

FUND FACT SHEET

All data as of February 28, 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 Index.

Fund Details

Fund Manager	BPI WEALTH – A Trust Corporation
Inception Date	September 11, 2012
Fund Classification	Balanced Fund
Fund Size	PHP 633.71 Million
Fund Currency	Philippine Peso
No. of Holdings	36
Fund Management Fee	1.50% per annum

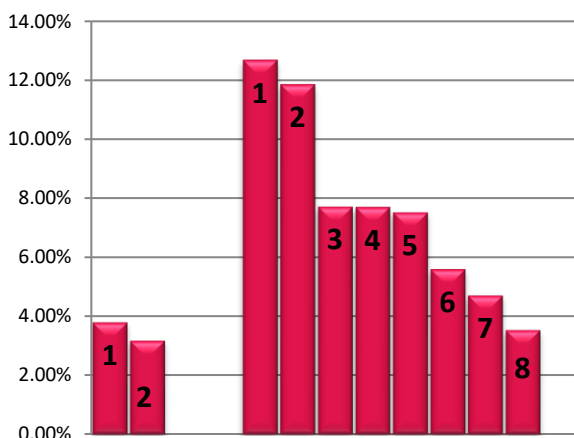
Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (08 October 2024)	1.2965
Lowest (10 October 2012)	0.9829
NAVPU – 28 February 2025	1.2255

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

The Philippine Stock Exchange Index (PSEI) was able to bounce back in February amidst bargain-hunting following the sharp decline in January. The local bourse traded in a tight range as investors digested economic data releases such as January inflation figure— which came out steady at +2.9% or within BSP's range of +2.5% to +3.3%, the BSP policy rate pause, RRR cut, and largely in-line 4Q earnings results. Towards the end of the month, trading activity surged as MSCI rebalancing took place. The PSEI rose by 2.3% to close at 5,997.97 in February.

In terms of trading activity, the Average Daily Turnover soared by 24.8% to Pnp6.09 billion in February mainly buoyed by the MSCI rebalancing in the last trading day of the month. In terms of foreign activity, foreigners were net sellers yet again, registering at US\$145 million. Top foreign sold stocks were ALI (-US\$38.5 million), URC (-US\$36.7 million), and MBT (-US\$28.4 million). Foreign participation in January was at 53%.

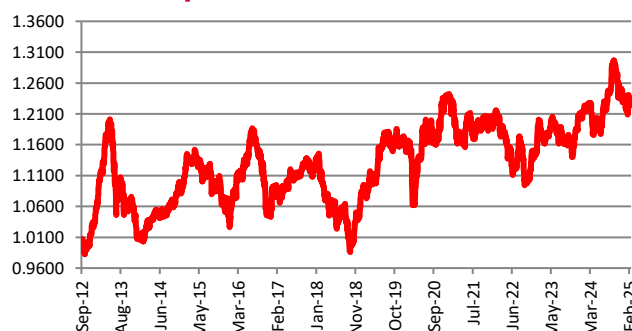
On a per stock basis, the top three index gainers for the month include: SMC (+28.91%), JFC (+15.86%) and MONDE (+13.53%). Meanwhile, the bottom three performers were: EMI (-23.32%), BLOOM (-7.00%) and CBC (-6.99%).

Domestic fixed income assets performed well in February 2025, with the BPI Government Bond Index posting a return of 1.13% year-to-date. This came even after the Bangko Sentral ng Pilipinas (BSP) surprised investors and decided to keep their key interest rates steady in their February policy meeting. In lieu of a policy rate cut, the BSP announced a cut in the bank's Rate Reserve Requirement (RRR) from the current 7% down to 5%. This move is estimated to release PHP 300Bn of additional liquidity into the system which may cause rates to decline further. Another headwind was inflation with the CPI print for the month of January coming out at 2.9%, the same figure as in December. In spite of all these, the BSP is still widely expected to cut the policy rates by a total of 0.5% (50 basis points) in 2025. For the month of February, the BTr held a total of 4 issuances. All auctions received strong demand, with the 5-, 7-, 10- and 20-year papers seeing average awarded yields of 5.968%, 5.973%, 6.118% and 6.376%, respectively. March will continue to see issuances across the curve with 5-, 7, 10, 3- and 25-year papers slated to be offered.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
-0.54	-1.53	0.16	5.00	22.55

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	27.73
Government Bonds	58.43
Corporate Bonds	2.40
Cash	11.00
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.44

Top Equity Holdings

① SM Investments Corporation	3.79%
② Bank of the Philippine Islands	3.17%

Top Fixed Income Holdings

① Fixed Rate Treasury Note 01/25/2034	12.68%
② Fixed Rate Treasury Note 11/24/2042	11.86%
③ Fixed Rate Treasury Note 07/19/2031	7.71%
④ Retail Treasury Bond 02/28/2029	7.70%
⑤ Fixed Rate Treasury Note 10/20/2032	7.51%
⑥ Time Deposit	5.59%
⑦ Time Deposit	4.70%
⑧ Retail Treasury Bond 08/22/2028	3.53%