ATR FAMI

ATR FAMI FIXED INCOME FUND*

(FIRST METRO SAVE AND LEARN FIXED INCOME FUND)

FUND FACT SHEET - AS OF JUNE 30, 2026

FUND PROFILE

Fund Classification	Fixed Income Fund
Risk Profile	Conservative
Fund Currency	Philippine Peso
Launch Date	06-Sep-05
Net Asset Value per Share (NAVPS)	2.5212
Fund Size	PHP 709.4 in Millions
Annualized Volatility	3.03%
Duration	3.65Y
Management Fee	up to 1.750% p.a.
Min. Initial Investment	PHP 5,000
Min. Addt'l Investment	PHP 1,000
Min. Holding Period	None
Sales Load	max. of 2%
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

Philippine fixed income navigated a month of sharp contrasts in June — opening under pressure before staging a relief rally as geopolitical conditions shifted. Early in the month, the Strait of Hormuz closure threat drove oil prices toward $100/bbl, pushing the 10-year government bond yield toward 7.2%. The BSP delivered another 25-basis-point rate hike on June 18, bringing the benchmark rate to 4.75% — its third consecutive tightening move — citing persistently elevated inflation risks and the need to anchor expectations. The hike was broadly expected, and markets found some stability when a preliminary US-Iran peace agreement was announced on June 15, sending global bond yields lower. Headline inflation eased further to 6.4% in June from 6.8% in May, the second consecutive month of deceleration, aided by fuel price rollbacks and softer food costs. The Philippines also successfully completed its external borrowing program, raising $2.5 billion via a triple-tranche global bond offering.

Outlook

The trajectory of the US-Iran peace deal remains the dominant variable. Should the agreement hold and oil prices normalize sustainably, the BSP may pause its tightening cycle after one final 25-basis-point hike — with BSP Governor Remolona signaling the economy can absorb one more increase. MUFG forecasts 10-year local bond yields gradually declining toward 6.70% by mid-2027, with the policy rate peaking at 5.25% before reversals begin in early 2027. We continue to favor a defensive, short-duration posture, while selectively monitoring longer tenors for entry opportunities as disinflation becomes more evident.

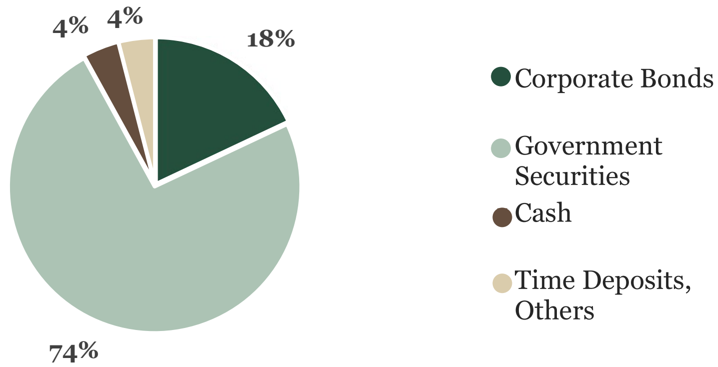
DISCLAIMER: This is not a deposit product. Earnings are not assured, and principal amount invested is exposed to risk of loss. An investment in the Fund is not insured or guaranteed by the Philippines Deposit Insurance Corporation or any other government agency. This product cannot be sold to you unless 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 Information

FUND BASICS

The fund aims to provide returns through investments in government, corporate debt securities, and bank deposits. This fund is suitable for conservative investors with short to medium-term investment horizons.

Fund Allocation



Historical Returns

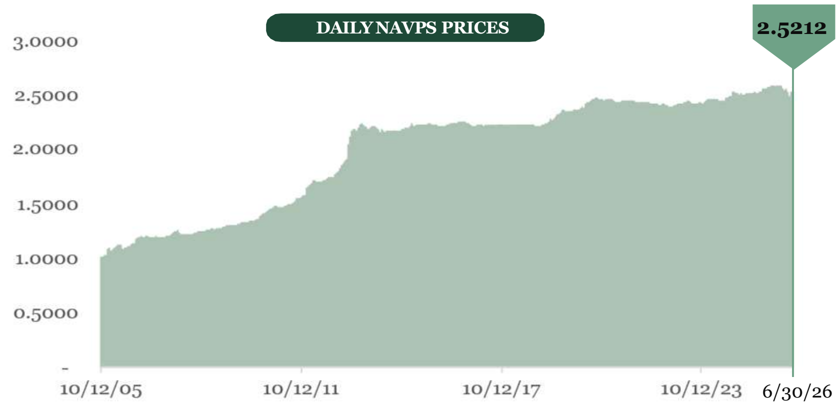
CUMULATIVE RETURNS[1]

	YTD	1-year	3-year	5-year	10-year	S.I.[2]
SALFIF	-1.85%	0.20%	4.42%	3.29%	12.23%	150.24%
Benchmark[3]	-3.60%	-3.25%	-	-	-	-

CALENDAR YEAR RETURNS[4]

	2025	2024	2023	2022	2021	2020	2019	2018	2017
SALFIF	3.11%	1.40%	2.74%	-1.41%	-1.11%	4.00%	6.80%	-0.50%	0.47%

Fund Performance

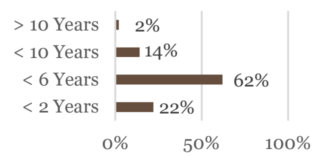


Top Holdings

TOP 5 FIXED-INCOME SECURITIES (55% 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 10-71	6.6250%	08/17/2033
FXTN 07-70	6.3750%	07/27/2030
RTB 05-18	6.2500%	02/28/2029

MATURITY PROFILE



1 Cumulative returns as of June 30, 2026.
2 Since Inception as of 10/12/05.
3Benchmark – 5Yr FXTN (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 Fixed Income 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