

FUND FACT SHEET

All data as of August 29, 2025 unless otherwise stated

Fund Objective and Strategy

The Fund aims to achieve capital appreciation and income growth in Philippine Peso terms over a period of time by investing in a diversified portfolio of Philippine Peso denominated fixed income instruments. The Fund aims to outperform its benchmark which is the BPI Philippine Government Bond Index.

Fund Details

Fund Manager	BPI WEALTH – A Trust Corporation
Inception Date	September 11, 2012
Fund Classification	Bond Fund
Fund Size	PHP 733.45 Million
Fund Currency	Philippine Peso
No. of Holdings	13
Fund Management Fee	1.00% per annum

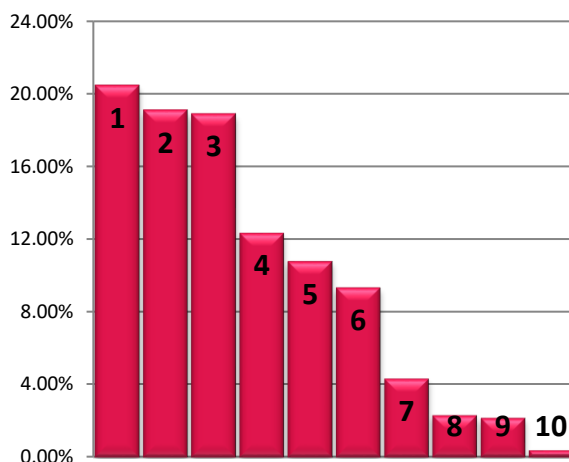
Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (27 August 2025)	1.4838
Lowest (25 September 2012)	0.9882
NAVPU – 29 August 2025	1.4804

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 Bond Fund

Market Commentary

In August, the Philippine fixed income market showed mixed performance across tenors, reflecting cautious investor sentiment amid global and domestic developments. The Retail Treasury Bonds Tranche 31 (RTB-31), a five-year peso-denominated bond, was also launched, priced at a final coupon of 6.00% per annum. The offering attracted strong investor interest, raising PHP210 billion from PHP354.18 billion in tenders on the first day of the offer period. For this issuance, the government raised a total of PHP507 billion.

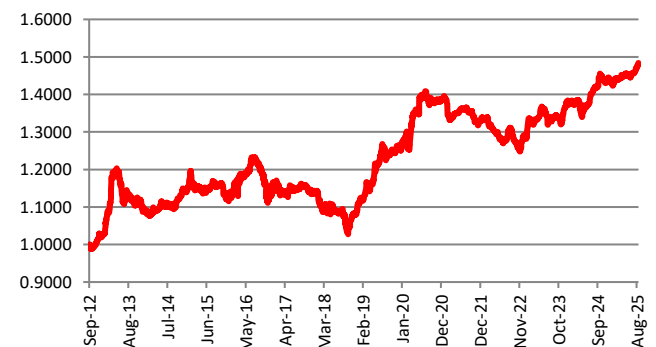
Philippine inflation eased to 0.9% in July, well below the target range of 2-4%, further supporting bond market stability. As a result, the Bangko Sentral ng Pilipinas reduced its policy rate by 25 bps to 5.00%, marking a continuation of its easing cycle. BSP Governor Eli Remolona described it as a "Goldilocks rate", designed to stimulate economic activity while keeping inflation in check. Performance across BPI's domestic fixed income indices reflected this easing bias. The BPI GS Overall Index returned 1.08%, led by the BPI GS 5+ Index, which gained 1.54%. Shorter-duration indices posted more modest returns, with the BPI GS 1-3 Index up 0.53% and the Money Market Index rising 0.37%.

Looking ahead, the outlook remains cautiously optimistic. Locally, the benign inflation environment and the BSP's recent 25 bps rate cut for overnight borrowing (and 5.50% for lending) provide further support for lower yields.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
3.38	2.61	4.25	10.40	48.04

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	87.48
Corporates	2.17
Cash	11.16
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	-0.81

① Retail Treasury Bond 08/20/2030	20.47%
② Fixed Rate Treasury Note 05/23/2044	19.11%
③ Fixed Rate Treasury Note 04/28/2035	18.90%
④ Fixed Rate Treasury Note 09/15/2032	12.34%
⑤ Time Deposit	10.78%
⑥ Fixed Rate Treasury Note 07/19/2031	9.34%
⑦ Fixed Rate Treasury Note 11/24/2042	4.33%
⑧ Fixed Rate Treasury Note 12/16/2035	2.31%
⑨ Ayala Land Inc. Bond 09/29/2025	2.17%
⑩ Fixed Rate Treasury Note 10/20/2032	0.39%