

FUND FACT SHEET

All data as of December 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 699.50 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 (13 November 2025)	1.5026
Lowest (25 September 2012)	0.9882
NAVPU – 29 December 2025	1.4952

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 Bond Fund

Market Commentary

In December, local bond yields posted a month-on-month increase of 10.26 basis points across the curve. Short-term yields of one year and below bucked the trend, declining by an average of 3.22 basis points. The rise in yields was most pronounced in the intermediate segment as investors took profits toward year-end. Five- and seven-year tenors saw the largest increases at 22.91 basis points and 20.51 basis points, respectively, followed by the three-year tenor, which rose by 19.09 basis points. Meanwhile, long-end yields rose by around 8.24 basis points amid growing concerns over economic growth prospects.

The BPI Money Market Index gained 0.32%, while the BPI 1–5 Year Index edged down by 0.01% and the BPI GS Overall Index declined by 0.16%.

On the macro front, November inflation settled at 1.5%, remaining below the government's 2% to 4% target range and easing from October's 1.7% print. The BSP maintained a dovish stance, reinforcing market expectations for further policy easing after cutting the monetary policy rate in December, with the possibility of additional cuts in 2026. Following the latest rate cut, the policy rate stands at 4.5%, with markets pricing in a potential move toward 4.0% in 2026.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
4.41	2.89	4.41	8.16	49.52

NAVPU Graph

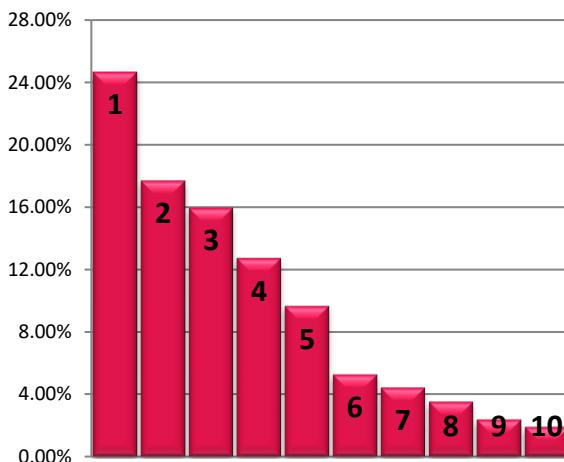


PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	88.19
Corporates	0.00
Cash	11.08
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.73

TOP HOLDINGS

Asset Allocation



① Retail Treasury Bond 08/20/2030	24.68%
② Fixed Rate Treasury Note 04/28/2035	17.71%
③ Fixed Rate Treasury Note 05/23/2044	15.96%
④ Fixed Rate Treasury Note 09/15/2032	12.73%
⑤ Fixed Rate Treasury Note 07/19/2031	9.66%
⑥ Time Deposit	5.26%
⑦ Fixed Rate Treasury Note 11/24/2042	4.42%
⑧ Time Deposit	3.51%
⑨ Fixed Rate - Treasury Note 12/16/2035	2.36%
⑩ Time Deposit	1.89%

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