LANDBANK

www.landbank.com

LANDBANK MONEY MARKET PLUS FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

As of 30 June 2025

FUND FACTS

Classification	:	Money Market Fund	Net Asset Value per Unit	:	1.232213
Launch Date	:	01 August 2016	Total Fund NAV	:	PhP 35,463,936.52
Minimum Investment	:	PhP 5,000.00	Dealing Day	:	Up to 12:00pm of any banking day
Additional Investment	:	PhP 1,000.00	Redemption Settlement	:	T + 1
Minimum Holding Period	:	30 Calendar Days	Early Redemption Charge	:	25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than P500.00

FEES*

Trust Fees	Custodianship Fees	External Auditor Fees	Other fees
0.126473%	0.010722%	n/a	0.001206%
LANDBANK	Standard Chartered		RTGS Fee

*As a percentage of average daily NAV for the quarter valued at PhP 32,277,988.78

INVESTMENT OBJECTIVE AND STRATEGY

The LANDBANK Money Market Plus Fund aims to achieve liquidity and relatively stable income from fixed-income investments.

CLIENT SUITABILITY

A *client profiling process* shall be performed prior to participating in the Fund to guide 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 LANDBANK Money Market Plus Fund is suitable only for investors who:

- Have a Moderate Risk Profile
- With an Investment Horizon of 1-3 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.

Credit Risk/Default Risk. The possibility for an investor to experience losses due to a borrower's failure to pay 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. The risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

Interest Rate Risk. This is the possibility for an investor to experience losses due to changes in interest rates.

Inflation Risk. The risk that the value of an investment is lower than the rate by which the prices of goods and services go up.

Liquidity Risk. 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.

- The Fund implements a risk management policy that applies the principles of Value-at-Risk (VAR). VaR is a measure of the likely volatility of earnings due to rate fluctuations in the market. It is defined as a statistical estimate of the amount of loss that an "open" risk position is unlikely to exceed during a given time period with a given level of confidence.
- The Fund's investment outlets have been subject to proper screening and evaluation in accordance with LANDBANK –TBG's accreditation process and minimum regulatory requirements.

REDEMPTION CONDITIONS

Surrender of the Confirmation of Participation or submission of a Letter of Instruction and such other reasonable requirements which the TRUSTEE may require; subject to penalty if redeemed before the minimum holding period.

For Partial Redemption, remaining balance should not be less than minimum investment.

DISCLOSURES

- **THE UIT FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC)**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENT/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**
- **INVESTORS MUST READ THE COMPLETE DETAILS OF THE FUND IN THE PLAN RULES, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, HE/SHE MUST SEEK INDEPENDENT/PROFESSIONAL OPINION, BEFORE MAKING AN INVESTMENT.**

For more information, you can contact us:

