

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

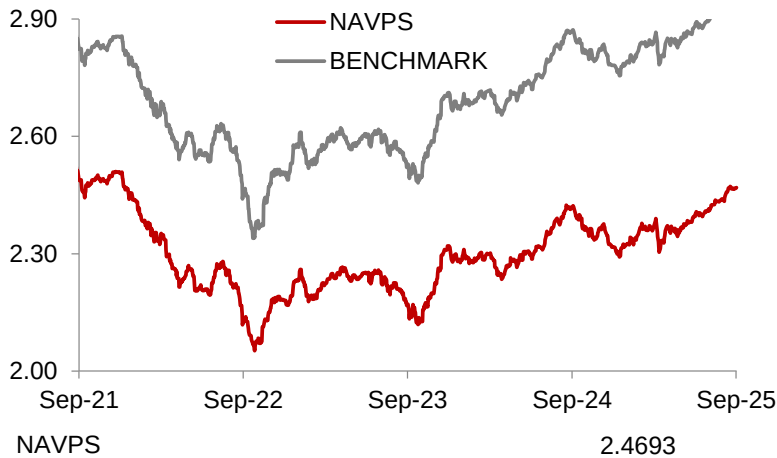
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

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 27.29

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

NAVPS GRAPH



CUMULATIVE PERFORMANCE (%)³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	1.19	4.11	2.09	16.11	-0.86	144.56
Benchmark	1.30	4.59	3.63	20.72	6.70	219.33

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	2.09	6.65	5.11	-0.18	-0.17	3.79
Benchmark	3.63	8.45	6.48	1.30	1.31	4.94

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2024	2023	2022	2021	2020
Fund	6.58	-0.13	6.38	-12.97	-1.19	5.50
Benchmark	6.90	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)	6.90
Volatility, Past 1 Year (%) ⁵	4.41
Sharpe Ratio ⁶	-0.51
Information Ratio ⁷	-0.93
Port. Weighted Yield to Maturity (%)	4.70
Number of Holdings	29

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	63.45
Corporates	35.00
Cash & Cash Equivalents	1.55

Maturity Profile

Less than 1 year	1.78
1 – 3 years	-
3 – 5 years	30.51
More than 5 years	67.71

TOP HOLDINGS

Name	Maturity	%
AEV International PTE Bond	2030	12.66
Republic of the Philippines	2030	8.96
Republic of the Philippines	2034	8.46
Republic of the Philippines	2041	6.25
Republic of the Philippines	2042	6.16

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. Global fixed income assets gave positive returns in September, with the Bloomberg In the U.S., Treasury yields reversed August's decline, with all major maturities rising despite a 25-basis point rate cut by the Federal Reserve. The 2-year yield edged up to 3.57%, the 10-year yield rose to 4.11%, and the 30-year yield climbed to 4.73%. This uptick followed stronger-than-expected jobless claims data and Fed Chair Powell's cautious tone, emphasizing "risk management" rather than a full pivot toward easing.

Globally, long-term government bond yields showed mixed movements. The 10-year German Bund held steady at 2.71%, while French OATs fluctuated amid political uncertainty, ending at 3.47%. The UK 10-year Gilt yield dipped slightly to 4.15%, reflecting stable inflation and a hold on interest rates by the Bank of England. Investor sentiment remained cautious due to fiscal concerns and inflationary pressures across Europe.

In the Philippines, dollar-denominated bond yields declined, especially in longer tenors, contributing to a monthly return of 1.33% for the JP Morgan Asia Credit Index – Philippines. This was driven by price appreciation and stable interest income, as the Bangko Sentral ng Pilipinas maintained a dovish stance with a policy rate cut to 5.00%. The local bond market benefited from easing inflation and improving investor confidence.

Fund Performance. The Fund returned 1.19% for the month, underperforming its benchmark by 11 basis points. Year-to-date, return amounted to 6.58%, underperforming its benchmark by 32 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.