

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

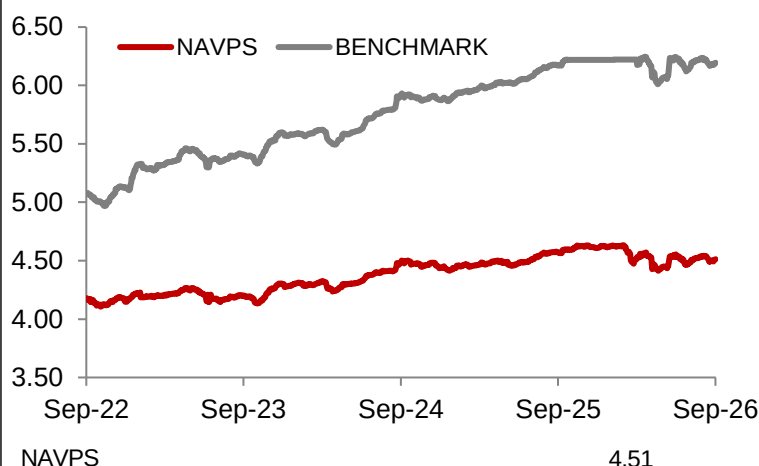
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

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 1,131.46

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

NAVPS GRAPH



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)	4.91
Volatility, Past 1 Year (%) ⁵	3.80
Sharpe Ratio ⁶	-1.35
Information Ratio ⁷	-0.88
Port. Weighted Yield to Maturity (%)	5.77
Number of Holdings	27

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	80.58
Corporates	12.03
Cash & Money Market Instruments ⁸	7.39
Maturity Profile	
Less than 1 year	11.09
1 – 3 years	10.10
3 – 5 years	32.16
More than 5 years	46.65

CUMULATIVE PERFORMANCE (%)³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	-0.57	0.03	-1.20	7.44	1.46	337.88
Benchmark	-0.64	-0.43	0.38	14.54	14.53	206.31

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	-1.20	0.33	2.42	1.95	0.29	5.17
Benchmark	0.38	2.31	4.63	5.09	2.75	3.89

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2025	2024	2023	2022	2021
Fund	-2.05	3.87	3.23	3.63	-5.64	-5.17
Benchmark	-0.40	6.64	4.98	9.25	-4.42	-3.10

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Bond	2031	14.59
Fixed Rate Treasury Bond	2042	9.43
Fixed Rate Treasury Bond	2029	8.67
Fixed Rate Treasury Bond	2036	8.06
Fixed Rate Treasury Bond	2033	6.85

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 prices declined in September as yields moved higher amid renewed inflation concerns. Global oil prices surged during the month, with Brent crude rising from around \$90 per barrel to above \$100 per barrel as tensions in the Middle East escalated and hopes for a near-term resolution diminished. Reflecting the impact of higher fuel costs, the Bangko Sentral ng Pilipinas (BSP) projected September inflation to settle between 6.4% and 7.4%, above the 6.1% recorded in August. September inflation was subsequently reported at 7.2%.

Against this backdrop, local government bond yields increased by an average of 33 basis points across the curve. The benchmark 5-year government bond yield rose from 7.07% to 7.41% during the month. Market sentiment remained cautious, weighed down by persistent inflation pressures, rising global bond yields, and continued foreign fund outflows. Foreign investors posted net outflows of Php21 billion in September, bringing year-to-date outflows to Php328 billion.

The Bureau of the Treasury (BTr) raised Php86 billion through its regular bond auctions, although several offerings were only partially awarded as investors demanded higher yields. Auction demand remained generally subdued amid inflation concerns. Nevertheless, the government successfully launched a new 2.5-year Retail Treasury Bond (RTB) carrying a 6.875% coupon rate, which attracted strong investor interest during the offer period.

Fund Performance. The Fund returned -0.57% for the month, outperforming with its benchmark by 7 basis points. Year-to-date, return amounted to -2.05%, underperforming its benchmark by 165 basis points.

Fund Strategy. The Fund remains positioned to navigate changing market conditions and capture opportunities in the domestic fixed-income market. In September, renewed inflation concerns, rising global yields, and peso weakness pushed yields from the 2-year to 20-year tenors higher by an average of 33 bps.

The Fund will remain actively managed, adjusting portfolio positioning as market conditions evolve. Elevated yields may provide attractive entry opportunities, although near-term volatility may persist. Investors should note that bond funds may experience short-term price fluctuations, with returns generally realized over a medium- to long-term investment horizon.