

PHILAM BOND FUND, INC.
FUND FACT SHEET
As of September 30, 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:

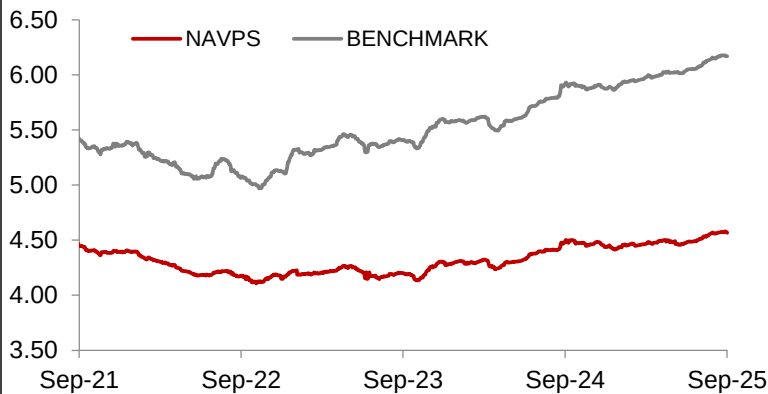
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

FUND FACTS

Classification:	Long-term Bond Fund
Launch Date:	June 18, 1997
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:¹	PHP 1,000.00
Min. Subsequent Order:¹	PHP 500.00
Minimum Holding Period:	180 calendar days
Redemption Settlement:	T+1 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:²	1.50% per annum
Total Fund NAV (Mn) :	PHP 1,309.20

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	0.12	2.26	1.87	9.34	-1.09	343.19
Benchmark	0.31	3.18	4.28	21.53	12.88	205.15

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	1.87	4.28	3.02	0.66	-0.22	5.41
Benchmark	4.28	6.82	6.72	3.35	2.45	4.03

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2024	2023	2022	2021	2020
Fund	2.97	3.23	3.63	-5.64	-5.17	6.00
Benchmark	5.02	4.98	9.25	-4.42	-3.10	11.54

BENCHMARK

90% Bloomberg Philippine Sovereign Bond Index AI + 10% Average 30-Day Peso Deposit Rate of 4 Major Commercial Banks (Net of 20% WHT)

STATISTICS

Weighted Ave Duration (Yrs)	5.97
Volatility, Past 1 Year (%) ⁵	1.92
Sharpe Ratio ⁶	-1.27
Information Ratio ⁷	-1.96
Port. Weighted Yield to Maturity (%)	4.76
Number of Holdings	18

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	79.16
Corporates	8.12
Cash & Cash Equivalents ⁸	12.72

Maturity Profile	
Less than 1 year	17.23
1 – 3 years	3.51
3 – 5 years	23.77
More than 5 years	55.49

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Bond	2044	20.36
Retail Treasury Bond	2030	19.32
Fixed Rate Treasury Bond	2035	15.83
Fixed Rate Treasury Bond	2032	9.93
Time Deposit	2025	8.93

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 NEGLIGENCE.**

OUTLOOK AND STRATEGY

Market Review. In September, local government bond yields moved in mixed directions. Short-term yields (1 year and below) declined by an average of 28 basis points, reflecting the market's response to easing inflation and monetary policy. On the other hand, longer-term yields (1 to 25 years) saw a slight increase, averaging a 1.6 basis point rise. Despite these movements, returns remained positive, with the BPI Government Bond Index gaining 0.27% and the BPI Money Market Index up 0.44% for the month.

The Bureau of the Treasury (BTr) continued its regular weekly auctions of Fixed Rate Treasury Notes (FXTNs), offering various tenors from 3 to 20 years. Most of the bonds, specifically the 3-, 5-, 7-, and 10-year FXTNs, were fully awarded at competitive yields ranging from 5.605% to 5.939%. The 20-year FXTN was only partially awarded, with an average yield of 6.421%, indicating selective investor appetite for longer durations.

Meanwhile, local inflation rose to 1.5% in August, up from 0.9% in July, driven mainly by higher food prices, particularly rice and vegetables, as well as increased transport costs due to fuel price adjustments. Despite the uptick, inflation remained within the Bangko Sentral ng Pilipinas' (BSP) target range of 2–4%, suggesting that price pressures were still manageable. The central bank is forecasting inflation will average 1.7% this year, before rising to 3.3% in 2026 and 3.4% in 2027.

Fund Performance. The Fund returned 0.12% for the month, underperforming its benchmark by 19 basis points. Year-to-date, return amounted to 2.97%, underperforming its benchmark by 205 basis points.

Fund Strategy. The Fund aims to maintain its duration position as interest rates are expected to decline in the medium term. Inflation has significantly eased, mainly driven by a gradual reduction in rice prices. In response, the BSP has continued to reduce its policy rate, which now stands at 4.75%. The central bank has also indicated the possibility of further rate cuts, amid economic growth concerns. Market volatility may persist due to ongoing uncertainties in the global economic landscape. Investors in a bond fund must be prepared to withstand volatility as higher investment value is typically achieved over the