

PAMI ASIA BALANCED FUND, INC.

FUND FACT SHEET

As of January 30, 2026

FUND OVERVIEW

The Fund aims to achieve capital growth and generate steady income by tapping into the growth potential of Asia.

The fund is suitable for investors who:

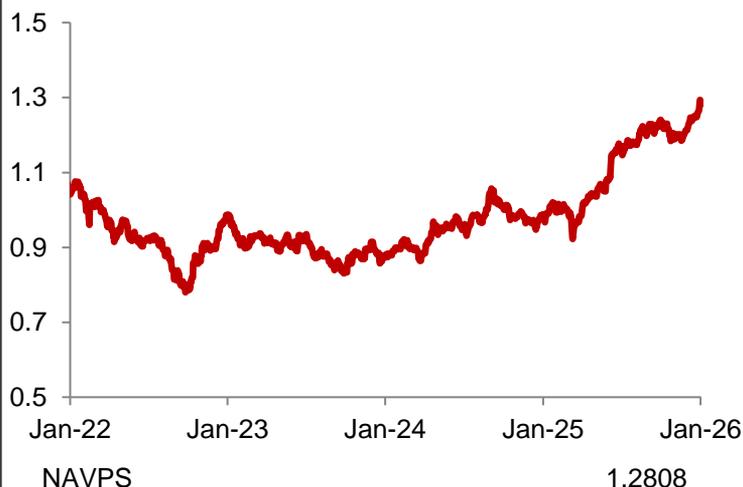
- Are at least classified as **moderate** based on their risk profile.
- have an investment horizon of up **at least five (5) years**.

FUND FACTS

Classification:	Balanced Fund
Launch Date:	October 1, 2011
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:¹	USD 200.00
Min. Subsequent Order:¹	USD 50.00
Minimum Holding Period:	180 calendar days
Redemption Settlement:	T+5 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:²	2.00% per annum
Total Fund NAV (Mn) :	USD 5.65

FUND PERFORMANCE AND STATISTICS *(Purely for reference purposes and is not a guarantee of future results)*

NAVPS GRAPH



CUMULATIVE PERFORMANCE (%)³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	5.57	10.68	30.32	31.72	7.88	42.85
Benchmark	5.16	12.37	25.46	33.22	17.23	102.72

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	30.32	21.08	9.62	5.17	1.53	2.52
Benchmark	25.54	18.82	10.03	6.37	3.23	4.80

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2025	2024	2023	2022	2021
Fund	5.57	24.48	6.46	2.13	-16.21	-7.02
Benchmark	5.16	21.21	6.32	5.65	-12.92	-4.37

TOP HOLDINGS

Name	Maturity	%
Taiwan Semiconductor		7.92
Korea Treasury Bond	2035	3.39
Tencent Holding Ltd.		3.13
Samsung Electronics		3.13
Indonesia Bond	2036	2.66

BENCHMARK

50% Markit IBOXX Asian Local Bond Index (ALBI)
+ 50% MSCI AC Pacific ex Japan

STATISTICS

Portfolio Beta	1.05
Volatility, Past 1 Year (%) ⁵	12.90
Sharpe Ratio ⁶	2.03
Information Ratio ⁷	1.42
Number of Holdings	215

PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	52.82
Fixed Income	42.55
Cash, Cash Equivalents ⁸	4.63

¹Contribution rounded down/redemption rounded off to the nearest whole share. Mutual Fund shares do not issue fractional shares.

²Management, Distribution & Transfer Agency Fees

³Returns are net of fees.

⁴Since Inception.

⁵Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

⁶Used to characterize how well the return of a Fund compensates the investor for the level of risk taken.

⁷Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

⁸Includes 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.

- THE MUTUAL FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP. (PDIC).
- RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPS IS FOR ILLUSTRATION OF NAVPS MOVEMENTS/FLUCTUATIONS ONLY.
- WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.
- THE FUND MANAGER IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.

OUTLOOK AND STRATEGY

Market Review. Global markets started 2026 strongly, supported by positive economic data and improving sentiment. In the U.S., unemployment eased to 4.4%, while the Eurozone saw softer inflation and a +0.3% Q4 GDP surprise, boosting expectations of ECB easing. Risk assets advanced broadly, sovereign yields rose in the U.S. and U.K. and slightly declined in Europe. The U.S. dollar weakened, and geopolitical uncertainty—including events in Venezuela, Iran, and Europe—contributed to significant moves in oil and precious metals.

Equity markets posted solid gains worldwide. The MSCI World Index rose 2.2%, though the S&P 500 lagged with a 1.5% increase. Europe performed well, led by strong returns in Greece, Portugal, and Spain. Asia delivered particularly strong results, with Korea's KOSPI (+23.8%) and Taiwan's TWSE (+10.8%) driving regional outperformance. China also benefited from global risk-on sentiment, reflected in gains in both the Hang Seng and the Shanghai Composite.

In fixed income, yields moved modestly higher overall. The Federal Reserve held rates at 3.50%–3.75% while upgrading its economic outlook. European yields were supported by lower inflation and rising chances of monetary easing, with the German 2-year Bund declining to 2.09%. Japan's 10-year yield rose to 2.25% after the BOJ signaled openness to future tightening. Bond performance was mixed, with U.S. Treasuries and Euro government bonds posting slight gains, while U.K. gilts slipped marginally.

Credit, currency, and commodity markets also contributed to the strong monthly backdrop. European credit spreads widened slightly but remained supported by lower yields. High-yield markets showed moderate gains, with Europe outperforming the U.S. The U.S. dollar weakened, and emerging market currencies strengthened broadly. Commodities rallied sharply: the Bloomberg Commodity Index rose 10.4%, with gold surging 13.3%, silver jumping 18.9%, and oil rebounding strongly after months of declines—WTI +13.6%, Brent +16.5%.

Fund Performance. The Fund returned 5.57% for the month, outperforming its benchmark by 41 basis points. Year-to-Date return amounted to 5.57% for the month, outperforming its benchmark by 41 basis points.

Fund Strategy. Recent political events warrant caution, but we maintain a modestly positive risk stance, with by appropriate hedges and diversifiers. We remain constructive on equities given a supportive macro backdrop, an anticipated easing Fed cycle and positive earnings expectations. Stronger momentum and improving technicals reinforce our view, while valuations increasingly favour cyclical exposure. With Q4 earnings season approaching, we will closely monitor whether US technology names can meet heightened expectations, as markets are likely to be less tolerant of earnings misses.