LANDBANK TRUST BANKING GROUP

Tel. Nos. 8405-7351; 8405-7119; 8405-7100; 8405-7761

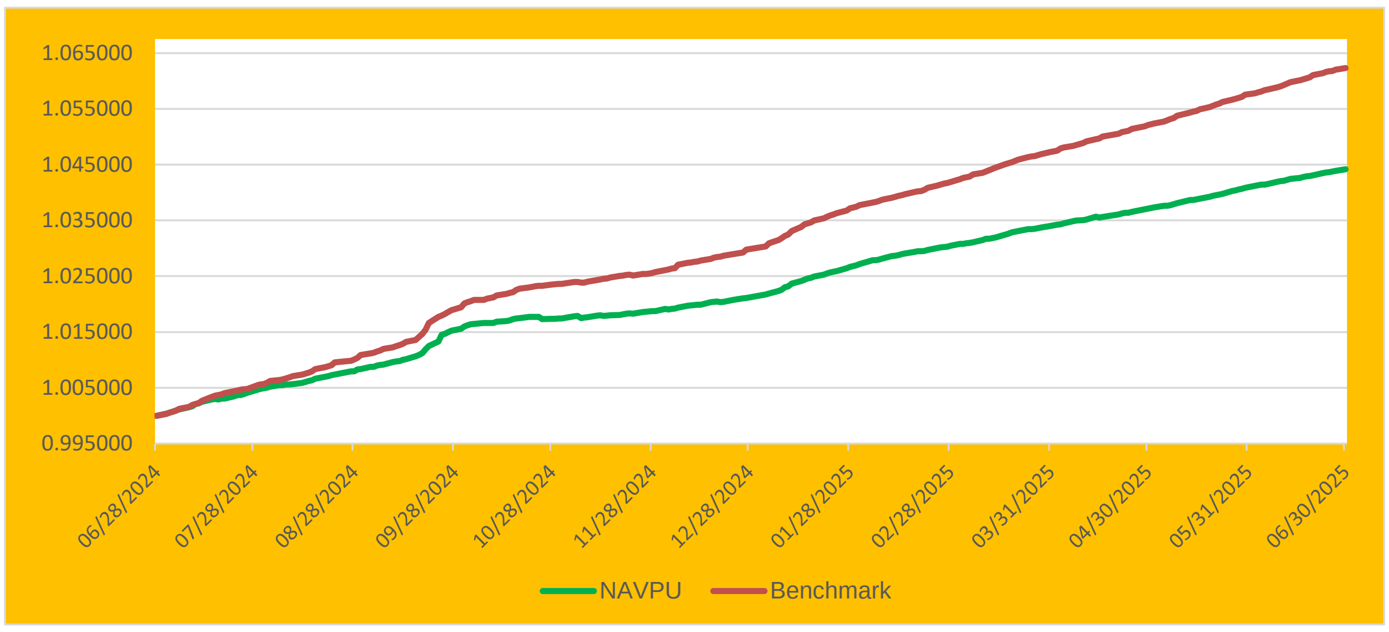
Email Addresses: New Accounts: TSAMD-SALES@landbank.com

Existing Accounts: TSAMD-ACCOUNTS@landbank.com

Fund Performance and Statistics as of 30 June 2025
Purely for reference purposes and is not a guarantee of future results

MONEY MARKET PLUS

NAVPU GRAPH
ONE YEAR FUND PERFORMANCE



NAVPU *(Year-On-Year)*

Highest	1.232213
Lowest	1.180085

STATISTICS

Weighted Ave Tenor	0.98
Monthly Volatility[1]	0.17%
Sharpe Ratio[2]	-0.04
Information Ratio[3]	-3.01

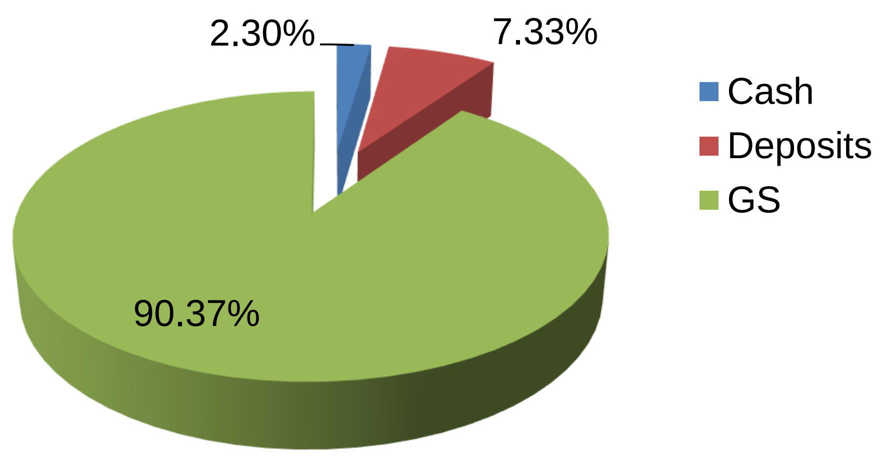
[1]Volatility measures the fluctuations in the yield. A higher value means more dispersion from the Fund's average yield. (Not enough data. Fund launch date 01 August 2016)
[2]Sharpe Ratio evaluates the return-to-risk efficiency of the portfolio. The higher the value, the higher the reward per unit of risk. (Not enough data. Fund launch date 01 August 2016)
[3]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. (Not enough data. Fund launch date 01 August 2016)

CUMULATIVE PERFORMANCE(%)[1]

Period	1 Mo	3 Mos	6 Mos	1 Yr	3 Yrs
Money Market Plus[2]	0.32%	0.98%	2.26%	4.42%	11.39%
Benchmark[3]	0.45%	0.45%	3.16%	6.23%	17.25%

