FORMERLY BPI-PHILAM LIFE ASSURANCE CORPORATION

bpi-aia.com.ph

FUND FACT SHEET

All data as of December 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 11,130.09 Million
Fund Currency	Philippine Peso
No. of Holdings	90
Fund Management Fee	1.00% per annum

Highest and Lowest Unit Price Achieved

Initial (25 October 2011)	1.0000
Highest (29 December 2025)	1.5277
Lowest (25 October 2011)	1.0000
NAVPU – 29 December 2025	1.5277

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 December, local bond yields saw a month-on-month decline of 10.26 bps across the curve. Short-term yields of one year and below bucked the trend, declining by an average of –3.22 basis points. The rise in yields was most pronounced in the intermediate segment as investors took profit towards year-end. Five and seven-year tenors saw the largest increases at 22.91bps and 20.51bps, respectively, followed by the three-year tenor, which rose by 19.09bps. Meanwhile, long-end yields rose by around 8.24bps amid growing convers over economic growth prospects.

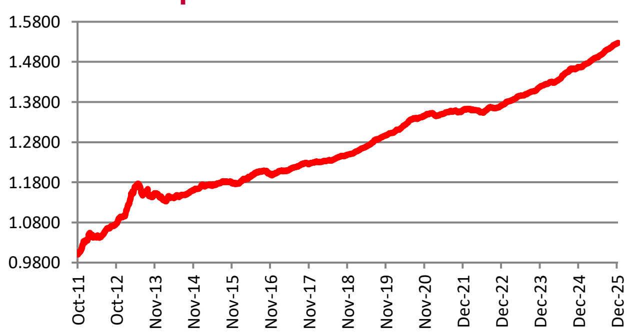
The BPI Money Market Index went up by 0.32%, BPI 1-5 Index up by 0.01%, and the BPI GS Overall Index up by 0.16%.

On the macro font, November inflation came out at 1.5%, still below the government's 2 to 4 percent target range and easing from October's 1.7% print. The BSP Maintained a dovish stance, reinforcing market expectations for further policy easing after cutting the monetary policy rate in December, with the possibility of additional cuts in 2026. Following the latest rate cut, the policy rate stands at 4.5%, with markets pricing in a potential move toward 4.0% in 2026.

Cumulative Performance (%)

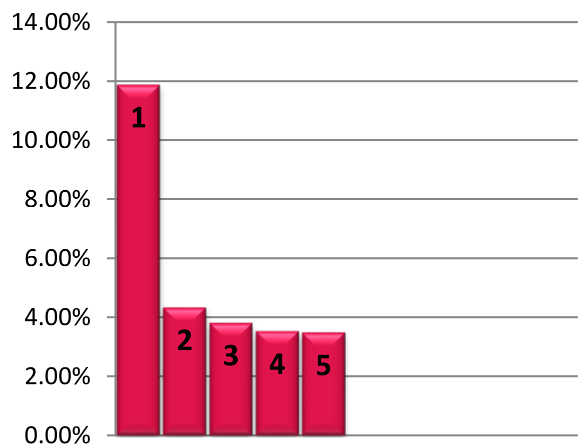
YTD	6 Months	1YR	2YR	Since Inception
4.22	2.22	4.22	7.54	52.77

NAVPU Graph



PORTFOLIO COMPOSITION	
Allocation	**% of Fund**
Government	45.27
Corporates	52.60
Fixed Income Funds	0.00
Cash & Cash Equivalents	1.07
Preferreds	1.06

TOP HOLDINGS
Asset Allocation



① Retail Treasury Bond 2030	11.88%
② Fixed Rate Treasury Note 2032	4.34%
③ Retail Treasury Bond 2029	3.82%
④ Fixed Rate Treasury Note 2035	3.53%
⑤ Fixed Rate Treasury Note 2031	3.49%