

FUND FACT SHEET

All data as of August 29, 2025 unless otherwise stated

Fund Objective and Strategy

The Fund aims to achieve a steady stream of income by investing in a diversified portfolio of Philippine Peso denominated high-grade fixed income instruments, such as, but not limited to, government securities, corporate notes and bonds, and fixed income funds. The Fund aims to outperform its composite benchmark, 75% of the 91-day Philippine Treasury Bill– net of tax and 25% of the BPI 1-5 Year Index.

Fund Details

Fund Manager	BPI WEALTH – A Trust Corporation
Inception Date	October 25, 2011
Fund Classification	Bond Fund
Fund Size	PHP 10,910.79 Million
Fund Currency	Philippine Peso
No. of Holdings	86
Fund Management Fee	1.00% per annum

Highest and Lowest Unit Price Achieved

Initial (25 October 2011)	1.0000
Highest (28 August 2025)	1.5080
Lowest (25 October 2011)	1.0000
NAVPU –29 August 2025	1.5078

Risk Classification

The Fund is suitable for investors who take medium- to long-term views. 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. The Fund's yield, net asset value, and total return may fluctuate as a result of interest rate movements and the changes in credit quality of the investments. On redemption of shares, an investor may receive an amount less than the original amount of the investment. Liquidity risk also needs to be taken into account.

BPI-Philam Peso Bond Fund Market Commentary

In August, the Philippine fixed income market showed mixed performance across tenors, reflecting cautious investor sentiment amid global and domestic developments. The Retail Treasury Bonds Tranche 31 (RTB-31), a five-year pesodenominated bond, was also launched, priced at a final coupon of 6.00% per annum. The offering attracted strong investor interest, raising PHP210 billion from PHP354.18 billion in tenders on the first day of the offer period. For this issuance, the government raised a total of PHP507 billion.

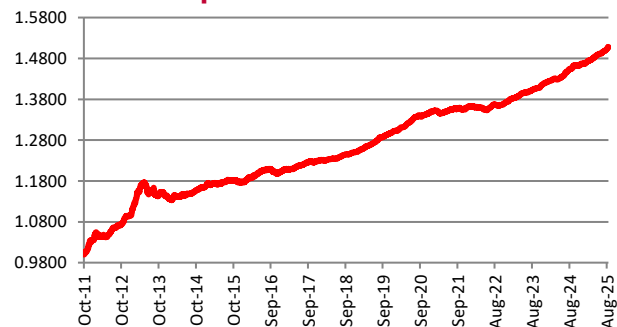
Philippine inflation eased to 0.9% in July, well below the target range of 2-4%, further supporting bond market stability. As a result, the Bangko Sentral ng Pilipinas reduced its policy rate by 25 bps to 5.00%, marking a continuation of its easing cycle. BSP Governor Eli Remolona described it as a "Goldilocks rate", designed to stimulate economic activity while keeping inflation in check. Performance across BPI's domestic fixed income indices reflected this easing bias. The BPI GS Overall Index returned 1.08%, led by the BPI GS 5+ Index, which gained 1.54%. Shorter-duration indices posted more modest returns, with the BPI GS 1-3 Index up 0.53% and the Money Market Index rising 0.37%.

Looking ahead, the outlook remains cautiously optimistic. Locally, the benign inflation environment and the BSP's recent 25 bps rate cut for overnight borrowing (and 5.50% for lending) provide further support for lower yields.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
2.87	2.18	3.67	7.42	50.78

NAVPU Graph

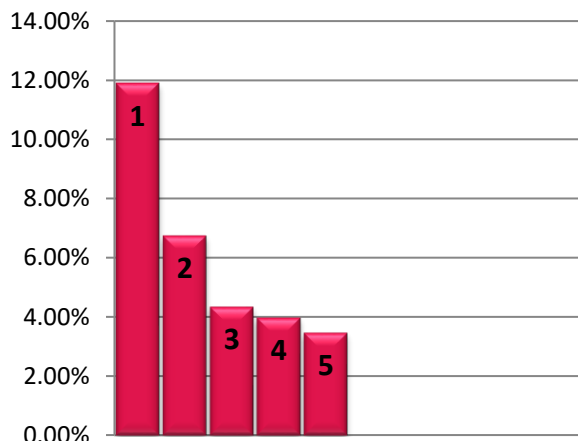


PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	50.92
Corporates	45.73
Fixed Income Funds	0.00
Cash & Cash Equivalents	2.60
Preferreds	0.75

TOP HOLDINGS

Asset Allocation



① Retail Treasury Bond 2030	11.90%
② Retail Treasury Bond 2029	6.75%
③ Fixed Rate Treasury Note 2032	4.34%
④ Fixed Rate Treasury Note 2044	3.98%
⑤ Aboitiz Equity Ventures, Inc. 2027	3.47%