

# FUND FACT SHEET

All data as of October 30, 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 559.99 Million
Fund Currency	Philippine Peso
No. of Holdings	27
Fund Management Fee	1.50% per annum

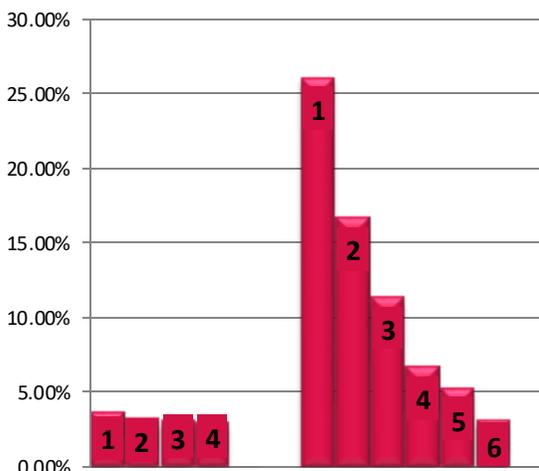
## Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (08 October 2024)	1.2965
Lowest (10 October 2012)	0.9829
NAVPU – 30 October 2025	1.2493

## 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

Local government bond yields declined by an average of nine basis points after the Bangko Sentral ng Pilipinas (BSP) surprised markets with a 25-basis point policy rate cut, lowering the benchmark interest rate from 5.00% to 4.75%. Beyond the rate decision, investors reacted positively to BSP's guidance, signaling further easing to support growth. The central bank highlighted economic growth risks amid dampened business sentiment due to public infrastructure issues. As bond yields fell and prices rose, the BPI Government Bond Index returned 0.79% for the month.

Headline inflation rose to 1.7% in September from 1.5% in August, driven by higher transport costs and faster food inflation due to surging vegetable prices. The figure was below market expectations of 1.9% and the BSP's 2-4% target range, reinforcing room for continued policy rate cuts.

The Bureau of the Treasury (BTr) issued Php70 billion worth of FXTNs across 3-, 7-, 10-, and 25-year tenors, notably lower than the previous monthly average of Php120 billion. Demand was strong for most maturities, with bids roughly double the offer size, except for the 25-year FXTN, which drew Php18.6 billion in tenders versus a Php15 billion offer.

The Philippine Stock Exchange Index (PSEI) fell for the fourth straight month in October as the local bourse continued to be hounded by foreign selling. Market sentiment was dragged by persisting domestic political issues and increasing concerns on its impact on economic growth. Moreover, the Philippine peso weakened to the Php69 to dollar mark in a month which added further to the risk-off sentiment. The PSEI dipped to sub-6,000 or -0.4% to 5,929.68.

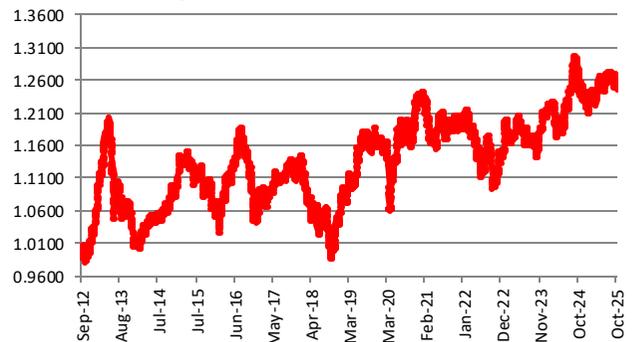
Trading activity was more muted in October as the Average Value Turnover notching Php6.00 billion, lower than previous month's Php 5.71 billion. In terms of foreign activity, foreigners were heavy sellers at US\$100 million, expanding the Year-to-Date figure to US\$750 million.

On a per stock basis, the top three index gainers for the month include: ICT (+12.38%), SMC (+12.07%) and MER (+10.38%). Meanwhile, the bottom three performers were: ALI (-18.28%), CBC (-17.58%) and PLUS (-17.03%).

## Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
1.39	-0.37	-1.60	9.57	24.93

## NAVPU Graph



## PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	28.52
Government Bonds	67.09
Corporate Bonds	0.00
Cash	4.21
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.19

## Top Equity Holdings

① SM Investments Corporation	3.61%
② BDO Unibank, Inc.	3.15%
③ SM Prime Holdings, Inc.	2.98%
④ Bank of the Philippine Islands	2.85%

## Top Fixed Income Holdings

① Retail Treasury Bond 08/20/2030	26.02%
② Fixed Rate Treasury Note 04/28/2035	16.62%
③ Fixed Rate Treasury Note 11/24/2042	11.30%
④ Fixed Rate Treasury Note 05/23/2044	6.60%
⑤ Fixed Rate Treasury Note 07/19/2031	5.16%
⑥ Time Deposit	2.96%