

# FUND FACT SHEET

All data as of August 29, 2025 unless otherwise stated

## Fund Objective and Strategy

The Fund aims to achieve long-term capital and income growth by investing in a diversified portfolio of fixed income and equity securities. The Fund aims to outperform its benchmark, which is composed of 50% BPI Philippine Government Bond Index and 50% Philippine Stock Exchange Index.

## Fund Details

Fund Manager	BPI WEALTH – A Trust Corporation
Inception Date	June 15, 2017
Fund Classification	Balanced Fund
Fund Size	PHP 49.23 Million
Fund Currency	Philippine Peso
No. of Holdings	38
Fund Management Fee	1.75% per annum

## Highest and Lowest Unit Price Achieved

Initial (15 June 2017)	1.0000
Highest (8 October 2024)	1.0900
Lowest (24 March 2020)	0.8083
NAVPU – 29 August 2025	1.0184

## Risk Classification

The Fund is suitable for investors with an aggressive profile or for those who take long-term views. As a marked-to-market UITF, the Fund's net asset value and total return may fall as well as rise as a result of stock prices and interest rates movements. On redemption of units, an investor may receive an amount less than the original amount of investment. Prior to investment in the Fund, the investor shall undergo a client suitability assessment procedure to determine whether the Fund is appropriate for him considering his investment objective, risk tolerance, preferences and experience.

## BPI-Philam Active Allocation Fund Market Commentary

In August, the Philippine fixed income market showed mixed performance across tenors, reflecting cautious investor sentiment amid global and domestic developments. The Retail Treasury Bonds Tranche 31 (RTB-31), a five-year peso-denominated bond, was also launched, priced at a final coupon of 6.00% per annum. The offering attracted strong investor interest, raising PHP210 billion from PHP254.18 billion in tenders on the first day of the offer period. For this issuance, the government raised a total of PHP507 billion. Philippine inflation eased to 0.9% in July, well below the target range of 2-4%, further supporting bond market stability. As a result, the Bangko Sentral ng Pilipinas reduced its policy rate by 25 bps to 5.00%, marking a continuation of its easing cycle. BSP Governor Eli Remolona described it as a "Goldilocks rate", designed to stimulate economic activity while keeping inflation in check. Performance across BPI's domestic fixed income indices reflected this easing bias. The BPI GS Overall Index returned 1.08%, led by the BPI GS 5+ Index, which gained 1.54%. Shorter-duration indices posted more modest returns, with the BPI GS 1-3 Index up 0.53% and the Money Market Index rising 0.37%.

Looking ahead, the outlook remains cautiously optimistic. Locally, the benign inflation environment and the BSP's recent 25 bps rate cut for overnight borrowing (and 5.50% for lending) provide further support for lower yields.

The Philippine Stock Exchange Index (PSEI) slid for the second straight month on persistent foreign selling. Investors digested quite an eventful month with key macro-economic events happening on both local and foreign fronts, along with two major rebalancing days. On the local space, the market took cues from regulatory news on e-gaming and telecommunication, a deceleration in July inflation, underwhelming second quarter corporate earnings and a third consecutive rate cut by the Bangko Sentral ng Pilipinas (BSP). Meanwhile in the US, market sentiment was driven by the lower-than-expected US Non-farm payrolls early in the month, and the US Federal Reserve's commentary which signaled a higher chance of a rate cut in September. Furthermore, two major rebalancing events spurred activity in the equities market namely the Philippine Stock main index, replacing BLOOM. Meanwhile for the MSCI rebalancing, RCR and PNB got added in the small cap inExchange Index Semi Annual Review and MSCI Quarterly Review. For the PSEI rebalancing, PLUS, despite being hounded by regulatory issues, was added to the dex while DNL got deleted. The local bourse closed at 6,155.57 or 1.55% lower month-on-month.

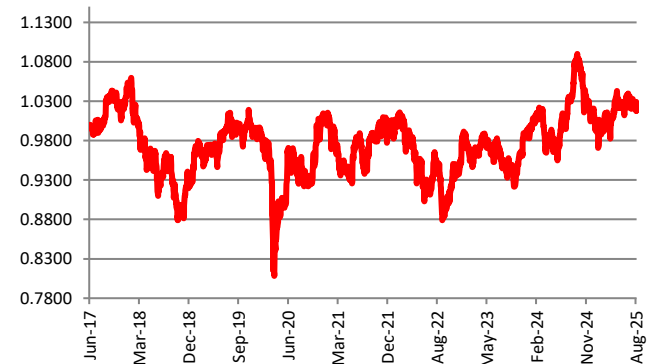
The PSEI saw an increased level of activity with Average Daily Turnover registering at Php7.2billion in August, 9.67% month-on-month. Meanwhile, foreigners continued to be risk-averse with outflows accelerating to US\$74 million, the fifth straight month of net foreign selling. Foreign participation recorded at 46%.

On a per stock basis, the top three index gainers for the month include: GTCAP (+15.10%), JGS (+13.33%) and ALI (+12.00%). Meanwhile, the bottom three performers were: CNVRG (-21.70%), SMC (-15.16%) and TEL (-12.00%).

### Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
0.60	2.73	-1.16	7.62	1.84

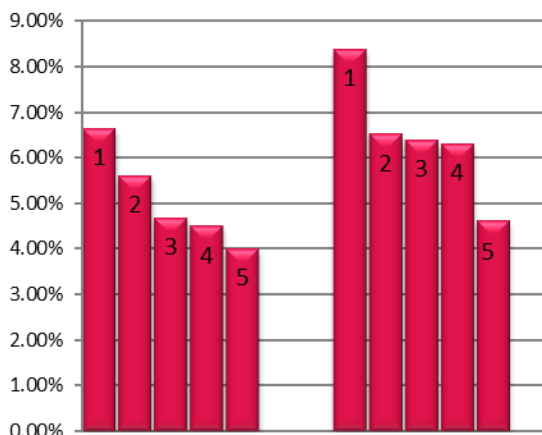
## NAVPU Graph



## PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	40.79
Corporates	9.19
Equities	48.24
Cash	1.78

## TOP HOLDINGS Asset Allocation



## Top Equity Holdings

① SM Investments Corporation	6.18%
② Int'l. Container Terminal Services, Inc.	6.08%
③ PLDT Inc.	4.82%
④ Bank of the Philippine Islands	4.51%
⑤ BDO Unibank, Inc.	4.29%
⑥ SM Prime Holdings, Inc.	4.02%

## Top Fixed Income Holdings

① Retail Treasury Bond 08/20/2030	10.30%
② Fixed Rate Treasury Note 05/23/2044	9.05%
③ Fixed Rate Treasury Note 04/28/2035	7.97%
④ Fixed Rate Treasury Note 10/20/2032	6.62%

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