

ATR FAMI BALANCED FUND*

(FIRST METRO SAVE AND LEARN BALANCED FUND)

FUND FACT SHEET - AS OF August 28, 2026

FUND PROFILE

Fund Classification	Balanced Fund
Risk Profile	Moderate
Fund Currency	Philippine Peso
Launch Date	18-May-07
Net Asset Value per Share (NAVPS)	2.476
Fund Size	PHP 537.99 in Millions
Annualized Volatility	10.56%
Management Fee	up to 1.8750% p.a.
Min. Initial Investment	PHP 5,000
Min. Addtl Investment	PHP 1,000
Min. Holding Period	None
Sales Load	max. of 3%
Exit Fee	Waived
Redemption Notice Period	max. of 7 days
Valuation Method	Marked-to-Market
Custodian Bank	Deutsche Bank AG Manila
Transfer Agent	Metrobank Trust

MARKET UPDATE

Equity Market Update. Philippine stocks had a rough August, giving back the gains from July. The PSEi (our main stock index) dropped 4.5% for the month, closing at 5,956.33, and is now down 1.6% for the year so far. A few things weighed on the market:

- Economic growth slowed (2.3% year-on-year in Q2)
- The central bank (BSP) raised interest rates again, its third consecutive hike, now at 5.0%, due to rising inflation expectations
- The peso weakened to a record low of 62.26 per US dollar
- Foreign investors kept pulling money out (around \$223 million left the market in August)

Not all stocks moved the same way. Mining and resource companies actually did well thanks to higher gold and copper prices and some M&A activity. But big index names like ICT, BDO, SM, and Ayala Land struggled, with Ayala Land also hurt by being removed from a major global index (MSCI). We expect the market to trade sideways in September. Corporate earnings for Q2 came in modestly positive, in line with expectations, and we don't see further downgrades ahead. That said, there's no strong local catalyst to drive the market higher, and concerns about inflation, the peso, and growth will likely keep investors cautious. Valuations remain attractive though, so we're maintaining a balanced strategy, favoring high-dividend stocks and quality value names that are undervalued relative to fundamentals.

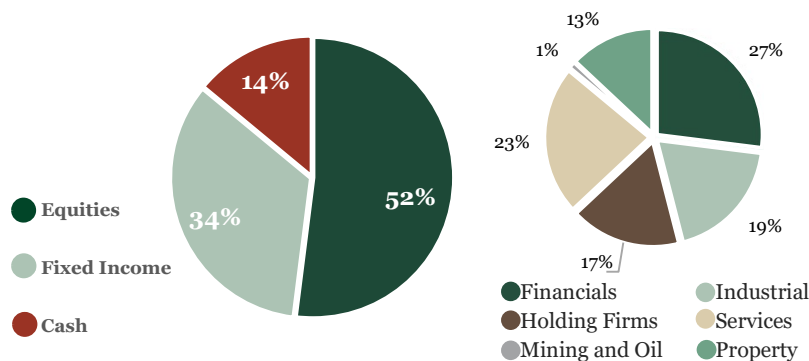
Fixed Income Market Update (Peso): Local government bond yields fell (meaning bond prices rose) across the board in August, down by 0.15% to 0.37% depending on maturity. This happened because inflation came in softer than expected (6.2% in July, down from 6.4%) and economic growth disappointed, leading investors to expect the BSP to slow down on rate hikes. The 5-year yield fell to 7.06% and the 10-year fell to 7.258%. However, this rally cooled off toward the end of the month after the BSP still went ahead with another rate hike, citing ongoing inflation risks and a weak peso. Going forward, hawkish comments from the US Fed chair suggest US rates could stay higher for longer, which may put upward pressure on our local yields too, especially given ongoing peso weakness.

