

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

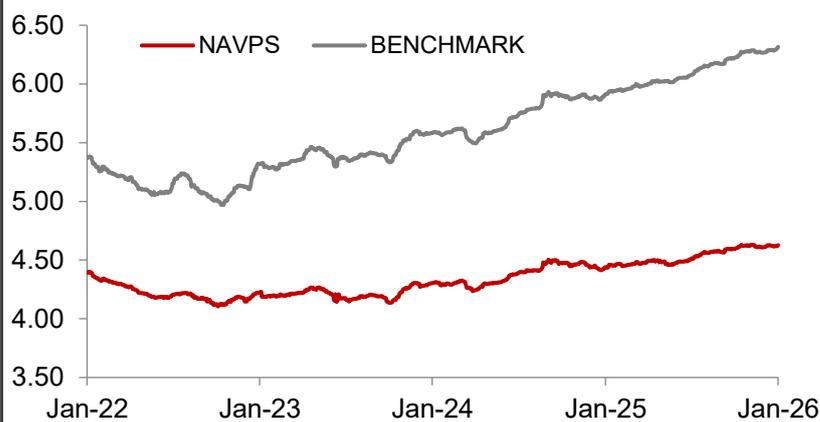
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

FUND FACTS

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 1,318.64

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. ⁴
Fund	0.38	2.44	4.27	9.53	-0.51	348.77
Benchmark	0.80	3.87	6.80	18.74	13.92	212.34

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	4.27	3.65	3.08	1.28	-0.10	5.39
Benchmark	6.80	6.32	5.89	4.12	2.64	4.06

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2025	2024	2023	2022	2021
Fund	0.38	3.87	3.23	3.63	-5.64	-5.17
Benchmark	0.80	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)	5.25
Volatility, Past 1 Year (%) ⁵	1.58
Sharpe Ratio ⁶	0.09
Information Ratio ⁷	-2.22
Port. Weighted Yield to Maturity (%)	4.63
Number of Holdings	20

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	82.03
Corporates	12.70
Cash & Cash Equivalents ⁸	5.27

Maturity Profile	
Less than 1 year	10.41
1 – 3 years	19.81
3 – 5 years	24.62
More than 5 years	45.17

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Bond	2044	15.88
Fixed Rate Treasury Bond	2035	13.62
Retail Treasury Bond	2029	13.30
Retail Treasury Bond	2030	11.66
Fixed Rate Treasury Bond	2042	6.64

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. Philippine government bond yields declined by an average of 12 basis points in January, largely driven by softer-than-expected economic data. PH GDP grew 3.0% year-on-year in 4Q2025, bringing the full-year growth to 4.4%, below the government's target range. The weaker print fueled expectations that the Bangko Sentral ng Pilipinas (BSP) may cut policy rates in February to help support growth. At the same time, December inflation was at 1.8%, below the BSP's 2–4% target range. This further reinforces the view that the central bank has room to cut rates.

Despite the downtrend in yields, the month saw periods of heightened volatility due to global geopolitical developments, especially concerning the US, Greenland, and some European countries. Market sentiment was affected by concerns linked to global trade tensions and geopolitical risks, though these eased after statements indicating no escalation. A weaker peso, which touched new record lows against the US dollar, also weighed on overall sentiment and contributed to net foreign outflows of around Php88 billion in January.

The Bureau of the Treasury conducted four treasury bond auctions in January. Demand remained strong, with several auctions reaching up to three times oversubscription, reflecting robust domestic liquidity and continued investor interest in government securities.

Fund Performance. The Fund returned 0.38% for the month, underperforming its benchmark by 42 basis points. Year-to-date, return amounted to 0.38%, underperforming its benchmark by 42 basis points.

Fund Strategy. The Fund aims to maintain its duration position as interest rates are expected to decline in the medium term. Manageable inflation and weak economic growth support positive outlook on bonds. However, volatility may persist due to ongoing geopolitical and trade tensions, US dollar and Philippine peso exchange rate fluctuations, and elevated Philippine government borrowing plans. Investors in a bond fund must be prepared to withstand volatility as higher returns are typically achieved over the medium to long term.