

# FUND FACT SHEET

All data as of January 30, 2026 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 545.67 Million
Fund Currency	Philippine Peso
No. of Holdings	29
Fund Management Fee	1.50% per annum

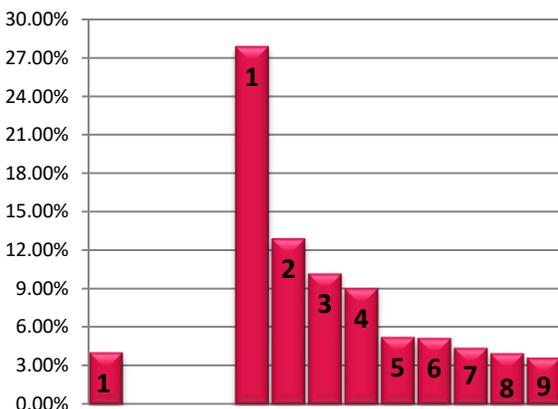
## Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (08 October 2024)	1.2965
Lowest (10 October 2012)	0.9829
NAVPU – 30 January 2026	1.2784

## 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



# BPI-Philam Odyssey Balanced Fund Market Commentary

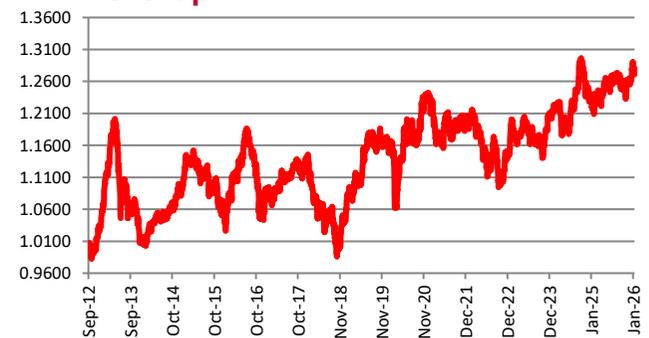
Philippine government bond yields declined by an average of 12 basis points in January, largely driven by softer-than-expected economic data. PH GDP grew 3.0% year-on-year in 4Q2025, bringing the full-year growth to 4.4%, below the government's target range. The weaker print fueled expectations that the Bangko Sentral ng Pilipinas (BSP) may cut policy rates in February to help support growth. At the same time, December inflation was at 1.8%, below the BSP's 2-4% target range. This further reinforces the view that the central bank has room to cut rates. Despite the downtrend in yields, the month saw periods of heightened volatility due to global geopolitical developments, especially concerning the US, Greenland, and some European countries. Market sentiment was affected by concerns linked to global trade tensions and geopolitical risks, though these eased after statements indicating no escalation. A weaker peso, which touched new record lows against the US dollar, also weighed on overall sentiment and contributed to net foreign outflows of around Php88 billion in January. The Bureau of the Treasury conducted four treasury bond auctions in January. Demand remained strong, with several auctions reaching up to three times oversubscription, reflecting robust domestic liquidity and continued investor interest in government securities.

The Philippine Stock Exchange Index (PSEi) is off to a roaring start, climbing by 4.56% month-on-month, to close at 6,328.97. Foreign buying propelled the market in the early days of the month, almost reaching the 6,500 mark. However, gains were pared by local profit-taking, peso depreciation and risk-aversion following geopolitical tensions and the release of lower-than-expected 4Q GDP. On the last day of the month, the local bourse regained its footing spurred by PSE rebalancing-related activities. Average Value Turnover registered at Php6.52 billion or up 13% on a month-on-month basis. The improved volume got a lift from PSE rebalancing on month-end. Meanwhile, foreigners were huge buyers, recording at US\$226 million. On a per stock basis, the top three index gainers for the month include: JGS (+17.55%), JFC (+13.89%) and AEV (+13.57%). Meanwhile, the bottom three performers were: PLUS (-19.01%), RCR (-9.98%) and PGOLD (-5.79%).

## Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
1.36	1.53	5.73	5.35	27.84

## NAVPU Graph



## PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	29.05
Government Bonds	65.68
Corporate Bonds	0.00
Cash	0.87
Time Deposits and Money Market	16.93
Other Receivables - Net of Liabilities	-12.53

## Top Equity Holdings

① Int'l. Container Terminal Services, Inc.	4.07%
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## Top Fixed Income Holdings

① Retail Treasury Bond 02/28/2029	27.88%
② Time Deposit	12.94%
③ Retail Treasury Bond 08/20/2030	10.20%
④ Fixed Rate Treasury Note 11/24/2042	9.06%
⑤ Fixed Rate Treasury Note 07/19/2031	5.26%
⑥ Fixed Rate Treasury Note 05/23/2044	5.20%
⑦ Fixed Rate Treasury Note 04/28/2035	4.42%
⑧ Time Deposit	3.99%
⑨ Fixed Rate Treasury Note 01/18/2031	3.66%

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