

FUND FACT SHEET

All data as of January 31, 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 790.98 Million
Fund Currency	Philippine Peso
No. of Holdings	15
Fund Management Fee	1.00% per annum

Highest and Lowest Unit Price Achieved

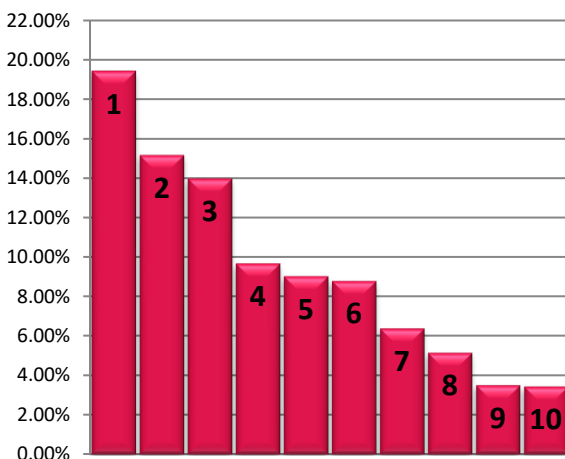
Initial (11 September 2012)	1.0000
Highest (01 October 2024)	1.4557
Lowest (25 September 2012)	0.9882
NAVPU – 31 January 2025	1.4340

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

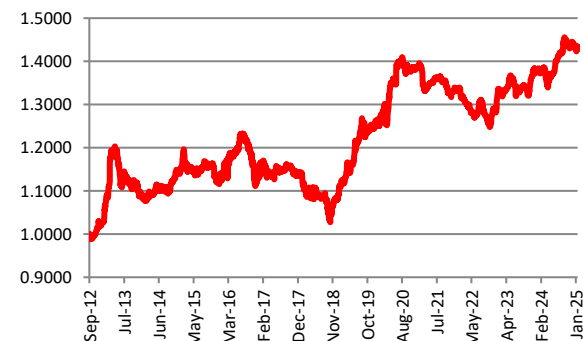
Market Commentary

Domestic fixed income investments performed well in January 2025, with the BPI GS Overall Index up 0.57%. This was due to steady income from bonds and falling yields, as people expect the Bangko Sentral ng Pilipinas (BSP) to cut rates in February after the Philippine economy grew slower than expected in the last quarter of 2024. The economy grew by 5.2%, which was below expectations, partly due to multiple typhoons. Inflation rose to 2.9% in December, driven by higher vegetable prices, utility costs, and transport expenses. The BSP is expected to cut the policy rates by a total of 0.5% (50 basis points) in 2025.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
0.14	1.80	3.82	7.44	43.40

NAVPU Graph



PORTFOLIO COMPOSITION	
Allocation	% of Fund
Government	83.63
Corporates	5.52
Cash	10.21
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.64

① Fixed Rate Treasury Note 01/25/2034	19.43%
② Fixed Rate Treasury Note 11/24/2042	15.17%
③ Fixed Rate Treasury Note 10/20/2032	13.98%
④ Retail Treasury Bond 02/28/2029	9.67%
⑤ Fixed Rate Treasury Note 05/23/2044	9.03%
⑥ Fixed Rate Treasury Note 07/19/2031	8.79%
⑦ Time Deposit	6.38%
⑧ Retail Treasury Bond 08/22/2028	5.14%
⑨ SM Prime Holdings, Inc. 03/25/2025	3.50%
⑩ Time Deposit	3.44%