

FUND FACT SHEET

All data as of November 28, 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 11,081.72 Million |
| Fund Currency | Philippine Peso |
| No. of Holdings | 90 |
| Fund Management Fee | 1.00% per annum |

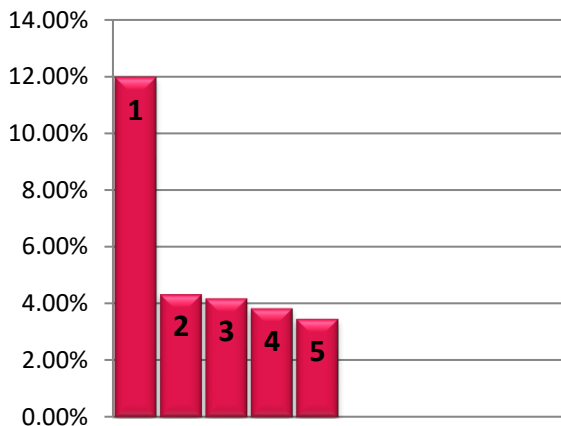
Highest and Lowest Unit Price Achieved

| | |
|----------------------------|--------|
| Initial (25 October 2011) | 1.0000 |
| Highest (26 November 2025) | 1.5235 |
| Lowest (25 October 2011) | 1.0000 |
| NAVPU – 28 November 2025 | 1.5233 |

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.

TOP HOLDINGS Asset Allocation



BPI-Philam Peso 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.

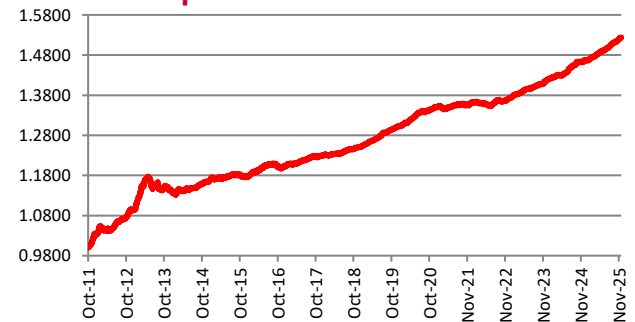
The BPI Money Market Index went up by 0.38%, BPI 1-5 Index up by 0.69%, and the BPI GS Overall Index up by 0.73%.

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 |
|------|----------|------|------|-----------------|
| 3.92 | 2.19 | 4.05 | 7.59 | 52.33 |

NAVPU Graph



| PORTFOLIO COMPOSITION | |
|-------------------------|-----------|
| Allocation | % of Fund |
| Government | 44.29 |
| Corporates | 49.62 |
| Fixed Income Funds | 0.00 |
| Cash & Cash Equivalents | 5.06 |
| Preferreds | 1.03 |

- ① Retail Treasury Bond 2030 11.99%
- ② Fixed Rate Treasury Note 2032 4.34%
- ③ Time Deposit 4.19%
- ④ Retail Treasury Bond 2029 3.84%
- ⑤ Aboitiz Equity Ventures, Inc. 2027 3.47%

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.