ATR FAMI DOLLAR BOND FUND*

(FIRST METRO SAVE AND LEARN DOLLAR BOND FUND)

FUND FACT SHEET - AS OF SEPTEMBER 30, 2026

FUND PROFILE

Fund Classification	Fixed Income
Risk Profile	Moderate
Fund Currency	US Dollar
Launch Date	10-Oct-14
Net Asset Value per Share (NAVPS)	0.0251
Fund Size	USD 4.23 in Millions
Annualized Volatility	3.35%
Duration	6.44Y
Management Fee	up to 1.750% p.a.
Min. Initial Investment	$ 1,000
Min. Addt'l Investment	$ 100
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

Market Overview (September 2026)

September proved to be another difficult month for Philippine fixed income, as inflation made an unwelcome return to its April peak. Headline inflation snapped a four-month slowdown, surging back to 7.2% in September — matching the highest reading since March 2023 — driven by a confluence of bad weather pushing up food prices, elevated fuel costs, and a sharply weaker peso. Core inflation also accelerated to 4.7% from 4.1% in August, signaling a broadening of price pressures beyond food and energy. The year-to-date average rose to 5.4%, well above the government's 2–4% target band. Government securities yields rose across all tenors, with the 10-year Treasury bond yield climbing to 7.71% by month-end — the highest since 2018 — as investors sold bonds ahead of the October policy review. The peso weakened further, nearing ₱62.86 against the dollar, adding to imported inflation pressures. Amid the volatility, the Bureau of the Treasury launched RTB 32 — a 2.5-year retail bond — ultimately raising ₱167.25 billion, comfortably exceeding its ₱150 billion target at a coupon of 6.875%, reflecting robust retail investor demand for higher-yielding government paper.

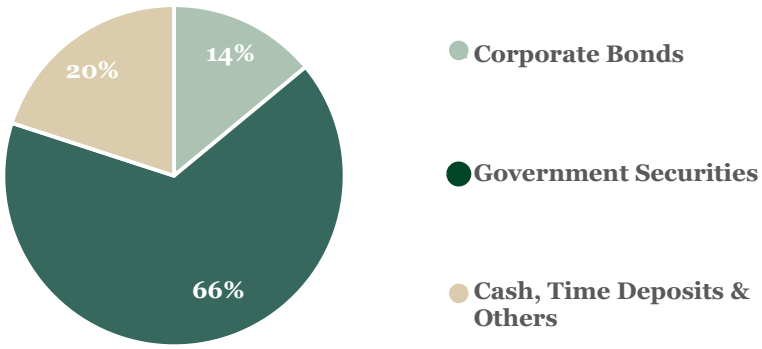
Outlook (October 2026)

The BSP is widely expected to deliver one final 25-basis-point rate hike at its October 22 meeting, bringing the policy rate to 5.25%. The September inflation reacceleration — driven largely by El Niño-related food supply disruptions and peso weakness — significantly reduces any remaining case for a pause. Market participants broadly agree that the BSP should remain focused on anchoring inflation expectations rather than reacting to short-term peso movements, given that much of the currency's weakness reflects elevated US Treasury yields and broad dollar strength rather than domestic fundamentals. Should the October hike proceed as expected and mark the peak of the tightening cycle, bonds could begin to find a floor. We maintain our defensive short-duration posture but are watching the October 22 meeting closely for any signals of a pivot — any dovish tilt from the BSP, combined with evidence that El Niño food price pressures are proving transient, would be the catalyst to begin selectively extending duration.

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 generate returns through investments in dollar denominated government and corporate debt investments as well as bank deposits. This fund is suitable for moderate-risk investors with medium-term investment horizons.

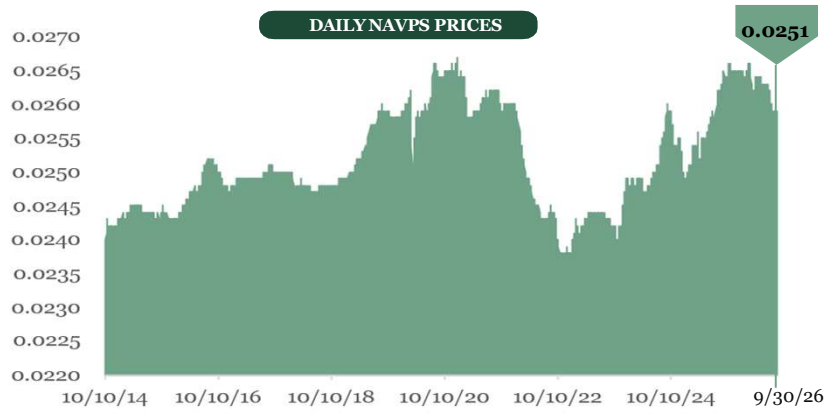


CUMULATIVE RETURNS[1]

	YTD	1-year	3-year	5-year	10-year	S.I.[2]
SALDBF	-5.28%	-4.92%	4.15%	-3.46%	0.00%	5.02%
Benchmark[3]	-	-	-	-	-	-

CALENDAR YEAR RETURNS[4]

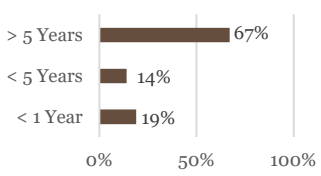
	2025	2024	2023	2022	2021	2020	2019	2018	2017
SALDBF	6.00%	0.40%	5.06%	-8.85%	-2.26%	3.10%	3.61%	-0.80%	1.21%



TOP 4 FIXED-INCOME SECURITIES (100% OF BOND HOLDINGS)

	COUPON	MATURITY DATE
ROP 34	6.3750%	10/23/2034
ROP 37	5.0000%	01/13/2037
ROP 49N	5.1750%	09/05/2049
JOLLIBEE WORLDWIDE	4.7500%	06/24/2030

MATURITY PROFILE



1 Cumulative returns as of September 30, 2026.
2Since Inception as of 10/10/14.
3Benchmark – 5-Yr ROP (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 Dollar Bond 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