

**DEVELOPMENT BANK OF THE PHILIPPINES**  
**UNLAD PANIMULA MULTI CLASS MM FUND**  
**KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT**  
For the period ending June 30, 2025

**Launch Date** : June 14, 2016 **Total Fund NAV of Class I, II & III** : P50,165,816.47

**CLASS II - FUND FACTS**

<b>Classification</b> : Money Market Fund	<b>Net Asset Value per Unit (NAVPU)</b> : 1.224878
<b>Subclass</b> : Multi Class Fund	<b>Total Fund NAV</b> : P11,114,271.84
<b>Minimum Investment</b> : Php100,000.00	<b>Dealing Day</b> : Any banking day, subject to 10:00 a.m. cut-off time
<b>Additional Investment</b> : Php10,000.00	<b>Early Redemption Charge</b> : None
<b>Minimum Holding Period</b> : None	<b>Redemption Settlement</b> : Within three (3) banking days from receipt of redemption notice, subject to cut-off time

**Pricing:** Admission and redemption shall be based on the end-of-day NAVPU of the Fund

**FEES\***

Trust Fees: 0.06320% p.a. DBP Trust Banking Group	Custodianship Fees: None	External Auditor Fees: None Commission on Audit	Other Fees: None
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\*As a percentage of average daily NAV for the quarter valued at P11,115,720.87.

**INVESTMENT OBJECTIVE AND STRATEGY**

The Fund is a money market fund that will cater to the needs of individuals with conservative risk appetite and short-term investment horizon. It aims to generate a steady flow of income with emphasis on capital preservation through investments in the deposit products of DBP and the accredited banks of the Trustee, with remaining term to maturity of not more than three (3) years, provided average portfolio life will not exceed one (1) year). The weighted average portfolio life shall be computed by weighing the remaining term to maturity of each underlying asset by the market value. It also aims to achieve returns higher than regular savings deposit and outperform its benchmark.

**CLIENT SUITABILITY**

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the complete details of the fund in the UITF's Plan, make his/her own risk assessment, and when necessary, seek an independent/professional opinion before making an investment.

**Unlad Panimula Class II Money Market Fund** is suitable only for investors who:

- Are Individuals
- Are Institutional investors like corporations, partnerships, schools, cooperatives or foundations
- Have conservative risk appetite
- Have short-term investment horizon
- Require immediate access to their funds

Participants are recommended to stay invested in the Fund for at least one (1) month.

**KEY RISKS AND RISK MANAGEMENT**

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

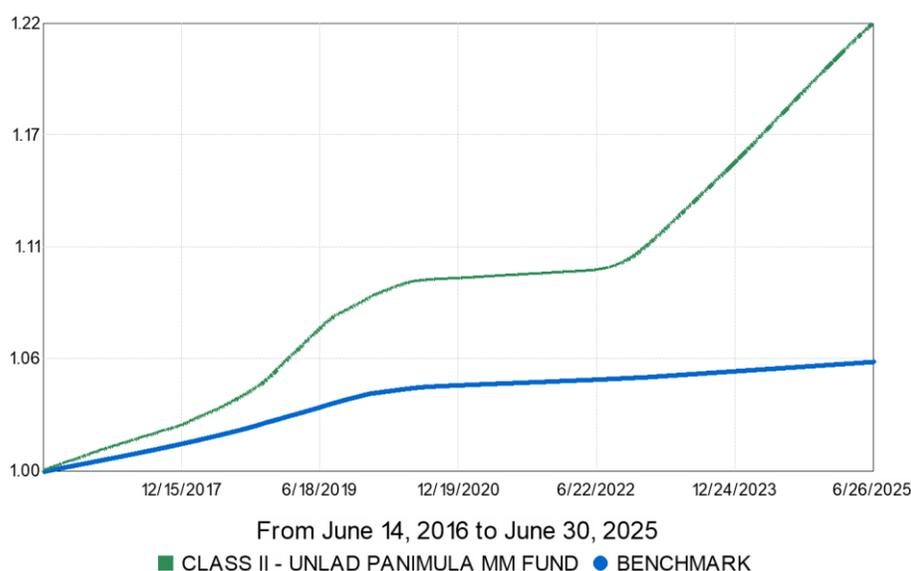
<b>Reinvestment Risks</b>	This is the risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.
<b>Credit Risks</b>	This is the risk associated with the possibility of loss due to the inability of the borrower or debt issuer to repay interest and principal on its liabilities in a timely manner. This is also the same with default risk.
<b>Other Risks</b>	Your participation in the Fund portfolio may be further exposed to the risk of any actual or potential conflicts of interest in the handling of in-house or related party transactions by DBP Trust Banking Group.

