

FUND FACT SHEET

All data as of February 27, 2026 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 11,229.25 Million
Fund Currency	Philippine Peso
No. of Holdings	88
Fund Management Fee	1.00% per annum

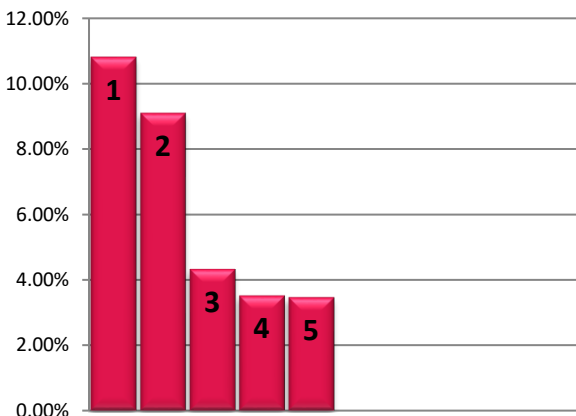
Highest and Lowest Unit Price Achieved

Initial (25 October 2011)	1.0000
Highest (27 February 2026)	1.5379
Lowest (25 October 2011)	1.0000
NAVPU – 27 February 2026	1.5379

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



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.

BPI-Philam Peso Bond Fund Market Commentary

Philippine government bond yields declined by an average of 13 basis points in February, led by bonds with maturities of less than one year, which fell by around 25 basis points. The rally in bonds was largely driven by the Bangko Sentral ng Pilipinas' (BSP) decision to cut its policy rate from 4.50% to 4.25%, citing softer-than-expected economic growth.

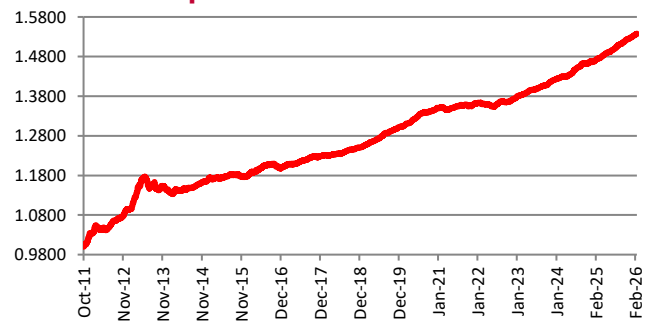
Investor sentiment was further supported by news reports on the potential inclusion of Philippine government bonds in the J.P. Morgan Government Bond Index – Emerging Markets (GBI-EM). National Treasurer Sharon Almanza indicated that an announcement on the country's possible inclusion could be forthcoming. Such inclusion may increase foreign investor participation in the local bond market, potentially boosting demand for government securities and exerting downward pressure on yields.

During the month, the Bureau of the Treasury (BTr) issued a new 10-year benchmark bond (FXTN 10-74), raising a total of Php298 billion, including Php63 billion from bond exchange transactions. The auction attracted strong demand, with total tenders reaching Php328.5 billion, significantly exceeding the initial offer of Php30 billion. The bond was awarded at a coupon rate of 5.925%, which was below prevailing secondary market yields for comparable tenors. The strong auction outcome reinforced positive sentiment in the local fixed income market during the period.

Cumulative Performance (%)

YTD	6 Months	1YR	2YR	Since Inception
0.67	2.00	4.21	7.79	53.79

NAVPU Graph



PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	47.34
Corporates	49.39
Fixed Income Funds	0.00
Cash & Cash Equivalents	2.23
Preferreds	1.04

① Retail Treasury Bond 2029	10.80%
② Retail Treasury Bond 2030	9.09%
③ Fixed Rate Treasury Bond 2032	4.32%
④ Fixed Rate Treasury Bond 2031	3.51%
⑤ Aboitiz Equity Ventures, Inc. Bond 2027	3.46%