BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO EQUITY INDEX FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

Month Ended August 28, 2026

FUND FACTS

Classification: Equity Fund	**Net Asset Value per Unit** PHP 85.3220
Launch Date: July 10, 2015	**Total Fund NAV:** PHP 5.818 Billion
Minimum Investment: PHP10,000.00	**Dealing Period:** Up to 2:30pm of any banking day
Minimum Additional Investment / Maintaining Participation: PHP10,000.00	**Redemption Settlement:** Three (3) banking days after the notice of redemption is received
Minimum Holding Period: 30 calendar days	**Early Redemption Fee:** 0.50% of Original Participation

FEES*

Trustee Fees: 0.0861%	Custodianship Fees: 0.0015%	External Auditor Fees: 0.0000%	Other Fees: 0.0133%
BDO Trust and Investments Group	Deutsche Bank AG, Manila; PDTC are BSP accredited third party custodians	Punongbayan & Araullo	PSEi Licensing Fees & Broker's Commission

**As a percentage of average daily NAV for the month valued at PHP 5.918 Billion.*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims to provide investors with a total return which reflects the return of the Philippine Stock Exchange Composite Index (PSEi) by investing in a diversified portfolio of stocks that so far as practicable consists of the component companies of the PSEi. The Fund's benchmark is the Philippine Stock Exchange Composite Index (PSEi).

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 Equity Index Fund is primarily suitable for individual and corporate investors with balanced risk appetite and who seek potentially higher returns through stock market investments but are also aware of the possibility of capital losses that such investments may entail.
- Participants/trustors are recommended to stay invested in the Fund for more than 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.

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.

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.

BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO EQUITY INDEX FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 2)

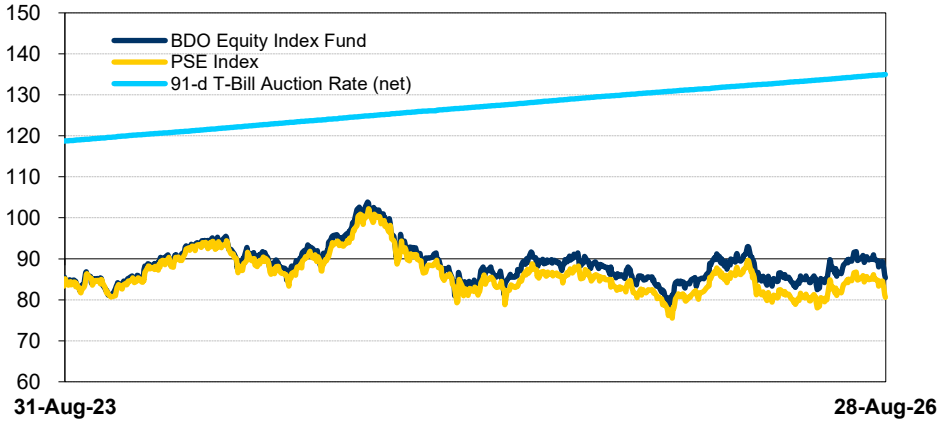
Month Ended August 28, 2026

FUND PERFORMANCE AND STATISTICS

As of August 28, 2026

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

Fund's NAVPU vs Benchmark & Risk-Free Rate



NAVPU over the past 12 months	
Highest	PHP 92.9993
Lowest	PHP 78.5688

Statistics	
Tracking Error[1]	0.88%
Volatility, Past 1 Year[2]	17.74%
Sharpe Ratio[3]	-0.30
Information Ratio[4]	2.55

[1] *Since inception*

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

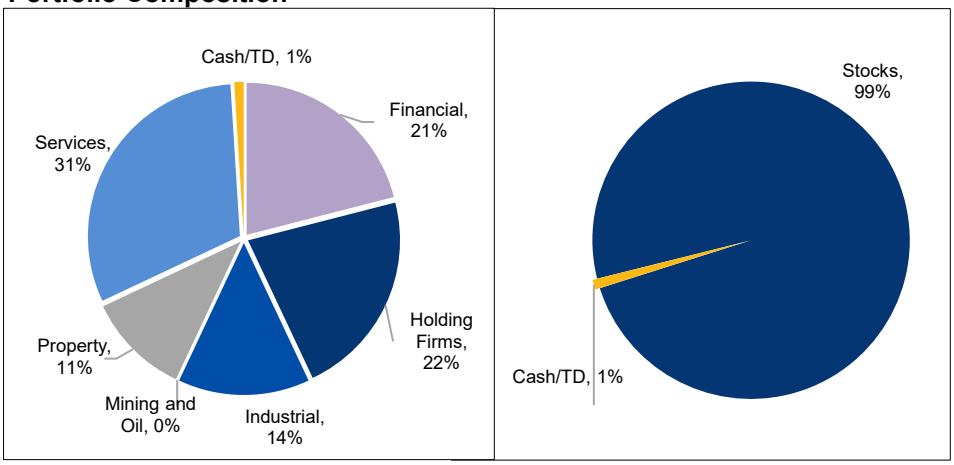
[3] *Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better.*

