

PHILAM BOND FUND, INC.
FUND FACT SHEET
As of February 27, 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:

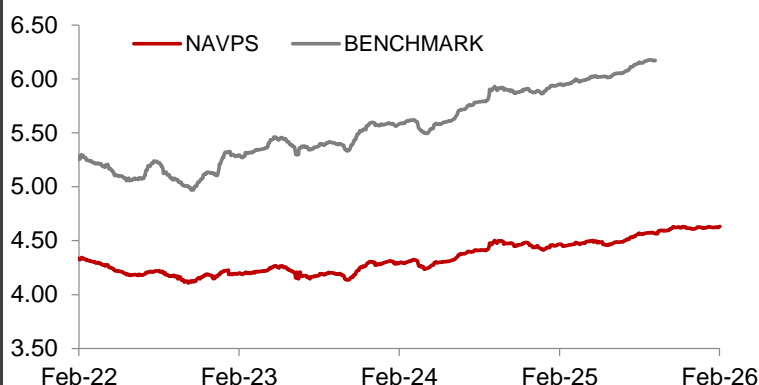
- Are at least classified as **moderately aggressive** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

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 1,307.05 |

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

NAVPS GRAPH



NAVPS 4.63

CUMULATIVE PERFORMANCE (%)³

| | 1 mo | 6 mos | 1 YR | 3 YRS | 5 YRS | S.I. |
|-------------|-------------|-------------|-------------|--------------|-------------|---------------|
| Fund | 0.15 | 1.53 | 3.67 | 10.29 | 2.48 | 349.44 |
| Benchmark | 0.63 | 3.32 | 6.82 | 20.07 | 18.20 | 214.30 |

ANNUALIZED PERFORMANCE (%)³

| | 1 YR | 2 YRS | 3 YRS | 4 YRS | 5 YRS | S.I. |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Fund | 3.67 | 3.83 | 3.32 | 1.74 | 0.49 | 5.38 |
| Benchmark | 6.82 | 6.66 | 6.29 | 4.84 | 3.40 | 4.07 |

CALENDAR YEAR PERFORMANCE (%)³

| | YTD | 2025 | 2024 | 2023 | 2022 | 2021 |
|-------------|-------------|-------------|-------------|-------------|--------------|--------------|
| Fund | 0.53 | 3.87 | 3.23 | 3.63 | -5.64 | -5.17 |
| Benchmark | 1.44 | 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) | 5.41 |
| Volatility, Past 1 Year (%) ⁵ | 1.52 |
| Sharpe Ratio ⁶ | -0.28 |
| Information Ratio ⁷ | -2.82 |
| Port. Weighted Yield to Maturity (%) | 4.59 |
| Number of Holdings | 20 |

PORTFOLIO COMPOSITION

| Allocation | % of Fund |
|--------------------------------------|-----------|
| Government | 84.55 |
| Corporates | 14.81 |
| Cash & Cash Equivalents ⁸ | 0.64 |

Maturity Profile

| | |
|-------------------|-------|
| Less than 1 year | 6.06 |
| 1 – 3 years | 22.04 |
| 3 – 5 years | 24.82 |
| More than 5 years | 47.08 |

TOP HOLDINGS

| Name | Maturity | % |
|--------------------------|----------|-------|
| Fixed Rate Treasury Bond | 2044 | 16.07 |
| Retail Treasury Bond | 2029 | 13.49 |
| Retail Treasury Bond | 2030 | 11.67 |
| Fixed Rate Treasury Bond | 2035 | 11.64 |
| Fixed Rate Treasury Bond | 2042 | 6.69 |

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. Philippine government bond yields declined by an average of 13 basis points in February, led by bonds with maturities of less than one year, which fell by around 25 basis points. The rally in bonds was largely driven by the Bangko Sentral ng Pilipinas' (BSP) decision to cut its policy rate from 4.50% to 4.25%, citing softer-than-expected economic growth.

Investor sentiment was further supported by news reports on the potential inclusion of Philippine government bonds in the J.P. Morgan Government Bond Index – Emerging Markets (GBI-EM). National Treasurer Sharon Almanza indicated that an announcement on the country's possible inclusion could be forthcoming. Such inclusion may increase foreign investor participation in the local bond market, potentially boosting demand for government securities and exerting downward pressure on yields.

During the month, the Bureau of the Treasury (BTr) issued a new 10-year benchmark bond (FXTN 10-74), raising a total of Php298 billion, including Php63 billion from bond exchange transactions. The auction attracted strong demand, with total tenders reaching Php328.5 billion, significantly exceeding the initial offer of Php30 billion. The bond was awarded at a coupon rate of 5.925%, which was below prevailing secondary market yields for comparable tenors. The strong auction outcome reinforced positive sentiment in the local fixed income market during the period.

Fund Performance. The Fund returned 0.15% for the month, underperforming its benchmark by 48 basis points. Year-to-date, return amounted to 0.53%, underperforming its benchmark by 91 basis points.

Fund Strategy. The Fund looks to maintain a nimble portfolio position to take advantage of any opportunities as interest rates are seen to increase over the next few months. Local inflation is seen to be affected by ongoing geopolitical tensions in the Middle East and may breach the BSP's targeted range near-term. This may prompt the BSP to end its cutting cycle earlier than anticipated. Volatility may persist in the near term driven by global factors, and the portfolio will be actively managed to take advantage of this. Investors in a bond fund must be prepared to withstand volatility as higher returns are typically achieved over the medium to long term.