

# FUND FACT SHEET

All data as of January 30, 2026 unless otherwise stated

## Fund Objective and Strategy

The Fund aims to achieve long-term capital growth by investing in a diversified portfolio of equity and fixed income securities. The Fund aims to provide excess return over the composite benchmark, 50% Philippine Stock Exchange Total Return index (PSEi TRI) and 50% return of the BPI Philippine Government Bond 1-5 Year Index.

## Fund Details

Fund Manager	BPI WEALTH – A Trust Corporation
Inception Date	March 12, 2015
Fund Classification	Balanced Fund
Fund Size	PHP 3,035.77 Million
Fund Currency	Philippine Peso
No. of Holdings	57
Fund Management Fee	1.50% per annum

## Highest and Lowest Unit Price Achieved

Initial (12 March 2015)	1.0000
Highest (30 January 2018)	1.0793
Lowest (17 March 2020)	0.8382
NAVPU – 30 January 2026	1.0333

## 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 Balanced Fund Market Commentary

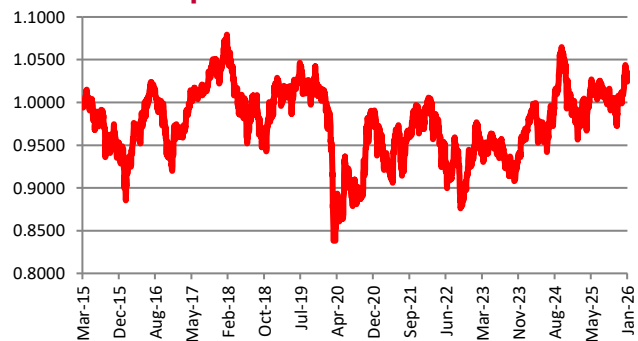
In January, largely driven by softer-than-expected economic data, PH GDP grew 3.0% year-on-year in 4Q2025, bringing the full-year growth to 4.4%, below the government's target range. The weaker print fueled expectations that the Bangko Sentral ng Pilipinas (BSP) may cut policy rates in February to help support growth. At the same time, December inflation was at 1.8%, below the BSP's 2–4% target range. This further reinforces the view that the central bank has room to cut rates. Despite the downtrend in yields, the month saw periods of heightened volatility due to global geopolitical developments, especially concerning the US, Greenland, and some European countries. Market sentiment was affected by concerns linked to global trade tensions and geopolitical risks, though these eased after statements indicating no escalation. A weaker peso, which touched new record lows against the US dollar, also weighed on overall sentiment and contributed to net foreign outflows of around Php88 billion in January. The Bureau of the Treasury conducted four treasury bond auctions in January. Demand remained strong, with several auctions reaching up to three times oversubscription, reflecting robust domestic liquidity and continued investor interest in government securities.

The Philippine Stock Exchange Index (PSEi) is off to a roaring start, climbing by 4.56% month-on-month, to close at 6,328.97. Foreign buying propelled the market in the early days of the month, almost reaching the 6,500 mark. However, gains were pared by local profit-taking, peso depreciation and risk-aversion following geopolitical tensions and the release of lower-than-expected 4Q GDP. On the last day of the month, the local bourse regained its footing spurred by PSE rebalancing-related activities. Average Value Turnover registered at Php6.52 billion or up 13% on a month-on-month basis. The improved volume got a lift from PSE rebalancing on month-end. Meanwhile, foreigners were huge buyers, recording at US\$226 million. On a per stock basis, the top three index gainers for the month include: JGS (+17.55%), JFC (+13.89%) and AEV (+13.57%). Meanwhile, the bottom three performers were: PLUS (-19.01%), RCR (-9.98%) and PGOLD (-5.79%).

## Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
2.46	2.62	8.04	6.80	3.33

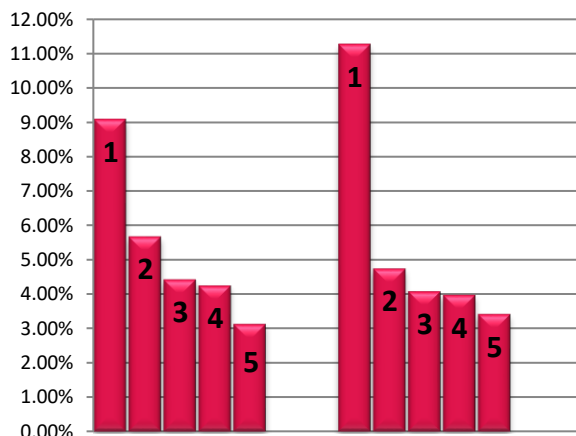
## NAVPU Graph



## PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	50.72
Cash	0.21
Corporates	6.10
Time Deposits and Money Market	0.70
Government	42.02
Other Receivables - Net of Liabilities	0.26

## TOP HOLDINGS Asset Allocation



## Top Equity Holdings

① Int'l. Container Terminal Services, Inc.	9.09%
② SM Investments Corporation	5.67%
③ Bank of the Philippine Islands	4.42%
④ BDO Unibank, Inc.	4.24%
⑤ SM Prime Holdings, Inc.	3.12%

## Top Fixed Income Holdings

① Retail Treasury Bond 2/28/2029	11.27%
② Fixed Rate Treasury Note 04/28/2035	4.74%
③ Fixed Rate Treasury Note 10/13/2029	4.07%
④ Retail Treasury Bond 8/20/2030	3.97%
⑤ Fixed Rate Treasury Note 8/12/2028	3.41%

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