

FUND FACT SHEET

All data as of December 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 43.81 Million
Fund Currency	Philippine Peso
No. of Holdings	33
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 December 2025	1.0166

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.

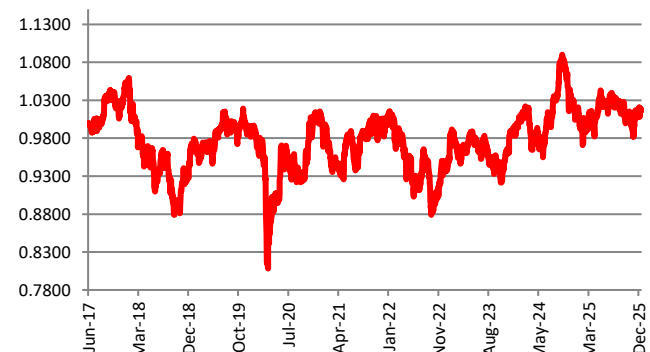
BPI-Philam Active Allocation Fund Market Commentary

In December, local bond yields posted a month-on-month increase of 10.26 basis points across the curve. Short-term yields of one year and below bucked the trend, declining by an average of 3.22 basis points. The rise in yields was most pronounced in the intermediate segment as investors took profits toward year-end. Five- and seven-year tenors saw the largest increases at 22.91 basis points and 20.51 basis points, respectively, followed by the three-year tenor, which rose by 19.09 basis points. Meanwhile, long-end yields rose by around 8.24 basis points amid growing concerns over economic growth prospects. The BPI Money Market Index gained 0.32%, while the BPI 1–5 Year Index edged down by 0.01% and the BPI GS Overall Index declined by 0.16%. On the macro front, November inflation settled at 1.5%, remaining below the government's 2% to 4% target range and easing from October's 1.7% print. The BSP maintained a dovish stance, reinforcing market expectations for further policy easing after cutting the monetary policy rate in December, with the possibility of additional cuts in 2026. Following the latest rate cut, the policy rate stands at 4.5%, with markets pricing in a potential move toward 4.0% in 2026. The Philippine Stock Exchange (PSEI) ended the year on a positive note and managed to close above the psychological 6,000 level. Lower-than-expected domestic November inflation print and rate cuts from both the US Federal Reserve (The Fed) and the Bangko Sentral ng Pilipinas' provided the lift. Meanwhile, ongoing worries over the country's slowing economic growth, peso weakness and foreign selling capped the upside. The PSEI closed 2025 at 6,052.92 or +0.51% on a month-on-month basis. Trading activity slowed in December, with Average Daily Turnover at Php5.73 billion or 7.7% lower than in prior month's Php6.22 billion. Foreigners were net sellers with a hefty US\$202 million and were more active at 54% participation. On a per stock basis, the top three index gainers for the month include: AGI (+16.50%), ALI (+10.32%) and CBC (+9.83%). Meanwhile, the bottom three performers were: PLUS (-33.88%), PGOLD (-9.52%) and SM (-5.47%).

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
0.42	-0.89	0.42	3.27	1.66

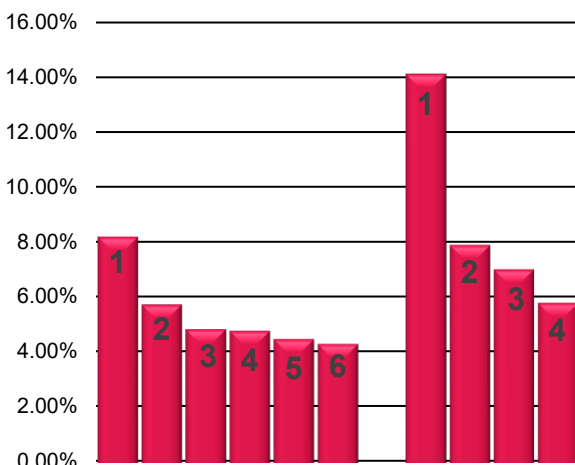
NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	41.17%
Corporates	10.31%
Equities	46.83%
Cash	1.69%

TOP HOLDINGS Asset Allocation



Top Equity Holdings

① Int'l Container Terminal Services, Inc.	7.69%
② SM Corporation	5.23%
③ BDO Unibank, Inc.	4.33%
④ Bank of the Philippine Islands	4.27%
⑤ MERALCO	3.96%
⑥ SM Prime Holdings	3.79%

Top Fixed Income Holdings

① Fixed Rate Treasury Note 04/28/2035	13.61%
② Fixed Rate Treasury Note 10/20/2032	7.39%
③ Fixed Rate Treasury Note 07/19/2031	6.50%
④ Fixed Rate Treasury Note 05/23/2044	5.28%

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