

# 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 70% BPI Philippine Government Bond Index and 30% Philippine Stock Exchange Total Return Index (PSEi TRI).

## Fund Details

Fund Manager	BPI WEALTH – A Trust Corporation
Inception Date	September 11, 2012
Fund Classification	Balanced Fund
Fund Size	PHP 548.44 Million
Fund Currency	Philippine Peso
No. of Holdings	29
Fund Management Fee	1.50% per annum

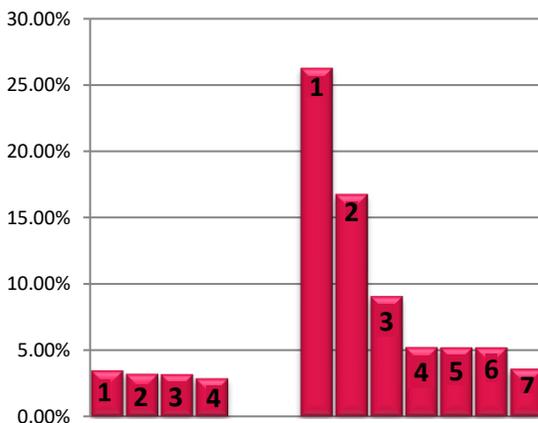
## Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (08 October 2024)	1.2965
Lowest (10 October 2012)	0.9829
NAVPU – 29 December 2025	1.2612

## Risk Classification

The Fund is suitable for investors with an aggressive profile or for those who take medium- to 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.

## TOP HOLDINGS Asset Allocation



**Risk Warning:** Past performance is not indicative of future results. Our investment management services relate to a variety of investments, each of which can fluctuate in value. The value of portfolios we manage may fall as well as rise, and the investor may not get back the full amount originally invested. The investment risks vary between different types of instruments. For example, for investments involving exposure to a currency other than that in which the portfolio is denominated, changes in the rate of exchange may cause the value of investments, and consequently the value of the portfolio, to go up or down. In the case of a higher volatility portfolio the loss on realization or cancellation may be very high (including total loss of investment), as the value of such an investment may fall suddenly and substantially. In making an investment decision, prospective investors must rely on their own examination of the merits and risks involved. **Disclaimer:** Unless otherwise noted, all information contained herein is sourced from BPI AIA\* internal data. The content included herein has been shared with various in-house departments within BPI AIA\*, in the ordinary course of completion. BPI AIA\* complies with the confidentiality requirements of their respective jurisdictions. Parts of this presentation may be based on information received from sources we consider reliable. We do not represent that all of this information is accurate or complete, however, and it may not be relied upon as such.

## BPI-Philam Odyssey Balanced Fund Market Commentary

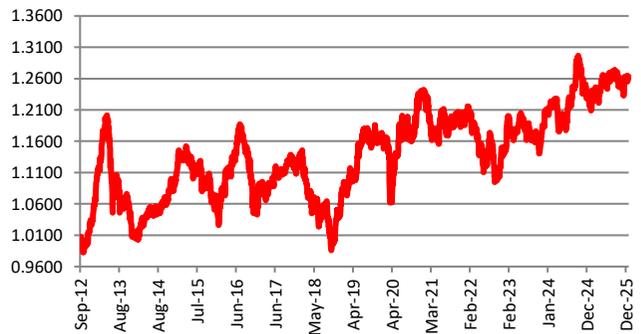
In December, local bond yields posted a month-on-month increase of 10.26 basis points across the curve. Short-term yields of one year and below bucked the trend, declining by an average of 3.22 basis points. The rise in yields was most pronounced in the intermediate segment as investors took profits 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
2.35	0.17	2.35	4.59	26.12

## NAVPU Graph



## PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	28.60
Government Bonds	67.64
Corporate Bonds	0.00
Cash	3.36
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.40

## Top Equity Holdings

① Int'l. Container Terminal Services, Inc.	3.49%
② SM Investments Corporation	3.23%
③ Bank of the Philippine Islands	3.19%
④ BDO Unibank, Inc.	2.88%

## Top Fixed Income Holdings

① Retail Treasury Bond 08/20/2030	26.30%
② Fixed Rate Treasury Note 04/28/2035	16.78%
③ Fixed Rate Treasury Note 11/24/2042	9.07%
④ Fixed Rate Treasury Note 7/19/2031	5.23%
⑤ Fixed Rate Treasury Note 05/23/2044	5.22%