- THE UIT FUND IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC)
- THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUST ENTITY OR ITS AFFILIATES OR SUBSIDIARIES
- DUE TO THE NATURE OF INVESTMENTS OF A UITF, THE RETURNS/YIELDS CANNOT BE GUARANTEED. HISTORICAL PERFORMANCE, WHEN PRESENTED, IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFORMANCE
- WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT
- THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE
- ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT. AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION. HOWEVER, THE UNLAD PANIMULA CLASS II MONEY MARKET FUND IS INVESTED ONLY IN DEPOSIT PRODUCTS THAT ARE NOT SUBJECT TO MARKET

**Address** : 4th Floor DBP Building, Makati Avenue corner Sen. Gil Puyat Avenue, Makati City  
**Telephone Numbers** : 8818-9511 local 6421  
**Email Address** : tmd@dbp.ph

**CLASS II FUND PERFORMANCE AND STATISTICS AS OF June 30, 2025**  
(Purely for reference purposes and is not a guarantee of future results)

**NAVPu Graph**



**NAVPu over the past 12 months**

Highest	1.224878
Lowest	1.178744

**Statistics**

Weighted Ave. Duration*	0.05 yrs
Volatility, Inception-to-date**	0.0591%

\*Weighted average duration is the effective duration of the portfolio based on remaining tenor and weight of each security in the portfolio.

\*\*Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

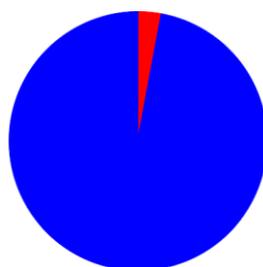
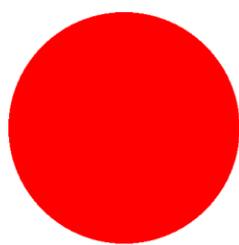
**TOP 10 HOLDINGS (%)**

Security	Rate	Remaining Tenor(days)	%
Time Deposit	5.5%	30	9.2%
Time Deposit	4.5%	9	9.1%
Time Deposit	4.2%	31	8.2%
Time Deposit	4.0%	35	7.0%
Time Deposit	5.8%	18	6.6%
Time Deposit	5.3%	23	5.9%
Time Deposit	4.0%	10	4.8%
Time Deposit	4.5%	8	4.7%
Time Deposit	4.9%	14	4.5%
Time Deposit	5.5%	1	4.2%
<b>TOTAL</b>			<b>64.1%</b>

**Cumulative Performance (%)**

Period	1 mo.	3 mos.	6 mos.	9 mos.	1 yr.	3 yrs.
Fund	0.2956%	0.9027%	1.8478%	2.8575%	3.9138%	11.2636%
Benchmark*	0.0243%	0.0738%	0.1467%	0.2211%	0.2956%	0.8457%

**Portfolio Composition**



■ Dep/MM 100%    ■ Bonds 0%  
■ Equities 0%    ■ Others 0%    ■ Special Savings 3%    ■ TD 97%

**RELATED PARTY TRANSACTIONS**

As of June 30, 2025, the Fund has deposits with Development Bank of the Philippines (DBP) amounting to P311,496.09. Deposits with DBP, if any, shall be in accordance with the accreditation process approved by the Trust Committee. Likewise, all related party transactions are conducted on an arm's length basis.

**OUTLOOK AND STRATEGY**

June 2025 inflation increased to 1.4% versus 1.3% recorded in May 2025. The uptrend was primarily brought about by the higher year-on-year increase in the index of housing, water, electricity, gas and other fuels, at 3.2% from 2.3%. Also contributing to the uptrend was the slower annual decrease of transport, at 1.6% from an annual decline of 2.4%. This brings the average inflation rate from January to June 2025 to 1.8%. In June 2024, the inflation rate was higher at 3.7%.

As of end of June 2025, the yields for the 3-month, 6-month and one-year T-bills averaged at 5.4794%, 5.642% and 5.6955%, respectively, which are higher compared to the previous quarter. Meanwhile, private bank 30-day regular deposit rates averaged at 0.365%.

Returns on time deposits and special savings deposits remain higher than regular savings deposit, which is beneficial to the investment strategy of the fund. The fund will continue to invest primarily in short-term placements within a 30- to 90-day range.

For queries and concerns, investors may send an email to [tmd@dbp.ph](mailto:tmd@dbp.ph) or to the DBP Customer Experience Management Department at [customerservice@dbp.ph](mailto:customerservice@dbp.ph).

DBP-TBG is regulated by the Bangko Sentral ng Pilipinas, with email address at [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)

*Starting January 1, 2020, the average 30-day time deposit/special savings rates, published as board rates of the top three (3) private UKBs, Land Bank of the Philippines and Development Bank of the Philippines replaces the Bloomberg Philippines 30-day Special Savings Rate General Average as benchmark.*

For more information on the benchmark, please access <https://www.dbp.ph/wp-content/uploads/2024/08/UITF-BENCHMARK-INFORMATION.pdf>

For more information on the Unlad Panimula Money Market Fund, please access <https://www.dbp.ph/wp-content/uploads/2023/11/Declaration-of-Trust-Unlad-Panimula-Multiclass-Money-Market-Fund-1.pdf>