

FUND FACT SHEET

All data as of September 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 572.65 Million
Fund Currency	Philippine Peso
No. of Holdings	27
Fund Management Fee	1.50% per annum

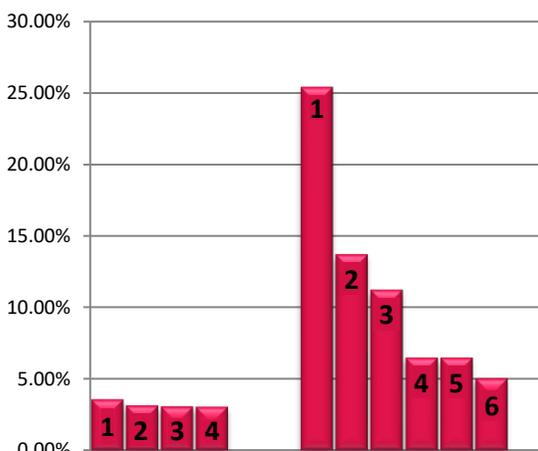
Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (08 October 2024)	1.2965
Lowest (10 October 2012)	0.9829
NAVPU – 30 September 2025	1.2478

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's 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 September, local government bond yields moved in mixed directions. Short-term yields (1 year and below) declined by an average of 28 basis points, reflecting the market's response to easing inflation and monetary policy. On the other hand, longer-term yields (1 to 25 years) saw a slight increase, averaging a 1.6 basis point rise. Despite these movements, returns remained positive, with the BPI Government Bond Index gaining 0.27% and the BPI Money Market Index up 0.44% for the month. The Bureau of the Treasury (BT) continued its regular weekly auctions of Fixed Rate Treasury Notes (FXTNs), offering various tenors from 3 to 20 years. Most of the bonds, specifically the 3-, 5-, 7-, and 10-year FXTNs, were fully awarded at competitive yields ranging from 5.605% to 5.939%. The 20-year FXTN was only partially awarded, with an average yield of 6.421%, indicating selective investor appetite for longer durations.

Meanwhile, local inflation rose to 1.5% in August, up from 0.9% in July, driven mainly by higher food prices, particularly rice and vegetables, as well as increased transport costs due to fuel price adjustments. Despite the uptick, inflation remained within the Bangko Sentral ng Pilipinas' (BSP) target range of 2-4%, suggesting that price pressures were still manageable. The central bank is forecasting inflation will average 1.7% this year, before rising to 3.3% in 2026 and 3.4% in 2027.

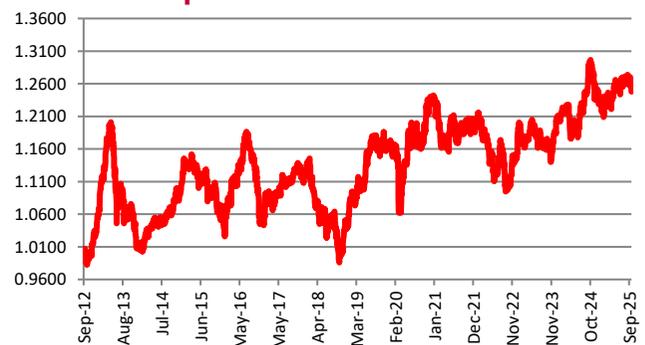
The Philippine Stock Exchange Index (PSEi) fell by 3.28% month-on-month in September, breaching the 6,000 level to close at 5,953.46. The index was dragged by negative market sentiment brought about by escalating domestic political risks. Overseas, the US Federal Reserve reduced interest rates by 25 basis points as widely expected in their September 17 meeting. FTSE Rebalancing also transpired where the Philippines saw net inflow of around US\$60 million. Back to the local front, RCR had a secondary share placement last September 22 priced Pph7.75 or 5% discount from previous close.

The PSEi saw its activity slowed for the month with Average Daily Turnover at Pph5.71 billion or 20% month-on-month. Meanwhile, foreigners still remained as net sellers at US\$72 million. Foreign Participation was recorded at 50%. On a per stock basis, the top three index gainers for the month include: PLUS (+9.78%), LTG (+8.70%) and SCC (+6.99%). Meanwhile, the bottom three performers were: GTCAP (-16.59%), ALI (-13.04%) and URC (-12.47%).

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
1.27	0.64	-2.83	6.42	24.78

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	29.34
Government Bonds	63.24
Corporate Bonds	0.00
Cash	7.42
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.00

Top Equity Holdings

① SM Investments Corporation	3.58%
② Int'l. Container Terminal Services, Inc.	3.14%
③ BDO Unibank, Inc.	3.09%
④ Bank of the Philippine Islands	3.06%

Top Fixed Income Holdings

① Retail Treasury Bond 08/20/2030	25.41%
② Fixed Rate Treasury Note 04/28/2035	13.71%
③ Fixed Rate Treasury Note 11/24/2042	11.23%
④ Time Deposit	6.48%
⑤ Fixed Rate Treasury Note 05/23/2044	6.48%