

FUND FACT SHEET

All data as of July 31, 2025 unless otherwise stated

Fund Objective and Strategy

The Fund intends to achieve for its participants total return through a combination of current income and long-term capital appreciation by investing in listed companies that have high dividend yields or have established a history of dividend payouts. The Fund aims to provide returns in excess of the return of the Philippine Stock Exchange Total Return Index (PSEi TRI).

Fund Details

| | |
|---------------------|----------------------------------|
| Fund Manager | BPI WEALTH – A Trust Corporation |
| Inception Date | March 12, 2015 |
| Fund Classification | Equity Fund |
| Fund Size | PHP 4,923.24 Million |
| Fund Currency | Philippine Peso |
| No. of Holdings | 19 |
| Fund Management Fee | 1.50% per annum |

Highest and Lowest Unit Price Achieved

| | |
|---------------------------|--------|
| Initial (12 March 2015) | 1.0000 |
| Highest (08 October 2024) | 1.1411 |
| Lowest (17 March 2020) | 0.6719 |
| NAVPU – 31 July 2025 | 1.0868 |

Risk Classification

The Fund is suitable for investors with an aggressive profile or for those who take long-term views. As a marked-to-market UITF, the Fund's net asset value and total return may fall as well as rise as a result of stock prices and interest rates movements. On redemption of units, an investor may receive an amount less than the original amount of investment. 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.

BPI-Philam Philippine High Dividend Equity Fund Market Commentary

The Philippine Stock Exchange Index (PSEi) suffered a 1.8% decline in July following a myriad of domestic and international macro-economic developments. The PSEi started off strong, on-pace to what it seemed like a breakout of the 6,500 level until overnight secondary share placements from two index heavyweights SM and SMPH pulled the market back. Corporate earnings also started to come out with mixed results. Meanwhile, on the international front, the US and the Philippines reached a tariff deal where Philippine exports to US will be levied by 19% while the US being charged with zero. Towards the end of the month, the benchmark index slumped even further as the peso weakened back to the 58-level following the US dollar's strength. The US Federal Reserve held its FOMC meeting where they decided to keep interest rates unchanged. After which, expectations of further rate cuts were somewhat trimmed following several favorable US economic data such as US Personal Consumption Expenditure still recording above targets and strong 2nd quarter US GDP at 3.0% quarter-on-quarter. The PSEi breached below the 6,300 level to close at 6,252.73 in July.

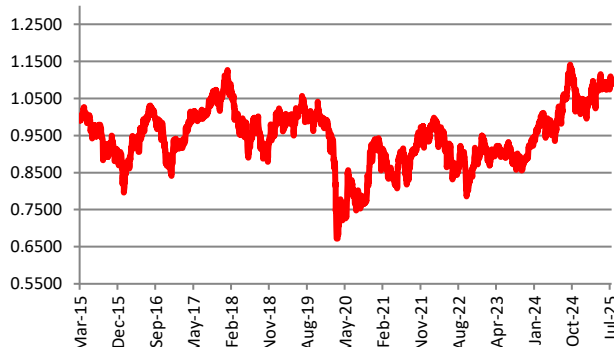
In terms of trading activity, the PSEi recorded an Average Daily Turnover of Php6.5 billion in July, or 1.07% lower on a month-on-month basis. Meanwhile, foreigners are still net sellers for the fourth straight month at US\$29 million, but with lower participation at 47%.

On a per stock basis, the top three index gainers for the month include: PGOLD (+11.11%), ICT (+9.00%) and EMI (+8.58%). Meanwhile, the bottom three performers were: BLOOM (-20.55%), AGI (-14.63%) and AEV (-9.17%)

Cumulative Performance (%)

| YTD | 6 Months | 1YR | 2YR | Since Inception |
|------|----------|------|-------|-----------------|
| 5.61 | 8.28 | 8.03 | 17.76 | 8.68 |

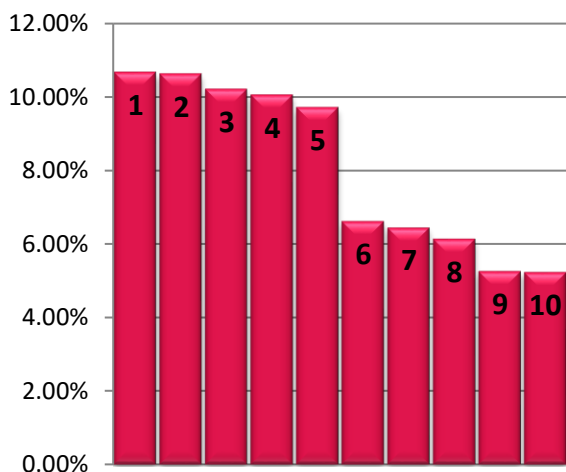
NAVPU Graph



PORTFOLIO COMPOSITION

| Allocation | % of Fund |
|--|-----------|
| Equities | 98.29 |
| Cash | 1.87 |
| Time Deposits and Money Market | 0.00 |
| Other Receivables - Net of Liabilities | -0.15 |

TOP HOLDINGS Asset Allocation



| | |
|--|--------|
| ① Manila Electric Company | 10.67% |
| ② Int'l. Container Terminal Services, Inc. | 10.63% |
| ③ PLDT Inc. | 10.21% |
| ④ Bank of the Philippine Islands | 10.05% |
| ⑤ BDO Unibank, Inc. | 9.71% |
| ⑥ Metropolitan Bank & Trust Co. | 6.61% |
| ⑦ RL Commercial REIT, Inc. | 6.44% |
| ⑧ Globe Telecom, Inc. | 6.13% |
| ⑨ Aboitiz Power Corp. | 5.25% |
| ⑩ AREIT, Inc. | 5.23% |

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.