PHILAM DOLLAR BOND FUND, INC.
FUND FACT SHEET
As of July 31, 2025

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:

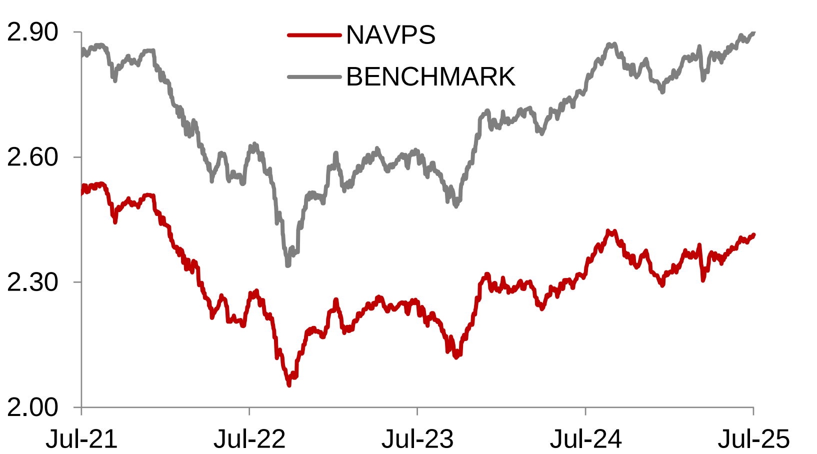
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years.**

FUND FACTS

Classification:	Long-term Bond Fund
Launch Date:	June 18, 1997
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:[1]	USD 100.00
Min. Subsequent Order:[1]	USD 20.00
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) :	USD 27.56

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

NAVPS GRAPH



NAVPS 2.4139

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. [4]
Fund	**0.78**	**3.77**	**3.80**	**6.99**	**-3.82**	**139.07**
Benchmark	0.68	3.89	4.88	11.08	3.30	211.48

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**3.80**	**3.53**	**2.28**	**-1.01**	**-0.78**	**3.72**
Benchmark	4.88	5.36	3.56	0.50	0.65	4.87

CALENDAR YEAR PERFORMANCE (%) [3]

	YTD	2024	2023	2022	2021	2020
Fund	**4.19**	**-0.13**	**6.38**	**-12.97**	**-1.19**	**5.50**
Benchmark	4.27	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)	6.42
Volatility, Past 1 Year (%) [5]	4.56
Sharpe Ratio [6]	-0.15
Information Ratio [7]	-0.62
Port. Weighted Yield to Maturity (%)	4.86
Number of Holdings	28

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	56.66
Corporates	34.00
Cash & Cash Equivalents	9.34

Maturity Profile	
Less than 1 year	9.55
1 – 3 years	-
3 – 5 years	30.00
More than 5 years	60.45

TOP HOLDINGS

Name	Maturity	%
AEV International PTE Bond	2030	12.30
Time Deposit	2025	9.46
Republic of the Philippines	2030	9.09
Republic of the Philippines	2034	8.12
Republic of the Philippines	2041	6.06

[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**

OUTLOOK AND STRATEGY

Market Review. In July, global fixed income assets performed poorly as bond yields rose, driven by stronger-than-expected U.S. labor data, accelerating inflation, and the Federal Reserve's decision to hold its policy rate steady. The US economy added 147,000 jobs in June, surpassing market expectations of 106,000, while inflation climbed from 2.4% in May to 2.7% in June, reflecting upward pressure from recently imposed tariffs.

The US macroeconomic backdrop supported the Fed's decision to maintain its policy rate at 4.25%–4.50%. Fed Chair Jerome Powell emphasized that the labor market's resilience allows the central bank to wait for greater clarity on the inflationary impact of tariffs. Although some trade agreements were reached, higher tariffs are still scheduled to take effect on August 1.

In the Philippines, dollar-denominated bond yields showed mixed movements, with shorter tenors increasing and longer tenors declining. The JP Morgan Asia Credit Index – Philippines delivered a monthly return of 0.75%, supported by stable interest income.

Fund Performance. The Fund returned 0.78% for the month, outperforming its benchmark by 10 basis points. Year-to-date, return amounted to 4.19%, underperforming its benchmark by 8 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 to long term.