

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

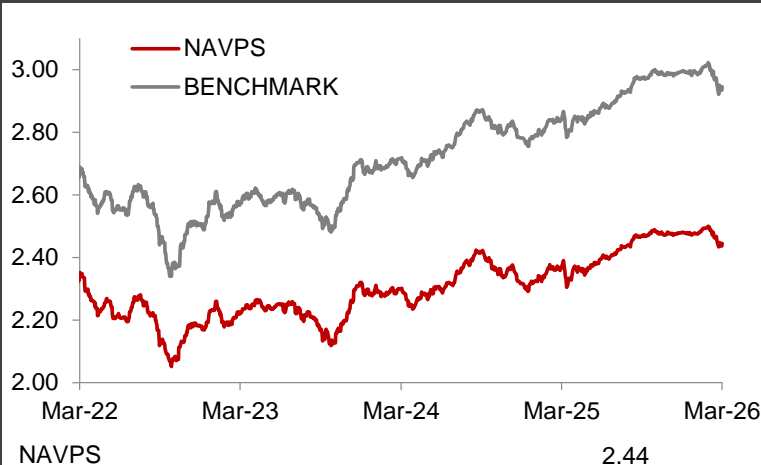
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years**.

FUND FACTS

Classification:	Long-term Bond Fund
Launch Date:	June 18, 1997
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:¹	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 25.63

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	-2.18	-0.99	3.08	9.94	-0.48	142.14
Benchmark	-2.54	-0.95	3.59	14.47	6.20	216.28

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	3.08	3.13	3.21	0.98	-0.10	3.67
Benchmark	3.59	4.16	4.61	2.31	1.21	4.80

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2025	2024	2023	2022	2021
Fund	-1.41	7.04	-0.13	6.38	-12.97	-1.19
Benchmark	-1.62	7.63	2.59	8.14	-12.16	0.53

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)	5.34
Volatility, Past 1 Year (%) ⁵	3.75
Sharpe Ratio ⁶	-0.24
Information Ratio ⁷	-0.36
Port. Weighted Yield to Maturity (%)	4.78
Number of Holdings	27

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	58.51
Corporates	35.37
Cash & Cash Equivalents	6.12

Maturity Profile

Less than 1 year	10.05
1 – 3 years	-
3 – 5 years	32.89
More than 5 years	57.06

TOP HOLDINGS

Name	Maturity	%
Republic of the Philippines	2031	14.22
AEV International PTE Bond	2030	13.54
Time Deposit	2026	9.60
Republic of the Philippines	2032	5.40
Republic of the Philippines	2034	5.38

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 backdrop: The US-Iran conflict that started on February 28, 2026 boosted oil prices by more than 50% and sent oil prices to above \$100 per barrel. US Treasury yields rose 27.8 bps on the average month-on-month. The 1- to 6-months Treasury Bills saw movements of 1-8bps only, while the 2- to 10-year rose the most, averaging about 40 bps resulting to a steeper yield curve. This reflected concerns over inflation pressures from the war-driven energy shock. Most central banks shifted their tone to hawkish messaging with forecast to inflation adjusted upwards and economic growth restrained by supply risks.

The JP Morgan Asia Credit Index (JACI) Philippines returned negatively at -2.81% for the month of March. Amidst the reported energy supply squeeze, sovereign bonds spread widened with preference for safe haven ultra short US Treasuries. The Philippines was viewed to be vulnerable to oil market disruptions.

The Bloomberg Global Aggregate Bond Index reversed its gains from February sharply and declined 3.07% in March.

Fund Performance. The Fund returned -2.18% for the month, outperforming its benchmark by 36 basis points. Year-to-date, return amounted to -1.41%, outperforming its benchmark by 21 basis points.

Fund Strategy. The Fund looks to maintain a nimble portfolio position to take advantage of any opportunities as global inflation is seen to increase over the next few months as an effect of the ongoing geopolitical tensions in the Middle East. Volatility may persist in the near term driven by global factors, and the portfolio will be actively managed to take advantage of this. Investors in the bond fund must be prepared to withstand volatility as higher investment value is normally achieved over the medium to long term horizon.