

**PHILAM DOLLAR BOND FUND, INC.**

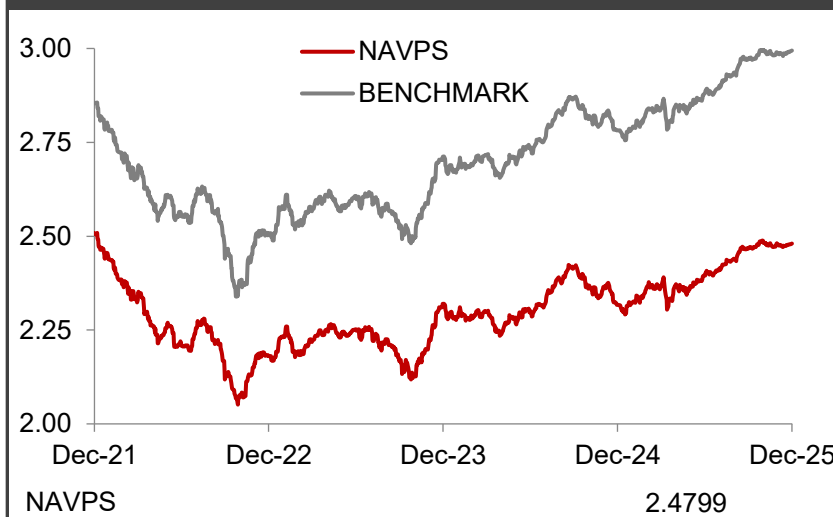
**FUND FACT SHEET**

As of December 29, 2025

FUND OVERVIEW	FUND FACTS	
The Fund aims to achieve capital preservation with returns and inflows derived out of investments in fixed income and money market instruments.	<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>	USD 100.00
	<b>Min. Subsequent Order:<sup>1</sup></b>	USD 20.00
	<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>	USD 26.86

**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>0.01</b>	<b>3.53</b>	<b>7.04</b>	<b>13.73</b>	<b>-2.20</b>	<b>145.61</b>
Benchmark	0.25	3.92	7.63	19.40	5.44	221.51

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

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. <sup>4</sup>
<b>Fund</b>	<b>7.04</b>	<b>3.39</b>	<b>4.38</b>	<b>-0.26</b>	<b>-0.44</b>	<b>3.77</b>
Benchmark	7.63	5.08	6.09	1.20	1.06	4.92

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

	YTD	2024	2023	2022	2021	2020
<b>Fund</b>	<b>7.04</b>	<b>-0.13</b>	<b>6.38</b>	<b>-12.97</b>	<b>-1.19</b>	<b>5.50</b>
Benchmark	7.63	2.59	8.14	-12.16	0.53	6.61

**BENCHMARK**

90% JP Morgan Asia Credit Index-Philippines Total Return + 10% Average 60-Day Dollar Deposit Rate of 4 Major Commercial Banks (Net of 15% WHT)

**STATISTICS**

Weighted Ave Duration (Yrs)	6.79
Volatility, Past 1 Year (%) <sup>5</sup>	3.84
Sharpe Ratio <sup>6</sup>	0.75
Information Ratio <sup>7</sup>	-0.37
Port. Weighted Yield to Maturity (%)	4.71
Number of Holdings	29

**PORTFOLIO COMPOSITION**

Allocation	% of Fund
Government	60.53
Corporates	35.93
Cash & Cash Equivalents	3.54

**Maturity Profile**

Less than 1 year	3.77
1 – 3 years	-
3 – 5 years	24.46
More than 5 years	71.77

**TOP HOLDINGS**

Name	Maturity	%
AEV International PTE Bond	2030	13.12
Republic of the Philippines	2034	8.44
Republic of the Philippines	2041	6.32
Republic of the Philippines	2042	6.27
Republic of the Philippines	2032	5.32

<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.

**• 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.** The JP Morgan Asia Credit Index (JACI) Philippines gained 0.39% in December, despite a rise in Philippine dollar bond yields. Most of the yield curve steepening occurred in the mid-tenor segment, mirroring trends in U.S. Treasuries.

Global backdrop: Cooling U.S. inflation and mixed labor data provided the Federal Reserve room to ease policy. On December 10, the Fed cut rates by 25 basis points, signaling a more accommodative stance. However, strong demand at mid-month U.S. Treasury auctions pushed long-term yields higher, resulting in a steeper curve, short-term yields declined while long-term yields rose.

Domestic macro: Philippine inflation eased to 1.5% in November, remaining below the government's 2–4% target range and down from October's 1.7%. The Bangko Sentral ng Pilipinas (BSP) maintained a dovish tone, reinforcing expectations for further policy easing after its December rate cut. The policy rate now stands at 4.5%, with markets anticipating a potential move toward 4.0% in 2026.

**Fund Performance.** The Fund returned 0.01% for the month, underperforming its benchmark by 24 basis points. Year-to-date, return amounted to 7.04%, underperforming its benchmark by 59 basis points.

**Fund Strategy.** The Fund looks to maintain its duration position as interest rates are expected to decline in the medium term. Market volatility may persist due to ongoing uncertainties in the global economic landscape, particularly due to the rapidly evolving US trade policies. Investors in a bond fund must be prepared to withstand volatility as higher investment value is typically achieved over the medium