

# PAMI ASIA BALANCED FUND, INC.

## FUND FACT SHEET

As of February 27, 2026

FUND OVERVIEW		FUND FACTS	
<p>The Fund aims to achieve capital growth and generate steady income by tapping into the growth potential of Asia.</p> <p>The fund is suitable for investors who:</p> <ul style="list-style-type: none"> <li>Are at least classified as <b>moderate</b> based on their risk profile.</li> <li>have an investment horizon of up <b>at least five (5) years</b>.</li> </ul>		<p><b>Classification:</b> Balanced Fund</p> <p><b>Launch Date:</b> October 1, 2011</p> <p><b>Dealing Day:</b> Daily up to 2:00 PM</p> <p><b>Minimum Investment:<sup>1</sup></b> USD 200.00</p> <p><b>Min. Subsequent Order:<sup>1</sup></b> USD 50.00</p> <p><b>Minimum Holding Period:</b> 180 calendar days</p> <p><b>Redemption Settlement:</b> T+5 End-of-Day</p> <p><b>Early Redemption Charge:</b> 1.00%</p> <p><b>Total Management Fee:<sup>2</sup></b> 2.00% per annum</p> <p><b>Total Fund NAV (Mn) :</b> USD 5.87</p>	
FUND PERFORMANCE AND STATISTICS <i>(Purely for reference purposes and is not a guarantee of future results)</i>		CUMULATIVE PERFORMANCE (%) <sup>3</sup>	
<b>NAVPS GRAPH</b>		1 mo	6 mos
<p>NAVPS 1.3369</p>		1 YR	3 YRS
		5 YRS	S.I. <sup>4</sup>
		<b>Fund</b>	<b>4.62 13.41 32.45 47.24 16.43 49.11</b>
		Benchmark	4.22 15.21 29.39 47.24 22.70 111.29
		ANNUALIZED PERFORMANCE (%) <sup>3</sup>	
		1 YR	2 YRS
		3 YRS	4 YRS
		5 YRS	S.I. <sup>4</sup>
		<b>Fund</b>	<b>32.45 21.93 13.76 6.59 3.09 2.81</b>
		Benchmark	29.48 19.87 13.76 7.56 4.17 5.06
		CALENDAR YEAR PERFORMANCE (%) <sup>3</sup>	
		YTD	2025
		2024	2023
		2022	2021
		<b>Fund</b>	<b>10.20 24.48 6.46 2.13 -16.21 -7.02</b>
		Benchmark	9.61 21.21 6.32 5.65 -12.92 -4.37
		TOP HOLDINGS	
		<b>Name</b>	<b>Maturity</b>
		<b>%</b>	
		Taiwan Semiconductor	8.57
		Samsung Electronics	4.04
		Korea Treasury Bond	2035 3.28
		Tencent Holding Ltd.	2.55
		Indonesia Bond	2036 2.55
		<sup>1</sup> Contribution rounded down/redemption rounded off to the nearest whole share. Mutual Fund shares do not issue fractional shares.	
		<sup>2</sup> Management, Distribution & Transfer Agency Fees	
		<sup>3</sup> Returns are net of fees.	
		<sup>4</sup> Since Inception.	
		<sup>5</sup> Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.	
		<sup>6</sup> Used to characterize how well the return of a Fund compensates the investor for the level of risk taken.	
		<sup>7</sup> Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.	
		<sup>8</sup> Includes time deposits, other receivables (accrued income, investment securities purchased, accrued expenses, etc.) Net of Liabilities	
		Fund prospectus is available upon request through BPI Investment Management Inc. (BIMI), authorized distributors and sales agents.	
STATISTICS			
Portfolio Beta	1.05		
Volatility, Past 1 Year (%) <sup>5</sup>	12.85		
Sharpe Ratio <sup>6</sup>	2.37		
Information Ratio <sup>7</sup>	1.39		
Number of Holdings	205		
PORTFOLIO COMPOSITION			
<b>Allocation</b>	<b>% of Fund</b>		
Equities	52.47		
Fixed Income	43.23		
Cash, Cash Equivalents <sup>8</sup>	4.30		
<p><b>• THE MUTUAL FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP. (PDIC).</b></p> <p><b>• RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPS IS FOR ILLUSTRATION OF NAVPS MOVEMENTS/FLUCTUATIONS ONLY.</b></p> <p><b>• WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.</b></p> <p><b>• THE FUND MANAGER IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.</b></p>			

## OUTLOOK AND STRATEGY

**Market Review.** Markets posted solid gains in February, supported by resilient global economic data and encouraging US employment figures. Performance broadened beyond the US, with Japan's Nikkei reaching a record high on expectations of fiscal stimulus following Prime Minister Takaichi's election, while European equities also delivered strong gains. In contrast, US equities underperformed as technology and growth stocks lagged.

Global government bonds performed well as declining inflationary pressures and heightened geopolitical and AI-related uncertainties drove investors toward safe assets. Yields fell meaningfully across major markets, particularly in the US and Germany, supporting positive returns across developed and emerging market sovereign bonds.

Credit markets were supported by lower yields, despite modest spread widening in Europe. Currencies saw a strengthening US dollar, while commodities rose, led by strong gains in gold and higher oil prices amid geopolitical tensions.

**Fund Performance.** The Fund returned 4.62% for the month, outperforming its benchmark by 40 basis points. Year-to-Date return amounted to 10.20% for the month, outperforming its benchmark by 59 basis points.

**Fund Strategy.** Growth momentum in the US and Europe remains firm, although progress toward inflation targets continues to be uneven. This environment suggests that both the Federal Reserve and the European Central Bank are likely to remain cautious and data-dependent in the near term.

Geopolitical risks have risen materially following the escalation of the conflict involving the US, Israel, and Iran, compounded by Iran's attacks across the region and the closure of the Strait of Hormuz. The disruption to a critical global energy and trade route has increased risks to energy supply, inflation, and global growth, heightening market volatility and risk premia.

In Japan, Prime Minister Takaichi's victory continues to support expectations for further fiscal stimulus, while several emerging markets remain relatively resilient due to improved financial conditions.

Against this backdrop, the portfolio remains focused on diversification and resilience, with an emphasis on strong balance sheets, structural growth opportunities, and prudent risk management while maintaining a cautiously pro-risk stance.