

PAMI GLOBAL BOND FUND, INC.
FUND FACT SHEET
As of November 28, 2025

FUND OVERVIEW

The Fund aims to achieve capital preservation with returns and inflows derived out of investments in fixed income and money market instruments.

The fund is suitable for investors who:

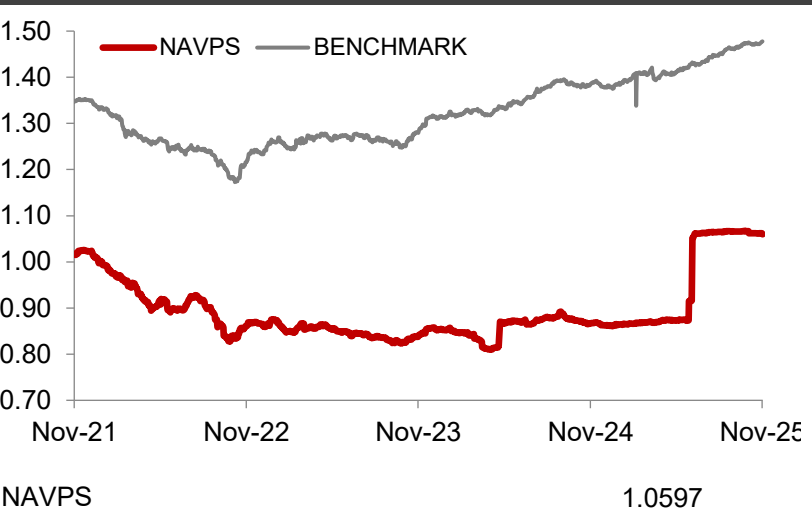
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

FUND FACTS

Classification:	Long-term Bond Fund
Launch Date:	September 3, 2007
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:¹	USD 5,000.00
Min. Subsequent Order:¹	USD 1,000.00
Minimum Holding Period:	180 calendar days
Redemption Settlement:	T+5 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:²	0.50% per annum
Total Fund NAV (Mn) :	USD 1.07

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	-0.24	21.29	22.20	22.92	-2.99	-2.48
Benchmark	0.32	4.33	6.33	20.97	11.07	69.58

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	22.20	12.16	7.12	1.04	-0.61	-0.14
Benchmark	6.33	7.02	6.55	2.31	2.12	2.99

CALENDAR YEAR PERFORMANCE (%) ³

	YTD	2024	2023	2022	2021	2020
Fund	22.92	0.55	-0.91	-15.39	-6.41	-0.12
Benchmark	7.20	4.74	6.67	-8.63	1.16	5.72

BENCHMARK

90% JACI Investment Grade Corporates Total Return + 10%
Average 60-Day Dollar Deposit Rate of 4 Major Commercial Banks
(Net of 15% WHT)

STATISTICS

Weighted Ave Duration (Yrs)	1.47
Volatility, Past 1 Year (%) ⁵	16.15
Sharpe Ratio ⁶	1.11
Information Ratio ⁷	0.88
Port. Weighted Yield to Maturity (%)	4.11
Number of Holdings	2

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	100.00
Corporates	-
Cash & Cash Equivalents	-

Maturity Profile	
Less than 1 year	33.90
1 – 3 years	66.10
3 – 5 years	-
More than 5 years	-

TOP HOLDINGS

Name	Maturity	%
Republic of the Philippines	2028	66.10
Republic of the Philippines	2026	33.90

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

² Management, Distribution & Transfer Agency Fees

³ Returns are net of fees.

⁴ Since Inception.

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

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

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

⁸ Includes time deposits, other receivables (accrued income, investment securities purchased, accrued expenses, etc.) Net of Liabilities⁸

Fund prospectus is available upon request through BPI Investments, Inc. (BII), 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

OUTLOOK AND STRATEGY

Market Review. Global fixed income assets recovered in November as expectations for interest rate cuts gained momentum. Early in the month, yields were elevated after US Federal Reserve Chair Jerome Powell said further cuts were not guaranteed, making investors cautious about a third consecutive cut at the December meeting.

As the month progressed, sentiment shifted towards a December rate cut. Softer economic data including weaker retail sales, downward revisions in jobs growth, and unemployment rising to a four-year high of 4.4% supported the case for easing. Dovish comments from key Fed officials also reinforced these expectations, helping bond markets rebound.

Outside the US, bond yield movements were mixed. Germany's 10-year Bund ended at 2.69% (+5 bps), the UK's 10-year Gilt at 4.44% (+3 bps), and Japan's 10-year government bond at 1.81% (+14 bps). Japan stood out as yields climbed sharply after the Bank of Japan signaled possible rate hikes amid inflation rising to 2.8%, above the 2.4% forecast. In the Philippines, dollar-denominated bond yields rose after GDP growth came in at 4%, well below expectations. The JP Morgan Asia Credit Index – Philippines posted a negative return of 0.25%.

Fund Performance. The Fund returned -0.24% for the month, underperforming its benchmark by 56 basis points. Year-to-date, return amounted to 22.92%, outperforming its benchmark by 1,572 basis points.

Fund Strategy. The fund will maintain its current duration given the possible upside risks to global inflation.