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

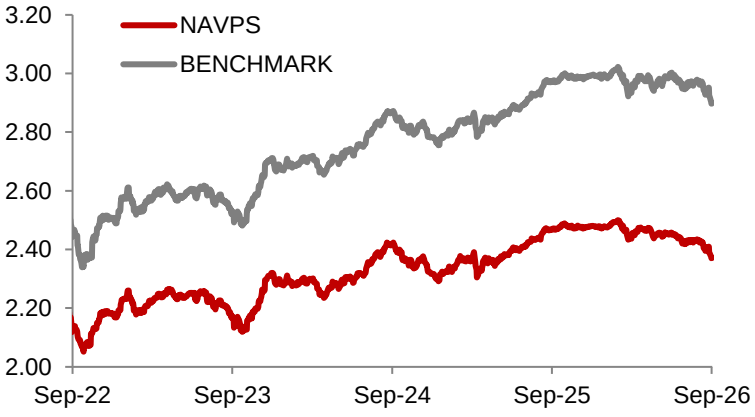
- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least five (5) years.**

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 22.20

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

NAVPS GRAPH



NAVPS	2.37

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. [4]
Fund	**-2.50**	**-3.01**	**-3.97**	**9.24**	**-4.67**	**134.85**
Benchmark	-2.66	-1.61	-2.55	14.61	2.63	211.17

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**-3.97**	**-0.99**	**2.99**	**2.76**	**-0.95**	**2.96**
Benchmark	-2.55	0.49	4.65	4.15	0.52	3.95

CALENDAR YEAR PERFORMANCE (%) [3]

	YTD	2025	2024	2023	2022	2021
Fund	**-4.38**	**7.04**	**-0.13**	**6.38**	**-12.97**	**-1.19**
Benchmark	-3.21	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 20% WHT)

STATISTICS

Weighted Ave Duration (Yrs)	4.99
Volatility, Past 1 Year (%) [5]	3.01
Sharpe Ratio [6]	-2.57
Information Ratio [7]	-0.91
Port. Weighted Yield to Maturity (%)	5.70
Number of Holdings	14

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	68.03
Corporates	24.93
Cash & Money Market Instruments	7.04

Maturity Profile	
Less than 1 year	7.11
1 – 3 years	6.72
3 – 5 years	43.70
More than 5 years	42.46

TOP HOLDINGS

Name	Maturity	%
AEV International PTE Bond	2030	14.15
Republic of the Philippines	2030	10.23
Republic of the Philippines	2051	10.19
Republic of the Philippines	2032	9.42
Republic of the Philippines	2031	8.55

[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 NEGLIGENCE.

For more information, you can contact us at **(02) 8580-0900**, email us at **bpi_investment@bpi.com.ph** or visit our website, **www.pamifunds.com**

OUTLOOK AND STRATEGY

Market Review. Global markets in September 2026 were volatile as a sharp government bond selloff, central bank tightening and ongoing tensions in the Middle East weighed on sentiment. At its September 15–16 policy meeting, the Federal Reserve raised its benchmark interest rate by 25 basis points to a target range of 3.75%–4.00%. This was the Fed's first rate increase in three years under Chair Kevin Warsh, prompted by sticky inflation and stable employment data. Meanwhile, the U.S.–Iran conflict remained unresolved, keeping traffic through the Strait of Hormuz restricted and pushing oil higher, with Brent futures trading between the low-$90s and above $100 per barrel during the month. In response to the rate hike and hawkish signals from the Fed, Treasury yields rose sharply across the curve, with the 2-year yield climbing about 54 basis points to 4.88% and the 10-year yield ending at 5.29%, its highest level in more than two decades.

Corporate credit and regional Asian USD bonds came under pressure from the rates selloff and heavy corporate supply, with credit spreads widening from historically tight levels. Philippine sovereign USD bonds and Asian USD credit continued to draw regional investor interest, though rising Treasury yields and heavy supply capped overall price gains. For the month of September, the Bloomberg Global Aggregate Bond Index returned –2.38%, while the JP Morgan Asia Credit Index (JACI) returned -3.00%]. Locally, high inflation and a weak peso near record low levels against the dollar kept pressure on domestic assets, while the Bangko Sentral ng Pilipinas (BSP) maintained a tight policy stance. The JPM Total Return Philippines Index returned -4.12% for the month.

Fund Performance. The Fund returned -2.50% for the month, outperforming with its benchmark by 16 basis points. Year-to-date, return amounted to -4.38%, underperforming its benchmark by 117 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.