ATR FAMI FIXED INCOME FUND*

(FIRST METRO SAVE AND LEARN FIXED INCOME FUND)

FUND FACT SHEET - AS OF August 28, 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)	2.5141
Fund Size	PHP 696.16 in Millions
Annualized Volatility	3.02%
Duration	3.67Y
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 August 2026

Philippine fixed income markets faced renewed pressure in August, as the BSP delivered its third consecutive rate hike at its August 27 Monetary Board meeting, raising the benchmark rate by 25 basis points to 5.0%. The hike was framed as a preemptive move against the threat of El Niño — which could intensify in the fourth quarter and drive up food prices — alongside the risk of further wage adjustments. The BSP also substantially raised its 2027 inflation forecast to 5.4% from 4.5%, while lowering its full-year 2026 forecast slightly to 6.1%. Headline inflation printed at 6.1% in August — the fourth consecutive month of deceleration from the April peak — though Goldman Sachs warned the slowdown masked firmer month-on-month price movements, with both headline and core consumer prices actually accelerating on a sequential basis. The 10-year bond yield retreated from a two-month high of 7.58% touched in late July to around 7.36% in early August, before retracing higher after the rate hike, with the yield curve continuing to steepen as investors concentrated trading in shorter-dated securities.

Outlook September 2026

Bond yields appear to be nearing their peak, though a rate-cut cycle is not yet in sight, with lingering inflation and peso risks keeping borrowing costs elevated. Citi has pushed back its next projected 25-basis-point hike to December, which would bring the policy rate to 5.25%. Upside risks to inflation remain, including a potential severe El Niño event, elevated global oil prices, and a weak peso hovering near historic lows. Barclays projects headline inflation to range between 6.1% and 6.8% over the remainder of 2026, suggesting price pressures will remain well above target in the near term. We maintain a short-duration defensive posture while cautiously monitoring the belly of the curve for selective opportunities. Any sustained downside surprise in inflation, combined with clarity on the El Niño outlook, could catalyze an earlier-than-expected rally in longer-tenor bonds.

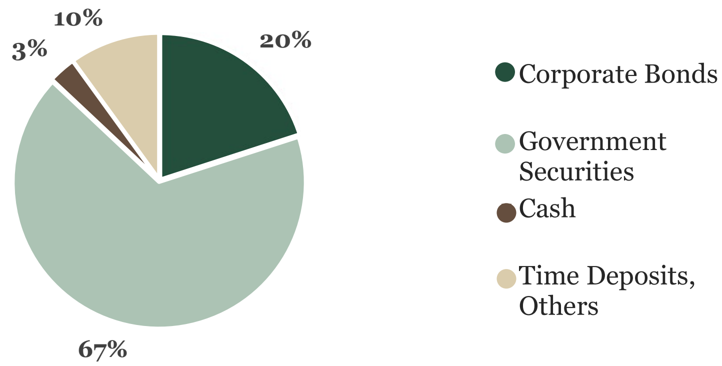
DISCLAIMER: This is not a deposit product. Earnings are not assured, and principal amount invested is exposed to risk of loss. An investment in the Fund is not insured or guaranteed by the Philippines Deposit Insurance Corporation or any other government agency. This product cannot be sold to you unless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

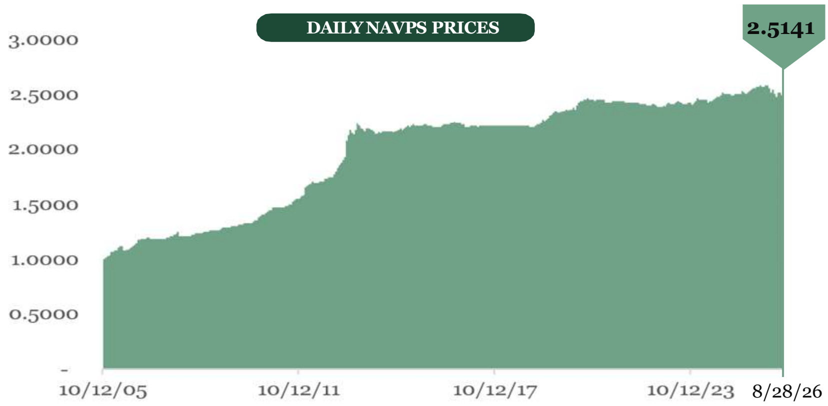
CUMULATIVE RETURNS[1]

	YTD	1-year	3-year	5-year	10-year	S.I.[2]
SALFIF	0.92%	-1.47%	4.26%	3.04%	11.83%	149.54%
Benchmark[3]	-4.56%	-5.12%	-	-	-	-

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

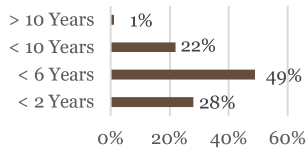


Top Holdings

TOP 5 FIXED-INCOME SECURITIES (58% 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 10-73	6.3750%	04/28/2035
FXTN 10-71	6.6250%	08/17/2033
FXTN 10-68	7.2500%	06/23/2032

MATURITY PROFILE



1 Cumulative returns as of August 28, 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