LANDBANK

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LANDBANK US$ MONEY MARKET FUND

(Previously the UCPB US$ Money Market Fund)

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

As of 30 June 2025

FUND FACTS

Classification	:	Money Market Fund	Net Asset Value per Unit	:	1.439457
Launch Date	:	15 September 2005	Total Fund NAV	:	US$ 369,121.84
Minimum Investment	:	US$ 1,000.00	Dealing Day	:	Up to 12:00pm of any banking day
Additional Investment	:	US$ 500	Redemption Settlement	:	T + 3
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 USD 10.00

FEES*

Trust Fees	:	0.062385%	Custodianship Fees	:		External Auditor Fees	:	n/a	Other fees	: 0.028563%
LANDBANK			Standard Chartered						GSRT fee	

*As a percentage of average daily NAV for the quarter valued at USD 354,413.34

INVESTMENT OBJECTIVE AND STRATEGY

The LANDBANK US$ Money Market Fund intends to achieve for its participants a moderate alternative investment outlet through investments in high-quality and credit-worthy fixed-income instruments.

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 US$ Money Market Fund is suitable only for investors who:

- have a Conservative Risk Profile
- are willing to dedicate a small portion of their portfolio, preferably excess funds, for short term dollar-denominated investments and wish to be able to preserve capital, generate current income and maximize the yields on their excess cash;
- understands the significance of fluctuating unit prices and that any income/loss arising from market volatilities and price fluctuations is for client's account, and
- Have an investment horizon of < 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.

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.

- 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

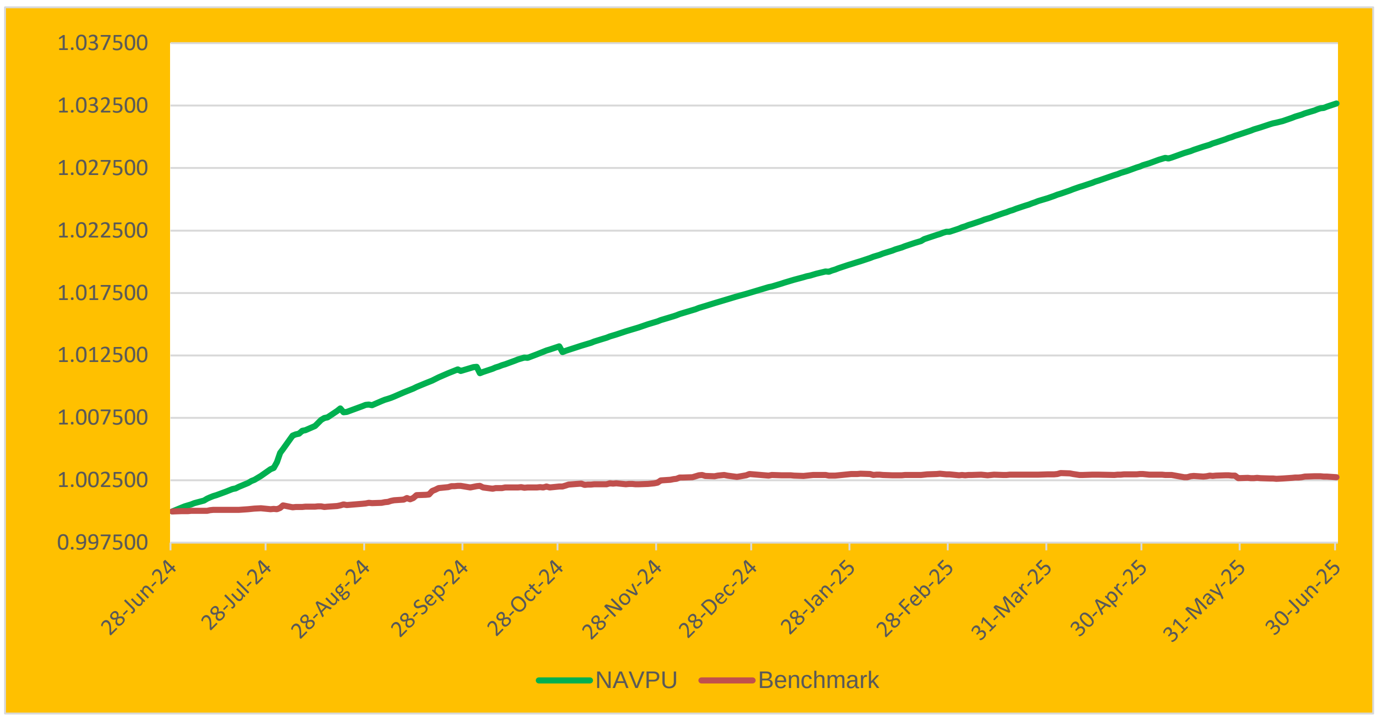
Fund Performance and Statistics as of 30 June 2025

