

FUND FACT SHEET

All data as of January 30, 2026 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 693.80 Million
Fund Currency	Philippine Peso
No. of Holdings	17
Fund Management Fee	1.00% per annum

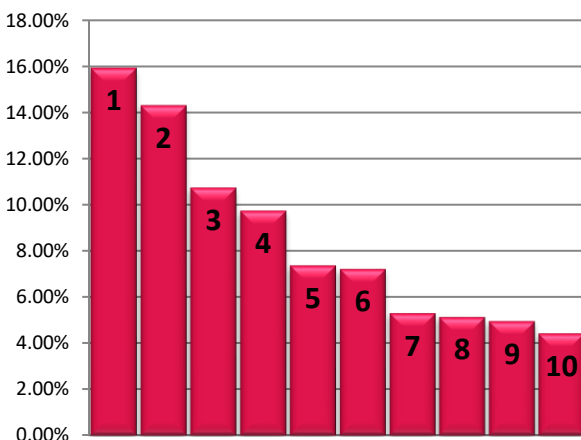
Highest and Lowest Unit Price Achieved

Initial (11 September 2012)	1.0000
Highest (13 November 2025)	1.5026
Lowest (25 September 2012)	0.9882
NAVPU – 30 January 2026	1.5020

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

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.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
0.45	2.74	4.74	8.74	50.20

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	81.41
Corporates	4.95
Cash	0.38
Time Deposits and Money Market	12.93
Other Receivables - Net of Liabilities	0.32

① Fixed Rate Treasury Note 05/23/2044	15.94%
② Fixed Rate Treasury Note 04/28/35	14.31%
③ Retail Treasury Bond 08/20/2030	10.74%
④ Fixed Rate Treasury Note 07/19/2031	9.74%
⑤ Fixed Rate Treasury Note 09/15/2032	7.37%
⑥ Retail Treasury Bond 02/28/2029	7.22%
⑦ Time Deposit	5.30%
⑧ Fixed Rate Treasury Note 08/12/2028	5.14%
⑨ BDO-BOND 01/26/2029	4.95%
⑩ Fixed Rate Treasury Note 11/24/2042	4.43%