

ATR FAMI

ATR FAMI FIXED INCOME FUND*

(FIRST METRO SAVE AND LEARN FIXED INCOME FUND)

FUND FACT SHEET - AS OF MARCH 31, 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)	2.5161
Fund Size	PHP 721.29 in Millions
Annualized Volatility	3.03%
Duration	4.55Y
Management Fee	up to 1.750% p.a.
Min. Initial Investment	PHP 5,000
Min. Add'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

Local government bonds ended March with yields spiking across the curve. While the rise in yields was the highest in the belly wherein market rates rose by 100-116 bps, the front and long end followed the jump. The front end moved up 43-87 bps while the longer-dated bonds stepped up 47-87 bps.

Market sentiment strongly leaned towards being defensive as escalating tensions in the Middle East and a renewed surge in oil prices heightened inflation concerns. Oil prices repeatedly breached the USD 100 per barrel mark during the month while the peso weakened to fresh record lows going above 60. In addition, hawkish remarks from Bangko Sentral ng Pilipinas (BSP) Governor Remolona weighed further on sentiment. Demand in the auctions also remained subdued. Auctions by the BTr also saw subdued demand with the 7, 10 and 24-year reissuances only being partially awarded given the elevated yields that investors were seeking. The BSP also held an off-cycle meeting wherein they chose to hold policy rates at current levels.

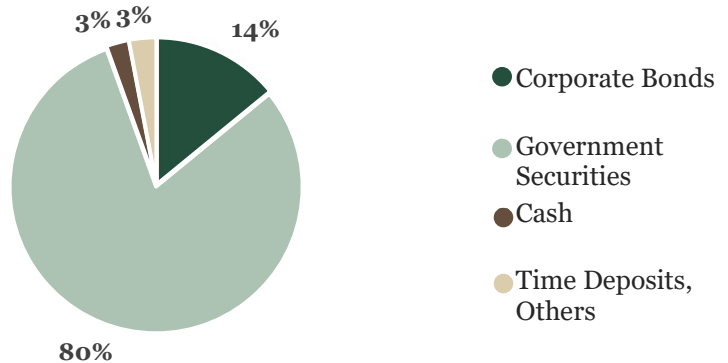
Outlook

The GS market may continue trading with a defensive tone as the Middle Eastern conflict rages on, pressuring oil prices higher. Local bond yields may continue their upward trend as players remain axed to reduce risk for the meantime. Given this, we remain cautious on further extending duration positions while being mindful of taking advantage of the current elevated levels.

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 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.

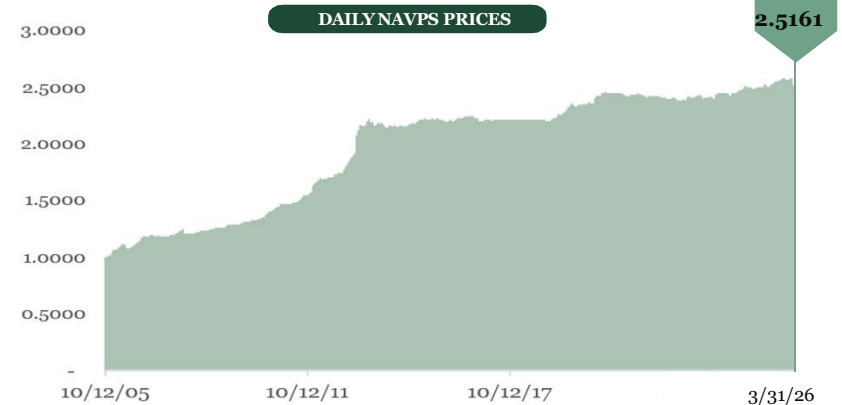


CUMULATIVE RETURNS¹

	YTD	1-year	3-year	5-year	10-year	S.I. ²
SALFIF	-2.04%	0.34%	4.03%	3.80%	12.96%	149.74%
Benchmark ³	-3.17%	-3.05%	-	-	-	-

CALENDAR YEAR RETURNS⁴

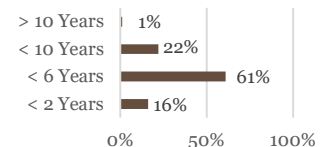
	2025	2024	2023	2022	2021	2020	2019	2018	2017
SALFIF	3.11%	1.40%	2.74%	-1.41%	-1.11%	4.00%	6.80%	-0.50%	0.47%



TOP 5 FIXED-INCOME SECURITIES (48% 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 25-06	9.2500%	11/05/2034
RTB 05-18	6.2500%	02/28/2029

MATURITY PROFILE



¹ Cumulative returns as of March 31, 2026.

² Since Inception as of 10/12/05.

³ Benchmark - 5Yr FXTN (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 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

Fund Information

Fund Allocation

Historical Returns

Fund Performance

Top Holdings