

# FUND FACT SHEET

All data as of March 31, 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 626.99 Million
Fund Currency	Philippine Peso
No. of Holdings	35
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 – 31 March 2025	1.2399

## 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.

## BPI-Philam Odyssey Balanced Fund Market Commentary

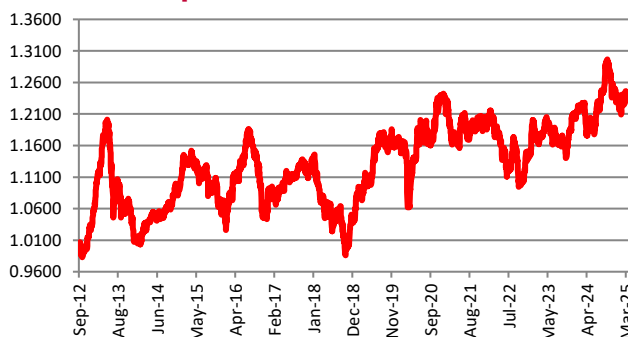
The Philippine fixed income market experienced a relatively stable month in March 2025, with modest movements in yields and continued investor interest in government securities. The BPI Philippine Government Bond Index returned 0.44% for the month as rates crept higher by 0.7 bps on average, mostly on the very short end of the curve. Both domestic and international factors, including central bank policies, inflation trends, and geopolitical developments affected yield movements for the period. The Bangko Sentral ng Pilipinas (BSP) kept its key policy rate at 5.75%, citing the need to balance inflation control with economic growth. Inflation for the month of February remained within the target range at 2.1% year-on-year, although there were concerns about potential upward pressures from global commodity prices. Demand for government securities remained strong, particularly for short to medium-term bonds. The Bureau of the Treasury successfully auctioned off several tranches of Treasury bills and bonds, with yields awarded slightly lower than the previous month. Demand was quite healthy with oversubscriptions seen across all tenors, particularly the 5- and 7-year papers. Overall market sentiment was positive, supported by stable macroeconomic indicators and a favorable investment climate. Nonetheless, investors remained cautious amid the potential impact of US President Trump's tariffs on growth and inflation.

The Philippine Stock Exchange Index (PSEI) extended gains in March, rising by 3.05% month-on-month to close at 6,180.72. This was fueled by improved investors' sentiment early in the month as February inflation cooled to 2.1% from 2.9% in January, raising hopes of a potential rate cut by the BSP in April. The Philippine peso also strengthened on US Dollar weakness due to softer US economic data. However, gains were capped by cautious sentiment ahead of Trump's reciprocal tariffs set to be announced on April 2. Additionally, geo-political uncertainties further dampened investor sentiment. In terms of trading activity, the Average Daily Turnover dropped by 8% to Pnp5.61 billion in March which was mainly supported by FTSE rebalancing. In terms of foreign activity, foreigners turned net buyers, registering at US\$50 million. Top foreign bought stocks include BDO (US\$28.26 million), BPI (US\$23.43 million), and MER (US\$15.72 million). Foreign participation remained at 53% in March. On a per stock basis, the top three index gainers for the month include: CNVRG (+19.90%), MER (+12.24%) and SMPH (+7.62%). Meanwhile, the bottom three performers were: CNPF (-9.53%), BLOOM (-8.46%) and JFC (-6.69%).

## Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
0.62	-3.45	1.37	5.63	23.99

## NAVPU Graph

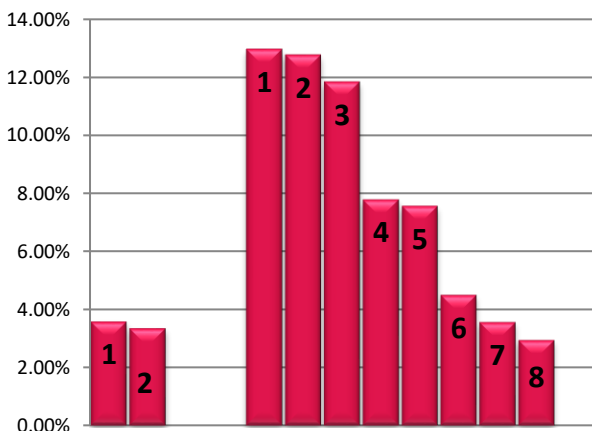


## PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	29.33
Government Bonds	63.97
Corporate Bonds	1.14
Cash	5.36
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.20

## TOP HOLDINGS

### Asset Allocation



### Top Equity Holdings

① SM Investments Corporation	3.58%
② Bank of the Philippine Islands	3.35%

### Top Fixed Income Holdings

① Retail Treasury Bond 02/28/2029	12.97%
② Fixed Rate Treasury Note 01/25/2034	12.77%
③ Fixed Rate Treasury Note 11/24/2042	11.84%
④ Fixed Rate Treasury Note 07/19/2031	7.78%
⑤ Fixed Rate Treasury Note 10/20/2032	7.56%
⑥ Time Deposit	4.49%
⑦ Retail Treasury Bond 08/22/2028	3.56%
⑧ Fixed Rate Treasury Note 05/23/2044	2.94%

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