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

US$ Money Market Fund

Previously the UCPB US$ Money Market Fund

NAVPU GRAPH
ONE YEAR FUND PERFORMANCE

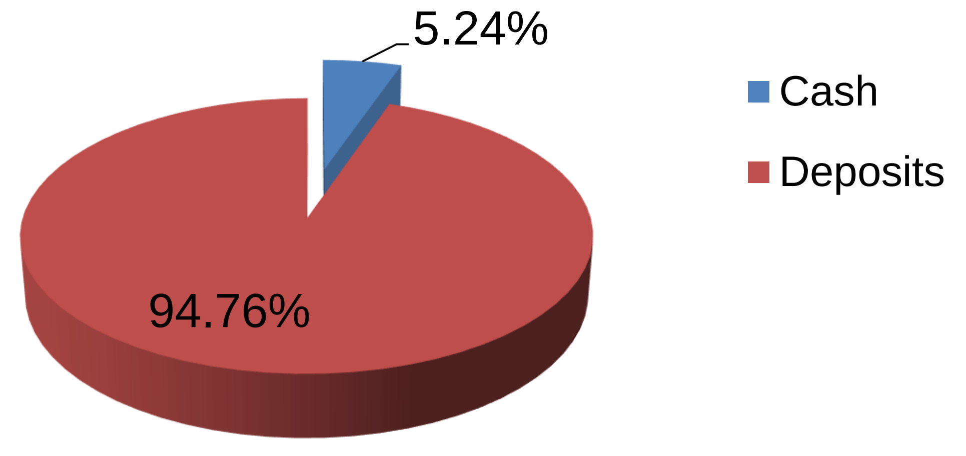


CUMULATIVE PERFORMANCE(%)[1]

Period	1 Mo	3 Mos	6 Mos	1 Yr	3 Yrs
US$ Money Market[2]	0.01%	0.03%	0.78%	2.55%	7.46%
Benchmark[3]	0.01%	-0.02%	-0.03%	0.27%	-0.68%

[1]Past performance is not indicative of future performance
[2]Net of imputed Expected Credit Loss (ECL)
[3]Percentage change in the price of the 3-month U.S. treasury par yield

PORTFOLIO COMPOSITION



NAVPU *(Year-On-Year)*

Highest	1.439457
Lowest	1.393918

STATISTICS

Weighted Ave Tenor	0.06
Monthly Volatility	0.14%
Sharpe Ratio	13.55
Information Ratio	1.43

[1]Volatility measures the fluctuations in the yield. A higher value means more dispersion from the Fund's average yield.
[2]Sharpe Ratio evaluates the return-to-risk efficiency of the portfolio. The higher the value, the higher the reward per unit of risk.
[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.

MAJOR ASSET HOLDNGS

Issue	Maturity	% of Portfolio
Deposit	08-Jul-25	13.68%
Deposit	10-Jul-25	11.88%
Deposit	10-Jul-25	10.22%
Deposit	21-Jul-25	8.33%
Deposit	11-Aug-25	7.23%
	TOTAL	51.34%

RELATED PARTY TRANSACTIONS

The Fund has deposits with LANDBANK amounting to 19,368.87 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

The outlook for dollar time deposit rates is to move sideways with a downward bias. If the Federal Reserve's dot plot is to take place this would certainly pull dollar interest rates down. Fortunately the dollar yield curve flattened for most of last year with the short tenors rising. Under this scenario, there would be opportunities to lock in relatively high rates by maximizing the portfolio duration.

VIEW STRATEGY

Simply load up on the longest available TD tenors that would maximize the 1 year portfolio duration.

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

LANDBANK UNIT INVESTMENT TRUST FUNDS

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UNIT INVESTMENT TRUST FUND

ABOUT THE US$ MONEY MARKET FUND'S BENCHMARK

Percentage change in the price of the 3-month U.S. treasury par yield.

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

Description of the Benchmark

The par yield curve, which relates the par yield on a security to its time to maturity, is based on the closing market bid prices on the most recently auctioned Treasury securities in the over-the-counter market. The par yields are derived from input market prices, which are indicative quotations obtained by the Federal Reserve Bank of New York at approximately 3:30 PM each business day.

Key Characteristics

- 3-month (91 days) tenor
- prevailing par yield curve rate on the 91-day U.S. treasury bill
- traded in the biggest and most efficient bond market
- - yield accurately reflects prevailing economic conditions

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

The fund is designed for conservative investors with dollar placements who desire a stable source of income but can also tolerate a smalt amount of risk to earn a little extra return. The 3-month U.S. treasury bill rate approximates the return of the fund which is invested in a combination of deposits and short-term ROPs and/or other sovereign dollar-denominated bonds.

References/sources of its detailed information

The relevant data may be readily retrieved from the Bloomberg Terminal or the official website of the U.S. Department of the Treasury.

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 price of the 3-month U.S. treasury par yield or in its absence, any relevant and industry-accepted benchmark	Percentage change in the price of the 3-month U.S. treasury par yield.

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.