[1]Past performance is not indicative of future performance
[2]Net of imputed Expected Credit Loss (ECL)
[3]Bloomberg Philippine Sovereign Bond Index Money Market (Gross of tax)

PORTFOLIO COMPOSITION



MAJOR ASSET HOLDINGS

Issue	Maturity	% of Portfolio
GS	09-Jul-26	12.76%
GS	07-Mar-28	12.69%
GS	14-Feb-26	7.07%
DEPOSIT	13-Aug-25	2.82%
DEPOSIT	09-Jul-25	1.69%
	TOTAL	37.03%

RELATED PARTY TRANSACTIONS

The Fund has deposits with LANDBANK amounting to 815,677.05 which is within the limit approved by the Board of Directors. Likewise, all related parties transactions are conducted on an arm's length basis.

FUND MANAGER'S REPORT

Two main factors are affecting the behavior of the interest rates: the first one is the Trump tariffs, which are going to be inflationary, and the second one is monetary policy of the BSP. While the Federal Reserve has adopted a hawkish stance due to rising inflation, the Philippines has seen benign consumer price pressures - well at least as far as the BSP target range is concerned. This has led the local central bank to cut rates twice already this year. The foregoing scenario has caused the yield curve to steepen, with the short-end dipping and the belly to long-end rising. Hence, going forward, short-term interest rates are seen to keep falling lower. But as of the moment, short-term yields are still relatively high due to the fact that the yield curve had flattened and shifted higher for most of last year.

VIEW STRATEGY

With the steepening trajectory of the yield curve, it would be best to load up on 3-year papers and maximize the 1-year portfolio duration as rates continue to fall.

Contact Details
For more information, visit, call or email
LANDBANK TRUST BANKING GROUP
31/F LANDBANK Plaza
1598 M.H. Del Pilar St. Malate, Manila 1004
Tel. Nos. 8405-7351; 8405-7119; 8405-7100; 8405-7761
Email : New Accounts: TSAMD-SALES@landbank.com
Existing Accounts: TSAMD-ACCOUNTS@landbank.com

Visit our website:
https://www.landbank.com/unit-investment-trust-fund

UNIT INVESTMENT TRUST FUND

ABOUT THE LANDBANK MONEY MARKET PLUS FUND'S BENCHMARK

Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market.

However, this should not be construed as a guarantee of yield.

Description of the Benchmark

Bloomberg's BVAL Evaluated Pricing Service provides transparent and highly defensible prices for fixed-income securities across the liquidity spectrum. The key to BVAL's methodology is its real-time access to market observations from a wealth of contributed sources. This accumulated mass of market data is the main driver of an innovative and quantitative approach that first corroborates market levels on actively traded bonds and then derives a comparable relative value price for those securities that are less liquid.

This methodology aligns with Bloomberg's trusted capabilities as the financial industry's leading analytics platform and source of fixed-income information. In addition to sophisticated algorithms that generate evaluated prices, the BVAL methodology assigns a BVAL Score based on the amount and consistency of market data used in Bloomberg models.

Key Characteristics

The Bloomberg Philippine Sovereign Bond Index Money Market is a rules-based market-value weighted index engineered to measure the fixed rate and zero-coupon local currency local 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 and a credit quality of BBB.

Relation of the benchmark to the fund's objectives/investment strategies

Designed for moderate investors with some risk appetite for a little extra yield, the fund is invested in a combination of deposit placements and short-term government securities. Investors of the fund can tolerate a little amount of volatility. As such, the Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM), dovetails the features, as well as the returns of the fund.

References/sources of its detailed information

- Bloomberg Terminal

For more information on the Fund's benchmark, contact the UITF team at (02) 8405-7100 or (02) 8522-0000 loc.2429.

Change in the Benchmark

The amendment to the Fund's benchmark was approved by the LANDBANK Board of Directors on 23 October 2024 through Resolution No. 24-664.

From	To
Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark	Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market

One Year Fund Performance Comparison

Fund's NAVpU compared to the previous benchmark	Fund's NAVpU compared to the current benchmark
N/A	N/A

Reason for the Change of the Fund's Benchmark

The removal of the statement "or, in its absence, any relevant and industry-accepted benchmark" is in compliance with BSP Circular No. 1178, Series of 2023.