BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO SHORT TERM FUND

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

FUND FACTS

Classification: Money Market Fund	**Net Asset Value per Unit (NAVPU):** PHP 132.3024
Launch Date: September 5, 2017	**Total Fund NAV:** PHP 88.907 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:** One (1) banking day after the notice of redemption is received
Minimum Holding Period: None	**Early Redemption Fee:** None

FEES*

Trustee Fees: 0.0209%	Custodianship Fees: 0.0004%	External Auditor Fees: 0.0000%	Other Fees: 0.0001%
BDO Trust and Investments Group	Citibank is a BSP accredited third party custodian	Punongbayan & Araullo	Broker's Commission

**As a percentage of average daily NAV for the month valued at PHP 90.074 Billion*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims for capital preservation and income generation by investing in a diversified portfolio of fixed income instruments with average duration of less than one (1) year. The Fund's benchmark is the Bloomberg BPHIL Money Market 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 Short Term Fund is primarily suitable for individual and corporate investors with moderate risk appetite and who are looking for investments with yields relatively higher than those of savings and time deposit accounts.
- Participants/trustors are recommended to stay invested in the Fund for at least one (1) year.

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.

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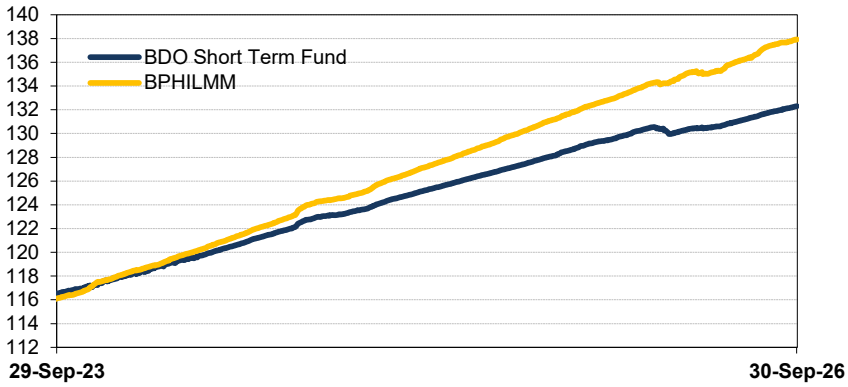
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Month Ended September 30, 2026

FUND PERFORMANCE AND STATISTICS
AS OF September 30, 2026

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

Fund's NAVPu vs Benchmark & Bloomberg Average 30-day SSA Rate



Cumulative Performance (%)

Period	1 mo	3 mos	6 mos	1 yr	3 yrs
Fund - STF[1]	0.32%	1.02%	1.76%	3.31%	13.70%
Benchmark[2]	0.30%	1.42%	2.61%	5.20%	18.78%

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

[2] *The Fund's benchmark is the Bloomberg BPHIL Money Market index.*

NAVPU over the past 12 months	
Highest	PHP 132.3024
Lowest	PHP 128.0616
Statistics	
Weighted Ave. Duration	0.30
Volatility, Past 1 Year[3]	0.36%
Sharpe Ratio[4]	-2.03
Information Ratio[5]	-4.88
Weighted Ave.Yield (net)[6]	4.23%

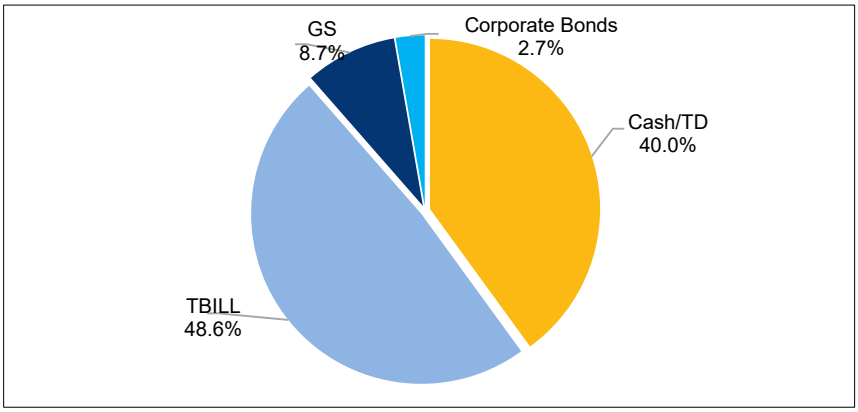
[3] *Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.*

[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
FXTN 03-30 1/4/2027	8.2%
TBILL 1/20/2027	7.8%
TBILL 2/17/2027	6.4%
TBILL 2/10/2027	6.1%
TBILL 3/17/2027	5.4%
TBILL 1/6/2027	5.3%
TBILL 2/3/2027	3.2%
TBILL 11/11/2026	2.8%
TBILL 1/13/2027	2.8%
BDO 01-29 1/26/2029	2.7%
Total	50.7%

[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	5,077.57
BDO Unibank, Inc.	Investment in Corporate Bonds	2,434.62
Chinabank	Time Deposit Placement	322.00

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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OTHER DISCLOSURES

OUTLOOK AND STRATEGY

Local bond yields rose in September, reversing August's rally and closing the third quarter higher. Persistent geopolitical tensions in the Middle East, sticky inflation, a record-low peso of ₱62.65 per US dollar, and expectations of further central bank tightening kept investors defensive. The Bureau of the Treasury opted for a shorter 2.5-year retail bond, helping manage borrowing costs amid elevated rates. The bond was priced at a 6.875% coupon, with the government indicating a target issuance of approximately ₱150 billion in new money. Benchmark yields increased by an average of 36 bps in September. As the fund continues to take advantage of elevated interest rates, majority of the fund's investments are in Treasury Bills, followed by short-term bank time deposits, short-tenor government securities, with small exposure in corporate bonds. The fund's duration as of end-September remains within its mandate at 0.30 years.

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: 0.25% p.a.	**Bloomberg Ticker:** <BDOTSTF 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 and Local BDO Branches

OTHER PERFORMANCE INDICATORS

Period	Fund	Benchmark	Risk-Free Rate[9]
Year to Date	2.16%	3.77%	3.05%
Five Years Ago	18.52%	25.76%	19.87%
Since Inception	32.30%	37.93%	31.46%
CAGR[10] Since Inception	3.13%	3.61%	3.06%

[9] *Refers to 91-day 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 for a return equal or better than the yield of a portfolio invested in Bloomberg BPHIL Money Market index (Bloomberg Ticker: BPHILMM Index; Bloomberg ID: BBG00CMSMWQ4), the Fund's benchmark. The stated benchmark is a measure that is used to compare the performance of the Fund and is a PHP-denominated composite government bond Index comprised of short-dated government bonds with a tenor of less than (one) 1 year and with a minimum outstanding issuance of at least PHP 3 billion. 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/peso-denominated/short-term-fund/STF_Benchmark.pdf .

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

- This Fund is available to 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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