ATR FAMI BALANCED FUND*
(FIRST METRO SAVE AND LEARN BALANCED FUND)

FUND FACT SHEET - AS OF SEPTEMBER 30, 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)	2.425
Fund Size	PHP 532.23 in Millions
Annualized Volatility	10.54%
Management Fee	up to 1.8750% p.a.
Min. Initial Investment	PHP 5,000
Min. Addt'l 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

EQUITIES MARKET

Philippine equities remained weak in September, with the PSEi declining 4.6% month-on-month, extending its year-to-date loss to 6.2%. Investor sentiment was weighed down by elevated inflation, higher global bond yields, sustained foreign selling, rising oil prices, and continued peso weakness. High-dividend and rate-sensitive stocks led the decline, while foreign investors remained net sellers for the eighth straight week, with September outflows reaching US$131 million.

Looking ahead, the market may remain range-bound as inflation, slower economic activity, and currency weakness continue to pressure sentiment. However, current valuations already reflect much of these risks, which could help support the market. We continue to maintain a balanced positioning, favoring high-dividend stocks and quality deep-value cyclicals amid the challenging environment.

FIXED INCOME MARKET

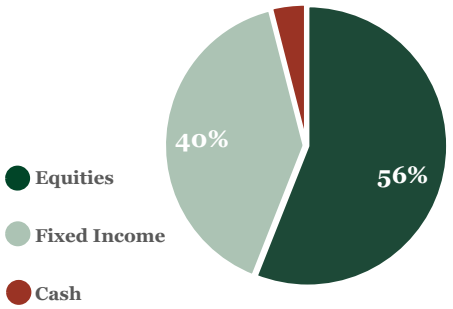
After a decline in August, bond yields rose by approximately 17 to 50 bps across the curve. Local government yields remained under pressure throughout the month, driven by higher oil prices amidst heightened US-Iran tensions. While both headline and core inflation came in line with expectations, investor sentiment for the month remains subdued as the US Federal Reserve raised interest rates by 25 bps. Demand was further weighed by expectations of a new RTB issuance, leading to a muted auction demand in the latter part of the month.

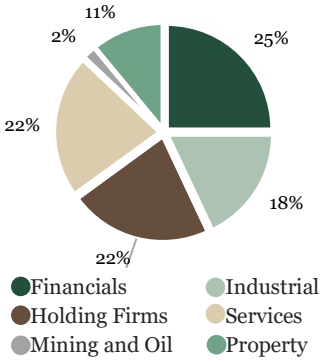
Overall for the month, yields on the front end of the curve rose by an average of 40 bps, while the belly and long-end rose by 35 bps and 24 bps respectively. Looking ahead, local bonds are expected to continue trading defensively as both geopolitical and macroeconomic uncertainty remain elevated. We expect to see notably heightened pressure on longer dated bonds as the BSP is likely to maintain its hawkish stance amidst stubborn inflation.

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.



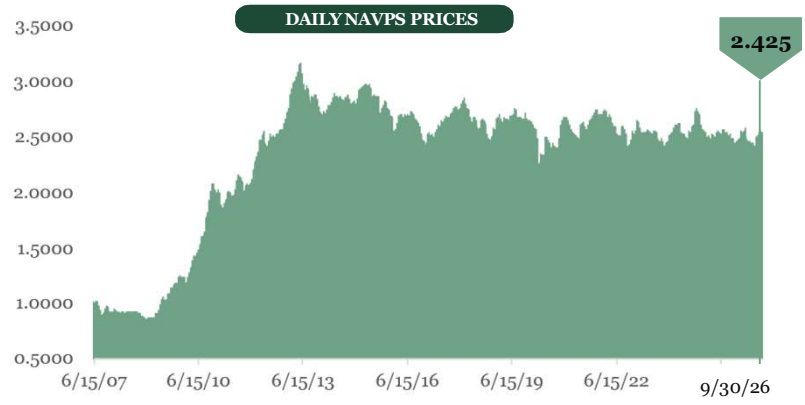


CUMULATIVE RETURNS[1]

	YTD	1-year	3-year	5-year	10-year	S.I.[2]
SALBF	-1.48%	-0.55%	-1.77%	-8.02%	-7.63%	141.03%
Benchmark[3]	-3.77%	-2.15%	2.88%	-1.27%	8.32%	-

CALENDAR YEAR RETURNS[4]

	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 (55% 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 September 30, 2026.
2Since Inception as of 06/15/07.
3Benchmark - 50% PSEi + 50% BPI Overall (Commenced on 01/15/2026).
4Calendar 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