

FUND FACT SHEET

All data as of December 29, 2025 unless otherwise stated

Fund Objective and Strategy

The Fund is for US Dollar investors who want to achieve capital appreciation and income growth over a period of time. To achieve this, the Fund will be invested in a diversified portfolio of US dollar-denominated fixed income instruments issued by the Philippine government, corporations, & financial institutions. The Fund aims to outperform its benchmark, the JP Morgan Chase Asia Total Return Philippines Index.

Fund Details

| | |
|---------------------|----------------------------------|
| Fund Manager | BPI WEALTH – A Trust Corporation |
| Inception Date | March 12, 2015 |
| Fund Classification | Long Term Bond Fund |
| Fund Size | USD 1.11 Million |
| Fund Currency | United States Dollar |
| No. of Holdings | 17 |
| Fund Management Fee | 1.25% per annum |

Highest and Lowest Unit Price Achieved

| | |
|---------------------------|--------|
| Initial (12 March 2015) | 1.0000 |
| Highest (29 October 2025) | 1.3061 |
| Lowest (17 June 2015) | 0.9907 |
| NAVPU – 29 December 2025 | 1.3030 |

Risk Classification

The Fund is suitable for investors with an aggressive profile or for those who take 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 Philippine Dollar Bond Fund

Market Commentary

The JP Morgan Asia Credit Index (JACI) Philippines gained 0.39% in December, despite a rise in Philippine dollar bond yields. Most of the yield curve steepening occurred in the mid-tenor segment, mirroring trends in U.S. Treasuries.

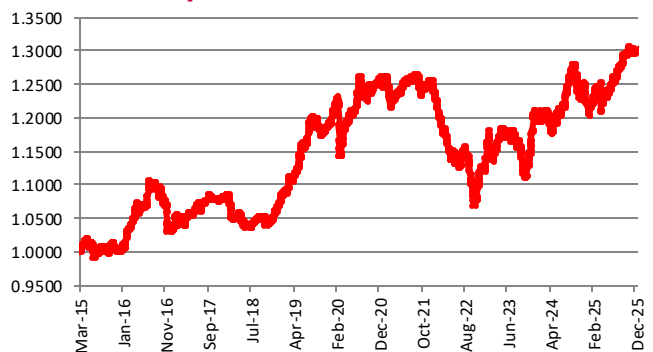
Global backdrop: Cooling U.S. inflation and mixed labor data provided the Federal Reserve room to ease policy. On December 10, the Fed cut rates by 25 basis points, signaling a more accommodative stance. However, strong demand at mid-month U.S. Treasury auctions pushed long-term yields higher, resulting in a steeper curve, short-term yields declined while long-term yields rose.

Domestic macro: Philippine inflation eased to 1.5% in November, remaining below the government's 2–4% target range and down from October's 1.7%. The Bangko Sentral ng Pilipinas (BSP) maintained a dovish tone, reinforcing expectations for further policy easing after its December rate cut. The policy rate now stands at 4.5%, with markets anticipating a potential move toward 4.0% in 2026.

Cumulative Performance (%)

| | | | | |
|------|----------|------|------|-----------------|
| YTD | 6 Months | 1YR | 2YR | Since Inception |
| 6.53 | 3.72 | 6.53 | 7.49 | 30.30 |

NAVPU Graph

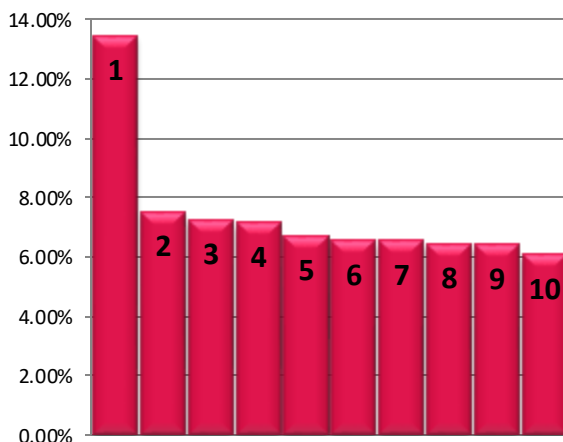


PORTFOLIO COMPOSITION

| Allocation | % of Fund |
|--|-----------|
| Government | 50.55 |
| Corporates | 46.23 |
| Cash | 1.28 |
| Time Deposits and Money Market | 0.53 |
| Other Receivables - Net of Liabilities | 1.41 |

TOP HOLDINGS

Asset Allocation



| | |
|---|--------|
| ① Globe Telecom, Inc. 7/23/2035 | 13.43% |
| ② Aboitiz Equity Ventures, Inc. 1/16/2030 | 7.50% |
| ③ Int'l Container Terminal Services, Inc. 6/17/2030 | 7.22% |
| ④ Republic of the Philippines Bonds 10/23/2034 | 7.13% |
| ⑤ Republic of the Philippines Bonds 10/13/2047 | 6.70% |
| ⑥ Rizal Commercial Banking Corp. 01/29/2030 | 6.53% |
| ⑦ SM Investments Corporation Bond 07/24/2029 | 6.51% |
| ⑧ Republic of the Philippines Bonds 01/13/2037 | 6.42% |
| ⑨ Republic of the Philippines Bonds 03/05/2035 | 6.38% |
| ⑩ Republic of the Philippines Bonds 09/05/2049 | 6.07% |

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