

FUND FACT SHEET

All data as of November 28, 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 712.64 Million
Fund Currency	Philippine Peso
No. of Holdings	13
Fund Management Fee	1.00% per annum

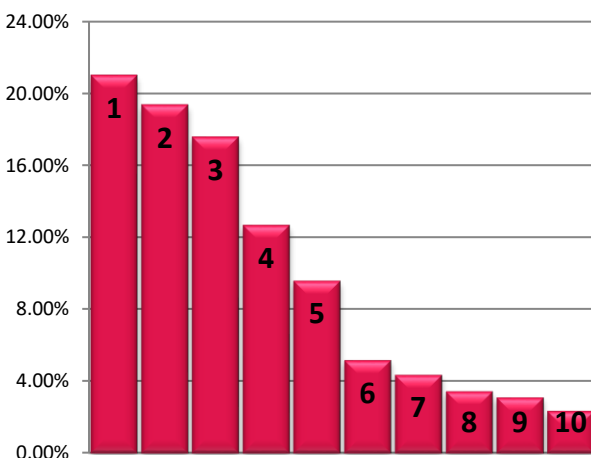
Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (13 November 2025)	1.5026
Lowest (25 September 2012)	0.9882
NAVPU – 28 November 2025	1.5000

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 November, local bond yields saw a month-on-month decline of 9.27 bps across the curve. Short-term yields (1 year and below) declined by an average of -3.48 basis points. The decline was most notable in the intermediate part of the curve as investors look to lengthen duration. The two and three-year declined the most by 18bps and 17 bps, respectively followed by the five-year with a 14 bps decline. The long-end also declined to the tune of 4 bps with growth prospects at risk.

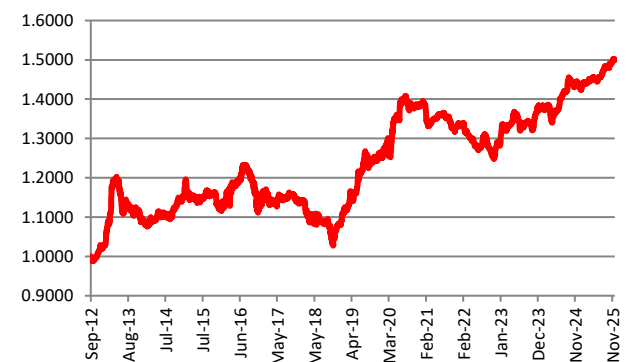
The BPI Money Market Index went up by 0.38%, BPI 1-5 Index up by 0.69%, and the BPI GS Overall Index up by 0.73%.

October inflation came out at 1.7%, still below the government's 2 to 4 percent target range for the year. 3Q 2025 GDP also came out anemic at a print of 4%, lower than the 2Q print of 5.5%. The BSP surprised the market with a rate cut on October, moving ahead of potential economic slowdown amidst governance concern that dampened business sentiment. The dovish tone caused markets to price in further rate cuts going into December and 2026. Rates now stand at 4.75% after the cut. Market is expecting policy rate may reach 4% in 2026

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
4.75	3.45	4.44	10.05	50.00

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	87.58
Corporates	0.00
Cash	12.10
Time Deposits and Money Market	0.00
Other Receivables - Net of Liabilities	0.32

① Retail Treasury Bond 08/20/2030	21.00%
② Fixed Rate Treasury Note 05/23/2044	19.36%
③ Fixed Rate Treasury Note 04/28/2035	17.57%
④ Fixed Rate Treasury Note 09/15/2032	12.67%
⑤ Fixed Rate Treasury Note 07/19/2031	9.57%
⑥ Time Deposit	5.17%
⑦ Fixed Rate Treasury Note 11/24/2042	4.35%
⑧ Time Deposit	3.45%
⑨ Time Deposit	3.10%
⑩ Fixed Rate Treasury Note 12/16/2035	2.36%