Fixed Income Market Update (US dollar): US Treasury yields were choppy in August. Early on, weak jobs data (payrolls actually fell by 23,000 versus an expected increase of 80,000, and wage growth slowed) led markets to expect the Fed to ease up, pushing yields down. But as the month went on, persistent inflation and rising oil prices shifted sentiment back toward a more hawkish Fed, especially after the Jackson Hole conference. We expect some near-term pressure on US Treasury yields given the more hawkish Fed outlook and elevated oil prices. That said, yields are already at historically high levels, so any sign of cooling inflation or a softening job market could support bond prices and present good opportunities to extend duration (invest in longer-term bonds).

DISCLAIMER: This is not a deposit product. Earnings are not assured, and principal amount invested is exposed to risk of loss. An investment in the Fund is not insured or guaranteed by the Philippines Deposit Insurance Corporation or any other government agency. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. Past performance is not a guide to future performance. The price of securities can and does fluctuate, and any individual security may experience upward or downward movement.

FUND BASICS

The fund aims to provide capital growth with returns and inflows derived out of investments in both equity and fixed-income securities. This fund is suitable for moderate-risk investors with medium to long-term investment horizons.

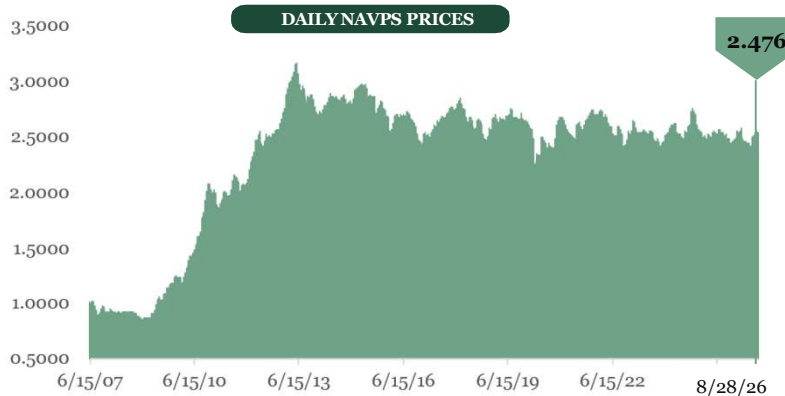


CUMULATIVE RETURNS¹

	YTD	1-year	3-year	5-year	10-year	S.I. ²
SALBF	-1.57%	-1.42%	1.77%	-4.63%	-7.11%	146.10%
Benchmark³	-1.13%	-1.25%	7.07%	1.64%	8.59%	-

CALENDAR YEAR RETURNS⁴

	2025	2024	2023	2022	2021	2020	2019	2018	2017
SALBF	-2.15%	0.75%	-0.35%	-5.52%	1.07%	-0.36%	3.51%	-7.93%	14.50%



TOP 5 EQUITY SECURITIES (60% OF TOTAL EQUITY SECURITIES HOLDINGS)

INTERNATIONAL CONTAINER TERMINAL SERVICES, INC.
SM INVESTMENTS CORPORATION
BDO UNIBANK, INC.
BANK OF THE PHILIPPINE ISLANDS
SM PRIME HOLDINGS, INC.

TOP 5 FIXED-INCOME SECURITIES (94% OF BOND HOLDINGS)

	COUPON	MATURITY DATE
FXTN 20-17	8.0000%	07/19/2031
SAN MIGUEL FOOD AND BEVERAGES, INC.	5.2500%	03/10/2027
FXTN 07-68	7.0000%	10/13/2029
ETAP25062027	17.6471%	06/24/2027
FXTN 25-07	8.0000%	09/30/2035

1 Cumulative returns as of August 28, 2026.

2 Since Inception as of 06/15/07.

3 Benchmark - 50% PSEi + 50% BPI Overall (Commenced on 01/15/2026).

4 Calendar Year Return is computed by getting the change on NAVPS from the first business day of the calendar year to the last business day of same year (Jan 01 - Dec. 31 of a given year).

*ATR FAMI Balanced Fund, Inc. (Pending approval of the SEC for the Change of Name)

Note: Year-to-date (YTD) return refers to the amount of profit made by an investment since the first day of the current year

Fund Information

Fund Allocation

Historical Returns

Fund Performance

Top Holdings