

**PHILAM BOND FUND, INC.**  
**FUND FACT SHEET**  
As of August 28, 2026

**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:

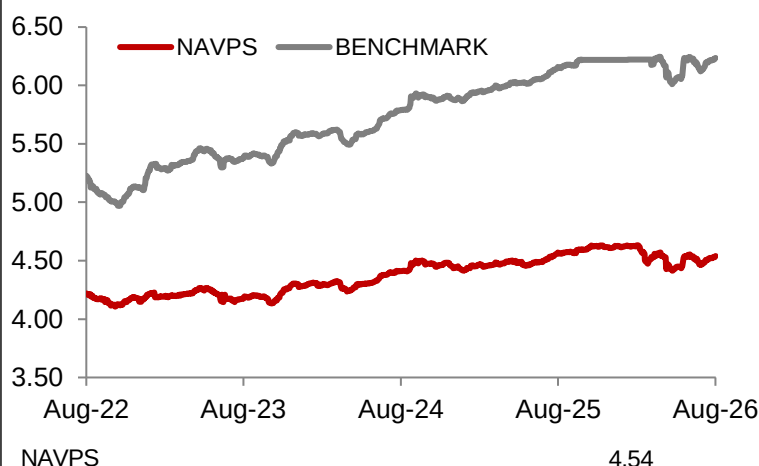
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years.**

**FUND FACTS**

|                                           |                     |
|-------------------------------------------|---------------------|
| <b>Classification:</b>                    | Long-term Bond Fund |
| <b>Launch Date:</b>                       | June 18, 1997       |
| <b>Dealing Day:</b>                       | Daily up to 2:00 PM |
| <b>Minimum Investment:<sup>1</sup></b>    | PHP 1,000.00        |
| <b>Min. Subsequent Order:<sup>1</sup></b> | PHP 500.00          |
| <b>Minimum Holding Period:</b>            | 180 calendar days   |
| <b>Redemption Settlement:</b>             | T+1 End-of-Day      |
| <b>Early Redemption Charge:</b>           | 1.00%               |
| <b>Total Management Fee:<sup>2</sup></b>  | 1.50% per annum     |
| <b>Total Fund NAV (Mn) :</b>              | PHP 1,184.98        |

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

**NAVPS GRAPH**



**CUMULATIVE PERFORMANCE (%)<sup>3</sup>**

|             | 1 mo        | 6 mos        | 1 YR         | 3 YRS       | 5 YRS       | S.I. <sup>4</sup> |
|-------------|-------------|--------------|--------------|-------------|-------------|-------------------|
| <b>Fund</b> | <b>1.28</b> | <b>-2.02</b> | <b>-0.52</b> | <b>8.31</b> | <b>1.19</b> | <b>340.38</b>     |
| Benchmark   | 1.44        | 0.22         | 1.34         | 15.47       | 14.22       | 208.28            |

**ANNUALIZED PERFORMANCE (%)<sup>3</sup>**

|             | 1 YR         | 2 YRS       | 3 YRS       | 4 YRS       | 5 YRS       | S.I. <sup>4</sup> |
|-------------|--------------|-------------|-------------|-------------|-------------|-------------------|
| <b>Fund</b> | <b>-0.52</b> | <b>1.44</b> | <b>2.70</b> | <b>1.91</b> | <b>0.24</b> | <b>5.21</b>       |
| Benchmark   | 1.34         | 3.76        | 4.91        | 4.58        | 2.70        | 3.93              |

**CALENDAR YEAR PERFORMANCE (%)<sup>3</sup>**

|             | YTD          | 2025        | 2024        | 2023        | 2022         | 2021         |
|-------------|--------------|-------------|-------------|-------------|--------------|--------------|
| <b>Fund</b> | <b>-1.49</b> | <b>3.87</b> | <b>3.23</b> | <b>3.63</b> | <b>-5.64</b> | <b>-5.17</b> |
| Benchmark   | 0.24         | 6.64        | 4.98        | 9.25        | -4.42        | -3.10        |

**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)              | 4.86  |
| Volatility, Past 1 Year (%) <sup>5</sup> | 3.73  |
| Sharpe Ratio <sup>6</sup>                | -1.18 |
| Information Ratio <sup>7</sup>           | -1.06 |
| Port. Weighted Yield to Maturity (%)     | 5.45  |
| Number of Holdings                       | 27    |

**TOP HOLDINGS**

| Name                     | Maturity | %     |
|--------------------------|----------|-------|
| Fixed Rate Treasury Bond | 2036     | 12.47 |
| Fixed Rate Treasury Bond | 2029     | 11.22 |
| Fixed Rate Treasury Bond | 2042     | 9.62  |
| Fixed Rate Treasury Bond | 2031     | 8.80  |
| Retail Treasury Bond     | 2030     | 7.41  |

<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<sup>8</sup>

Fund prospectus is available upon request through BPI Investments, Inc. (BII), authorized distributors and sales agents.

**PORTFOLIO COMPOSITION**

| Allocation                                     | % of Fund |
|------------------------------------------------|-----------|
| Government                                     | 79.73     |
| Corporates                                     | 13.25     |
| Cash and Money Market Instruments <sup>8</sup> | 7.02      |
| <b>Maturity Profile</b>                        |           |
| Less than 1 year                               | 13.60     |
| 1 – 3 years                                    | 10.49     |
| 3 – 5 years                                    | 31.47     |
| More than 5 years                              | 44.44     |

- 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 LOSSES UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.

## OUTLOOK AND STRATEGY

**Market Review.** Philippine government bond prices increased in August as yields moved lower amid supportive local economic data. Philippine inflation in July came in below expectations at 6.2%, compared to consensus forecasts of 6.4%. At the same time, second quarter economic growth slowed to 2.3%, significantly weaker than the market expectation of 2.9%. Despite easing inflation and softer economic activity, the Bangko Sentral ng Pilipinas (BSP) proceeded with its widely anticipated 25 basis point policy rate hike, bringing the policy rate to 5.00%. Nevertheless, the combination of moderating inflation and weaker-than-expected growth helped alleviate concerns of further aggressive monetary tightening, supporting demand for local fixed income securities.

Against this backdrop, local bond yields fell by an average of 19 basis points during the month, with the 5-year benchmark government bond yield declining from 7.33% to 7.07%. Investor sentiment remained cautious, however, as foreign investors recorded net outflows of Php32 billion in August, bringing cumulative year-to-date outflows to Php307 billion.

Meanwhile, the Bureau of the Treasury raised Php125 billion through its regular bond auctions, slightly exceeding its Php120 billion target. Auction demand was aided by the decline in market yields and improving expectations that monetary policy may be approaching a turning point as inflation continues to moderate and economic growth softens.

**Fund Performance.** The Fund returned 1.28% for the month, underperforming with its benchmark by 16 basis points. Year-to-date, return amounted to -1.49%, underperforming its benchmark by 173 basis points.

**Fund Strategy.** The Fund remains positioned to navigate changing market conditions and capture opportunities in the domestic fixed-income market. In August, moderating inflation and softer-than-expected economic growth supported demand for local government securities and helped temper concerns of further aggressive monetary tightening. Consequently, yields from the 2-year to 20-year tenors declined by an average of 28 bps during the month, resulting in higher bond prices.

Domestic and global uncertainties are expected to continue influencing the interest rate environment, particularly amid persistent inflation risks and continued monetary policy tightening. The Fund will remain actively managed, with portfolio positioning adjusted as market conditions evolve and investment opportunities arise. Investors should note that bond funds may experience short-term price volatility, with returns generally realized over a medium- to long-term investment horizon.