

FUND FACT SHEET

All data as of January 31, 2025 unless otherwise stated

Fund Objective and Strategy

The Fund aims to achieve long-term capital growth by investing in a diversified portfolio of equity and fixed income securities. The Fund aims to provide excess return over the composite benchmark, 50% Philippine Stock Exchange index (PSEi) and 50% return of the BPI Philippine Government Bond 1-5 Year Index, net of tax.

Fund Details

| | |
|---------------------|----------------------------------|
| Fund Manager | BPI WEALTH – A Trust Corporation |
| Inception Date | March 12, 2015 |
| Fund Classification | Balanced Fund |
| Fund Size | PHP 2,986.89 Million |
| Fund Currency | Philippine Peso |
| No. of Holdings | 54 |
| Fund Management Fee | 1.50% per annum |

Highest and Lowest Unit Price Achieved

| | |
|---------------------------|--------|
| Initial (12 March 2015) | 1.0000 |
| Highest (30 January 2018) | 1.0793 |
| Lowest (17 March 2020) | 0.8382 |
| NAVPU – 31 January 2025 | 0.9564 |

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 Balanced Fund Market Commentary

Domestic fixed income investments performed well in January 2025, with the BPI GS Overall Index up 0.57%. This was due to steady income from bonds and falling yields, as people expect the Bangko Sentral ng Pilipinas (BSP) to cut rates in February after the Philippine economy grew slower than expected in the last quarter of 2024. The economy grew by 5.2%, which was below expectations, partly due to multiple typhoons. Inflation rose to 2.9% in December, driven by higher vegetable prices, utility costs, and transport expenses. The BSP is expected to cut the policy rates by a total of 0.5% (50 basis points) in 2025.

The Philippine Stock Exchange Index (PSEI) took a dive to start a year amidst a lackluster month. Investors erred on the side of caution on persisting concerns over the Trump 2.0 presidency and less favorable domestic economic data. Trading activity accelerated in the latter part of the month following the PSE semi-annual index review or PSE rebalancing where China Banking Corp (CBC) and AREIT Inc (AREIT) got included in the 30 names basket, replacing Wilcon Depot Inc (WILCON) and Nickel Asia Corp (NIKL). The PSEI began 2025 by falling 10.20% month-on-month to 5,862.59

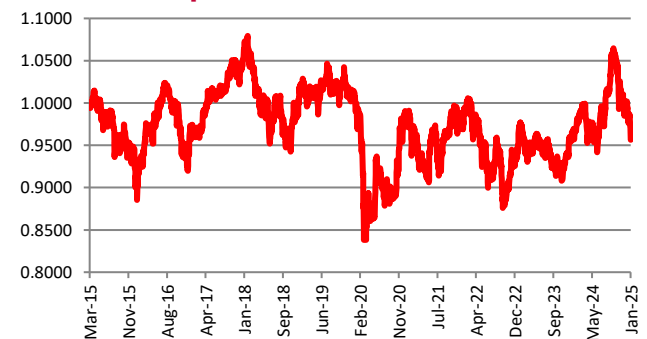
Trading activity, as measured by the Average Daily Turnover, improved by 1.11% to Php4.88 billion in January. This was mainly lifted by the PSE rebalancing in the last trading day of the month. Prior to the day, the Average Daily Turnover only recorded at Php4.10 billion. In terms of foreign activity, foreigners were net sellers with US\$113 million outflow. Top foreign sold stocks were ALI (-US\$21.2 million), MBT (-US\$20.6 million), and BDO (- US\$19.5 million). Foreign participation in January was at 49%.

On a per stock basis, the top three index gainers for the month include: CBC (+46.46%), AREIT (+10.67%) and TEL (+3.47%). Meanwhile, the bottom three performers include: WILCON (-41.26%), NIKL (-37.82%) and AGI (-33.33%).

Cumulative Performance (%)

| YTD | 6 Months | 1YR | 2YR | Since Inception |
|-------|----------|-------|-------|-----------------|
| -3.65 | -2.82 | -1.15 | -0.07 | -4.36 |

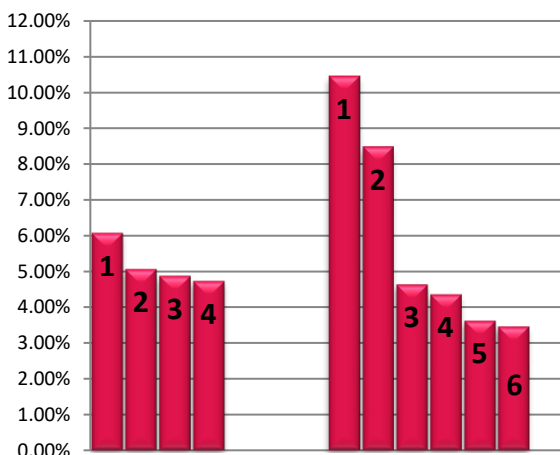
NAVPU Graph



PORTFOLIO COMPOSITION

| Allocation | % of Fund |
|--|-----------|
| Equities | 46.03 |
| Cash | 2.12 |
| Corporates | 4.91 |
| Time Deposits and Money Market | 0.00 |
| Government | 46.93 |
| Other Receivables - Net of Liabilities | 0.01 |

TOP HOLDINGS Asset Allocation



Top Equity Holdings

| | |
|--|-------|
| ① SM Investments Corporation | 6.07% |
| ② Int'l. Container Terminal Services, Inc. | 5.06% |
| ③ BDO Unibank, Inc. | 4.87% |
| ④ Bank of the Philippine Islands | 4.73% |
| ⑤ SM Prime Holdings, Inc. | 0.00% |

Top Fixed Income Holdings

| | |
|---------------------------------------|--------|
| ① Retail Treasury Bond 2/28/2029 | 10.45% |
| ② Retail Treasury Bond 3/7/2028 | 8.48% |
| ③ Fixed Rate Treasury Note 10/13/2029 | 4.63% |
| ④ Retail Treasury Bond 8/22/2028 | 4.35% |
| ⑤ Fixed Rate Treasury Note 07/27/2030 | 3.62% |
| ⑥ Fixed Rate Treasury Note 01/25/2034 | 3.46% |

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