

FUND FACT SHEET

All data as of October 30, 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 11,019.03 Million
Fund Currency	Philippine Peso
No. of Holdings	88
Fund Management Fee	1.00% per annum

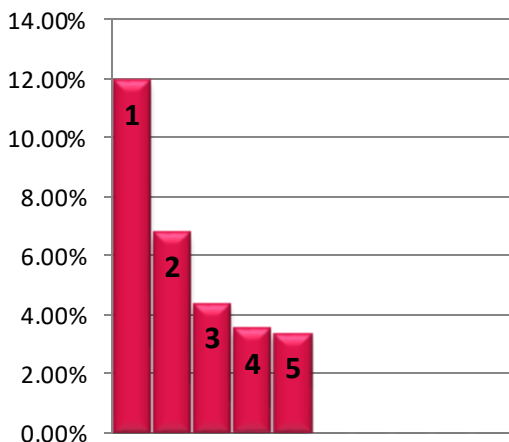
Highest and Lowest Unit Price Achieved

Initial (25 October 2011)	1.0000
Highest (30 October 2025)	1.5172
Lowest (25 October 2011)	1.0000
NAVPU – 30 October 2025	1.5172

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

Local government bond yields declined by an average of nine basis points after the Bangko Sentral ng Pilipinas (BSP) surprised markets with a 25-basis point policy rate cut, lowering the benchmark interest rate from 5.00% to 4.75%. Beyond the rate decision, investors reacted positively to BSP's guidance, signaling further easing to support growth. The central bank highlighted economic growth risks amid dampened business sentiment due to public infrastructure issues. As bond yields fell and prices rose, the BPI Government Bond Index returned 0.79% for the month.

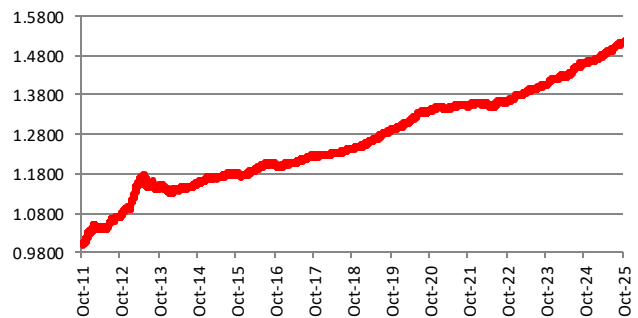
Headline inflation rose to 1.7% in September from 1.5% in August, driven by higher transport costs and faster food inflation due to surging vegetable prices. The figure was below market expectations of 1.9% and the BSP's 2-4% target range, reinforcing room for continued policy rate cuts.

The Bureau of the Treasury (BTr) issued Php70 billion worth of FXTNs across 3-, 7-, 10-, and 25- year tenors, notably lower than the previous monthly average of Php120 billion. Demand was strong for most maturities, with bids roughly double the offer size, except for the 25-year FXTN, which drew Php18.6 billion in tenders versus a Php15 billion offer.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
3.51	2.09	3.71	7.76	51.72

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	48.81
Corporates	49.24
Fixed Income Funds	0.00
Cash & Cash Equivalents	0.91
Preferreds	1.04

- ① Retail Treasury Bond 2030 11.91%
- ② Retail Treasury Bond 2029 6.78%
- ③ Fixed Rate Treasury Note 2032 4.35%
- ④ Aboitiz Equity Ventures, Inc. 2027 3.47%
- ⑤ Fixed Rate Treasury Note 2044 3.32%