[4] *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.*

Cumulative Performance (%)

Period	1 mo	3 mos	6 mos	1 yr	3 yrs
BDO Equity Index Fund	-4.26%	3.49%	-8.06%	-1.21%	1.59%
Benchmark - PSEi	-4.49%	3.25%	-9.91%	-3.24%	-3.55%

Portfolio Composition[5]



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

Top Ten Holdings[6] (%)

Company Name	% of Portfolio
ICTSI	25.31%
SM Investments	8.80%
BDO Unibank	7.59%
BPI Bank	7.22%
SM Prime	5.25%
Ayala Corp	4.34%
Metro Bank	4.01%
Meralco	3.75%
Ayala Land	2.74%
Aboitiz Equity	2.52%
Total	71.53%

[6] *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	32.00
	Investment in Common Shares	442.49
SM Group		
China Banking Corp.	Investment in Common Shares	136.61
SM Investments Corp.	Investment in Common Shares	513.04
SM Prime Holdings	Investment in Common Shares	306.08

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.

BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO EQUITY INDEX FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 3)

Month Ended August 28, 2026

OTHER DISCLOSURES

OUTLOOK AND STRATEGY

August was an adverse month for the local equities market. The PSEi gave back July's gains in August with the Index falling 4.5% m/m to 5,956.33 amid heavy foreign selling. Investors' biggest concern was the weaker macroeconomic backdrop after the 2Q GDP slowed to 2.3% y/y from 2.8% in 1Q, reflecting weaker consumption and slower investment activity. Worries over elevated inflation despite 4 consecutive months of decline kept investors on the sideline. August inflation edged lower to 6.1% from 6.2% in July but remained elevated, raising concerns about the interest rate outlook. The BSP's 25 bps rate hike and peso's slide to a record low further weighed on market sentiment. Heavy foreign selling was particularly evident towards month end. ICTSI (-8.1% m/m) was the biggest drag among the Index names due to profit taking by foreign investors. The MSCI rebalancing end of August also added to the selling pressure, particularly on ALI (-8.0% m/m), on the back of the removal from the MSCI Philippine Standard Index down to Small Cap Index. In contrast, mining stocks outperformed following the rebound in metal prices.

INVESTMENT POLICY / PROSPECTIVE INVESTMENTS

The Fund may invest in exchange-listed equities and fixed income securities, 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:** <BDOEQIF PM>
Initial NAVPU: PHP100.00	**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, Local BDO Branches and selected One Network Bank (ONB) Branches under cross-selling arrangement.

OTHER PERFORMANCE INDICATORS

Period	Fund	Benchmark	Risk-Free Rate[7]
Year to Date	0.23%	-1.60%	2.65%
Five Years Ago	-6.77%	-13.12%	19.49%
Since Inception	-14.68%	-19.43%	35.10%
CAGR[8] Since Inception	-1.41%	-1.92%	2.74%

[7] *Refers to 91-day T-Bill rates*

[8] *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.*

- 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.

OTHER DISCLOSURES

The Fund aims to provide a return that tracks the performance of the Philippine Stock Exchange index (PSEi), the Fund's benchmark. The stated benchmark is a measure that is used to compare the performance of the Fund. The benchmark also represents the Fund's portfolio as well as the movements in stock market prices affecting the Fund's investments. The PSEi is made up of the top 30 largest and most active listed companies, chosen to represent the general movement of the stock market. For more information, visit https://www.pse.com.ph/composite-sector-indices/ .

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

The PSEi (the "Index") is designed, constructed, calculated and owned by The Philippine Stock Exchange, Inc. (the "PSE"). The Index and its contents are provided to BDO Unibank, Inc. (the "LICENSEE") without any representations or warranties of any kind, including, but not limited to, guarantees, representations and warranties regarding truth, adequacy, reasonableness, accuracy, timeliness, completeness, non-infringement, merchantability, reliability, availability, satisfactory quality, suitability or fitness for any particular purpose, or any representations or warranties arising from usage or custom or trade by operation of law or non-infringement of third party rights.

The "PSEi" mark is owned by and duly registered to the PSE. While the PSE has granted the LICENSEE permission to use the Index and Index Trademarks in relation to its BDO Equity Index Fund (the "Licensed Fund"), such license does not, and should not be interpreted to, mean that the Licensed Fund is recommended, sponsored, endorsed, sold, or promoted by the PSE, or that the PSE has any involvement in the creation, issuance and promotion of the same.

The PSE expressly disclaims and does not accept any liability for the results of any action taken on the basis of the Indices or the use of the marks.

Without limiting any of the foregoing, in no event shall the PSE have any liability for any special, punitive, indirect, incidental or consequential damages (including, without limitation, lost profits), even if notified of the possibility of such damages.

For the full Attribution Requirements, please refer to https://www.bdo.com.ph/personal/Investments/funds/uitf/equity-index-fund.

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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