

PHILAM DOLLAR BOND FUND, INC.

FUND FACT SHEET

As of January 30, 2026

FUND OVERVIEW		FUND FACTS																											
<p>The Fund aims to achieve capital preservation with returns and inflows derived out of investments in fixed income and money market instruments.</p> <p>The fund is suitable for investors who:</p> <ul style="list-style-type: none"> • Are at least classified as conservative based on their risk profile. • Have an investment horizon of up at least five (5) years. 		<table border="1"> <tr> <td>Classification:</td> <td>Long-term Bond Fund</td> </tr> <tr> <td>Launch Date:</td> <td>June 18, 1997</td> </tr> <tr> <td>Dealing Day:</td> <td>Daily up to 2:00 PM</td> </tr> <tr> <td>Minimum Investment:¹</td> <td>USD 100.00</td> </tr> <tr> <td>Min. Subsequent Order:¹</td> <td>USD 20.00</td> </tr> <tr> <td>Minimum Holding Period:</td> <td>180 calendar days</td> </tr> <tr> <td>Redemption Settlement:</td> <td>T+1 End-of-Day</td> </tr> <tr> <td>Early Redemption Charge:</td> <td>1.00%</td> </tr> <tr> <td>Total Management Fee:²</td> <td>1.50% per annum</td> </tr> <tr> <td>Total Fund NAV (Mn) :</td> <td>USD 26.69</td> </tr> </table>		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 26.69						
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<p>90% JP Morgan Asia Credit Index-Philippines Total Return + 10% Average 60-Day Dollar Deposit Rate of 4 Major Commercial Banks (Net of 20% WHT)</p>		<table border="1"> <thead> <tr> <th></th> <th>1 YR</th> <th>2 YRS</th> <th>3 YRS</th> <th>4 YRS</th> <th>5 YRS</th> <th>S.I. ⁴</th> </tr> </thead> <tbody> <tr> <td>Fund</td> <td>6.42</td> <td>3.81</td> <td>3.52</td> <td>0.40</td> <td>-0.44</td> <td>3.74</td> </tr> <tr> <td>Benchmark</td> <td>7.07</td> <td>5.40</td> <td>5.14</td> <td>1.81</td> <td>1.05</td> <td>4.90</td> </tr> </tbody> </table>			1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴	Fund	6.42	3.81	3.52	0.40	-0.44	3.74	Benchmark	7.07	5.40	5.14	1.81	1.05	4.90					
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<p>Weighted Ave Duration (Yrs) 5.94</p> <p>Volatility, Past 1 Year (%) ⁵ 3.66</p> <p>Sharpe Ratio ⁶ 0.64</p> <p>Information Ratio ⁷ -0.41</p> <p>Port. Weighted Yield to Maturity (%) 4.59</p> <p>Number of Holdings 30</p>		<table border="1"> <thead> <tr> <th></th> <th>YTD</th> <th>2025</th> <th>2024</th> <th>2023</th> <th>2022</th> <th>2021</th> </tr> </thead> <tbody> <tr> <td>Fund</td> <td>-0.18</td> <td>7.04</td> <td>-0.13</td> <td>6.38</td> <td>-12.97</td> <td>-1.19</td> </tr> <tr> <td>Benchmark</td> <td>-0.15</td> <td>7.63</td> <td>2.59</td> <td>8.14</td> <td>-12.16</td> <td>0.53</td> </tr> </tbody> </table>			YTD	2025	2024	2023	2022	2021	Fund	-0.18	7.04	-0.13	6.38	-12.97	-1.19	Benchmark	-0.15	7.63	2.59	8.14	-12.16	0.53					
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<p>• THE MUTUAL FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP. (PDIC).</p> <p>• RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPS IS FOR ILLUSTRATION OF NAVPS MOVEMENTS/ FLUCTUATIONS ONLY.</p> <p>• WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.</p> <p>• THE FUND MANAGER IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS</p>																													

OUTLOOK AND STRATEGY

Market Review. Global backdrop: The rally in US Treasuries from late-2025 took a pause in January. Inflation print showed signs of stabilization, however stayed above the Fed's target rate, and labor market continued to reflect a "low-hire low-fire" environment which pushed back Fed rate cut expectations from March to June. The Fed kept policy rates the same at the January meeting but continues to communicate data dependency.

Yields steepened by the end of the month with the announcement of President Trump's Fed chair nominee. Yields rose an average of 9 bps across the curve. The 5-year to 15-year rose 12-15 bps. Kevin Warsh is viewed to keep Fed independence and has been previously vocal in preferring a smaller Fed balance sheet.

The JP Morgan Asia Credit Index (JACI) Philippines declined month-on-month with a flux of competing supply like Indonesia and corporate credit. The Philippines had a triple-tranche issuance for 5.5-year, 10-year, and 25-year which were all well participated in. Steepening of US Treasuries consequently affected demand for spreads that affected price return.

Fund Performance. The Fund returned -0.18% for the month, underperforming its benchmark by 3 basis points. Year-to-date, return amounted to -0.18%, underperforming its benchmark by 3 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