PHILAM BOND FUND, INC.
FUND FACT SHEET
As of July 31, 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:

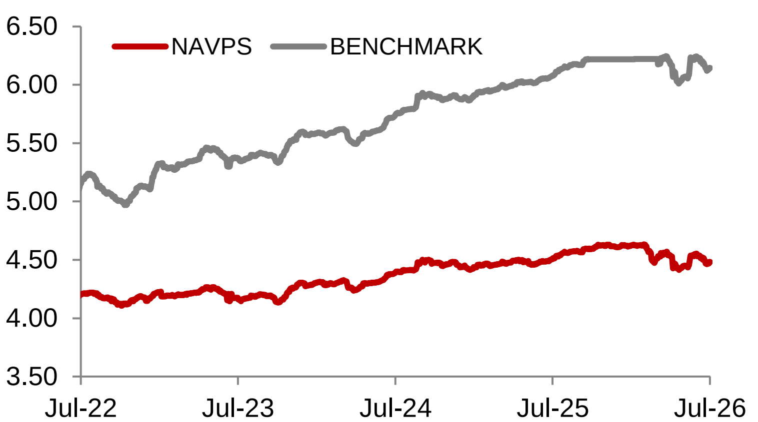
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years.**

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 1,173.38

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

NAVPS GRAPH



NAVPS 4.48

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. [4]
Fund	**-1.55**	**-3.11**	**-0.75**	**7.68**	**-0.29**	**334.80**
Benchmark	-1.55	-1.19	1.07	14.48	12.49	203.91

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**-0.75**	**0.99**	**2.50**	**1.61**	**-0.06**	**5.17**
Benchmark	1.07	3.43	4.61	4.50	2.38	3.89

CALENDAR YEAR PERFORMANCE (%) [3]

	YTD	2025	2024	2023	2022	2021
Fund	**-2.74**	**3.87**	**3.23**	**3.63**	**-5.64**	**-5.17**
Benchmark	-1.18	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)	5.00
Volatility, Past 1 Year (%) [5]	3.72
Sharpe Ratio [6]	-1.26
Information Ratio [7]	-1.05
Port. Weighted Yield to Maturity (%)	5.70
Number of Holdings	29

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	80.18
Corporates	16.20
Cash & Money Market Instruments[8]	3.62

Maturity Profile	
Less than 1 year	13.14
1 – 3 years	14.23
3 – 5 years	26.91
More than 5 years	45.72

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Bond	2036	17.67
Fixed Rate Treasury Bond	2031	8.78
Retail Treasury Bond	2030	8.33
Fixed Rate Treasury Bond	2042	7.72
Fixed Rate Treasury Bond	2044	7.19

[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 Liabilities[8]

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.**

For more information, you can contact us at **(02) 8580-0900**, email us at **bpi_investment@bpi.com.ph** or visit our website, **www.pamifunds.com**

OUTLOOK AND STRATEGY

Market Review. Philippine government bond prices declined in July as yields moved higher amid renewed geopolitical tensions in the Middle East. During the month, the Memorandum of Understanding between the United States and Iran unraveled, leading to renewed military strikes and disruptions to shipping activities in the Strait of Hormuz. As a result, oil prices surged from around $70 per barrel to as high as $100 during the month, reigniting global inflation concerns, particularly among oil-importing countries such as the Philippines. While domestic inflation eased from 6.8% in May to 6.4% in June, the inflationary implications of higher oil prices weighed more heavily on market sentiment.

Against this backdrop, local bond yields rose by an average of 30 basis points during the month, with the 5-year benchmark government bond yield increasing from 6.75% to 7.33%. Investor sentiment remained cautious, as foreign investors recorded net outflows of Php10 billion in July, bringing cumulative year-to-date outflows to Php275 billion.

Meanwhile, the Bureau of the Treasury raised Php135 billion through its regular bond auctions, falling short of its Php160 billion target. The shortfall came after the BTr fully rejected bids for a 7-year Treasury bond offering, as investors demanded significantly higher yields amid the uncertain market environment

Fund Performance. The Fund returned -1.55% for the month, at par with its benchmark return. Year-to-date, return amounted to -2.74%, underperforming its benchmark by 156 basis points.

Fund Strategy. The Fund remains positioned to navigate changing market conditions and capture opportunities in the domestic fixed-income market. In July, renewed geopolitical tensions in the Middle East and concerns over the inflationary impact of higher oil prices weighed on market sentiment. Consequently, yields across the curve increased by an average of 53 bps during the month, resulting in lower bond prices.

Domestic and global uncertainties are expected to continue influencing the interest rate environment. 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.