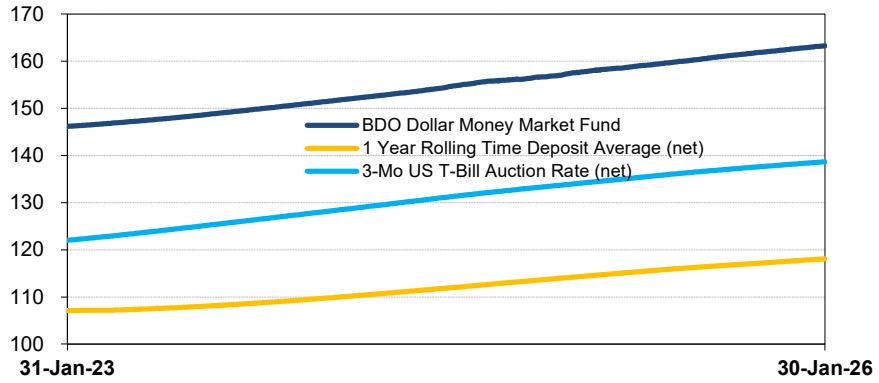
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 2)

Month Ended January 30,2026

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

Fund's NAVPu vs Benchmark & Risk-Free Rate



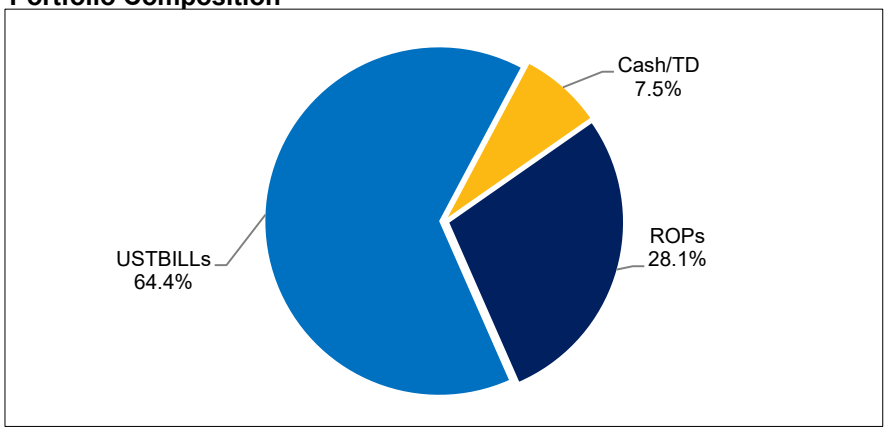
Cumulative Performance (%)

Period	1 mo	3 mos	6 mos	1 yr	3 yrs
Fund[1]	0.30%	0.86%	1.83%	3.67%	11.71%
Benchmark[2]	0.26%	0.75%	1.52%	3.40%	10.23%

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

[2] *The Fund's benchmark is the 1 year rolling USD Time Deposit average.*

Portfolio Composition[7]



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

NAVPU over the past 12 months	
Highest	USD 163.2928
Lowest	USD 157.5152
Statistics	
Weighted Ave. Duration	0.43
Volatility, Past 1 Year[3]	0.16%
Sharpe Ratio[4]	0.99
Information Ratio[5]	1.55
Weighted Ave.Yield (net)[6]	3.07%

[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*

Top Ten Holdings[8] (%)

Issue	% of Portfolio
ROP 26 3/30/2026	12.5%
ROP 27 3/29/2027	7.4%
USTBILL 3/3/2026	3.5%
USTBILL 4/14/2026	3.2%
USTBILL 4/16/2026	3.2%
USTBILL 4/30/2026	3.2%
USTBILL 5/7/2026	3.2%
USTBILL 5/14/2026	3.2%
USTBILL 5/21/2026	3.2%
USTBILL 5/28/2026	3.2%
Total	45.8%

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

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	79.81
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 January 30,2026

OTHER DISCLOSURES

OUTLOOK AND STRATEGY

The US Consumer Price Index (CPI) for December came out 2.7%, in line with market consensus and the same with previous month. At their first FOMC meeting for 2026, the US Federal Reserve maintained its policy rates at 3.50 - 3.75%. FED Chair Powell noted that economic activity continues to expand at a solid pace, while inflation remains somewhat elevated. As uncertainty around the outlook persists, their decision to hold rates steady reaffirmed their dual mandate of maximum employment and price stability. DMMF's investments remain in US Treasury Bills, short tenor ROPs and time deposits as the fund continues to take advantage of the elevated interest rates. The fund's duration as of end-January remains within its mandate at 0.43years.

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, tradable securities issued by any supranational entity and exchange-listed fixed income securities. 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: 0.50% p.a.	**Bloomberg Ticker:** <BDODMMF PM>
Initial NAVPU: USD100.00	**NAVPU Availability:** Every trading day at 4:00 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	0.30%	0.26%	0.25%
Five Years Ago	12.94%	10.48%	16.22%
Since Inception	63.29%	18.08%	38.66%
CAGR[10] Since Inception	2.39%	0.80%	1.59%

[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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KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 4)
Month Ended January 30,2026

OTHER DISCLOSURES

The fund aims to surpass the one (1) -year rolling USD Time Deposit average, the Fund's benchmark. The stated benchmark is a measure that is used to compare the performance of the Fund and reflects the one (1)-year rolling daily averages of US Dollar time deposit rates from select five (5) banks. 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-money-market-fund/DMMF_Benchmark.pdf.

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

- This Fund is available to Filipino Citizens, Philippine residents and domestic corporations, with capacity to contract.
- Except when specifically required by law, the Trustee shall have no responsibility to withhold tax on the income of the Fund's underlying assets and the Participant's income from the Fund.
- 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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