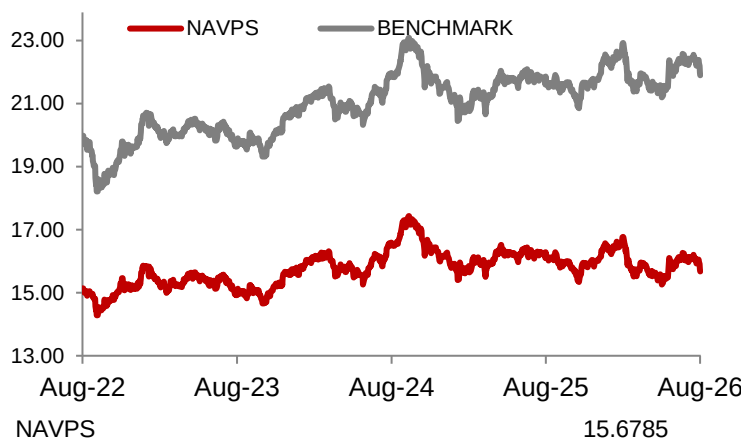


PHILAM FUND, INC.
FUND FACT SHEET
As of August 28, 2026

FUND OVERVIEW		FUND FACTS							
The Fund aims to achieve long-term capital appreciation by investing in a diversified portfolio of equities and fixed income instruments. The fund is suitable for investors who: • Are at least classified as moderate based on their risk profile. • Have an investment horizon of up at least five (5) years.		Classification:		Balanced Fund					
		Launch Date:		September 28, 1993					
		Dealing Day:		Daily up to 2:00 PM					
		Minimum Investment:¹		PHP 1,000.00					
		Min. Subsequent Order:¹		PHP 500.00					
		Minimum Holding Period:		180 calendar days					
		Redemption Settlement:		T+2 End-of-Day					
		Early Redemption Charge:		1.00%					
		Total Management Fee:²		2.00% per annum					
		Total Fund NAV (Mn) :		PHP 1,500.04					
FUND PERFORMANCE AND STATISTICS <i>(Purely for reference purposes and is not a guarantee of future results)</i>									
NAVPS GRAPH		CUMULATIVE PERFORMANCE (%) ³							
 NAVPS 15.6785		1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴		
		Fund	-1.86	-6.43	-2.64	4.66	-4.96	759.14	
		Benchmark	-1.47	-4.36	1.17	11.08	8.12	307.46	
		ANNUALIZED PERFORMANCE (%) ³							
		1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴		
		Fund	-2.64	-2.52	1.53	1.05	-1.01	6.75	
		Benchmark	1.17	0.09	3.56	2.67	1.57	4.36	
		CALENDAR YEAR PERFORMANCE (%) ³							
		YTD	2025	2024	2023	2022	2021		
		Fund	-2.06	-0.85	3.73	2.79	-8.87	-1.89	
		Benchmark	0.69	1.13	4.61	4.81	-4.45	-0.16	
BENCHMARK		TOP HOLDINGS							
40% Bloomberg Philippine Sovereign Bond Index AI + 50% Philippines Stock Exchange Index (Total Return) + 10% Average 30-Day Peso Deposit Rate of 4 Major Commercial Banks (Net of 20% WHT)		Name	Maturity					%	
		Int'l. Container Terminal Services, Inc.							12.42
		Fixed Rate Treasury Note		2036					7.39
		Fixed Rate Treasury Note		2031					6.95
		Fixed Rate Treasury Note		2032					6.79
		SM Investments Corporation							4.73
		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.							
		Fund prospectus is available upon request through BPI Investments, Inc. (BII), authorized distributors and sales agents.							
PORTFOLIO COMPOSITION									
		Allocation		% of Fund					
		Equities		49.96					
		Government & Corporates		47.75					
		Cash and Money Market Instruments ⁸		2.29					
		Maturity Profile (Fixed Income Portion)							
		Less than 1 year		3.09					
		1 – 3 years		3.57					
		3 – 5 years		17.19					
		More than 5 years		26.22					
		Sector Holdings (Equity Portion)							
		Services	16.00	Industrials	5.63				
		Financials	11.94	Property	6.64				
		Holding Firms	9.35						
• 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. Philippine government bond prices increased in August as yields moved lower amid supportive local economic data. Philippine inflation in July came in below expectations at 6.2%, compared to consensus forecasts of 6.4%. At the same time, second quarter economic growth slowed to 2.3%, significantly weaker than the market expectation of 2.9%. Despite easing inflation and softer economic activity, the Bangko Sentral ng Pilipinas (BSP) proceeded with its widely anticipated 25 basis point policy rate hike, bringing the policy rate to 5.00%. Nevertheless, the combination of moderating inflation and weaker-than-expected growth helped alleviate concerns of further aggressive monetary tightening, supporting demand for local fixed income securities.

Against this backdrop, local bond yields fell by an average of 19 basis points during the month, with the 5-year benchmark government bond yield declining from 7.33% to 7.07%. Investor sentiment remained cautious, however, as foreign investors recorded net outflows of Php32 billion in August, bringing cumulative year-to-date outflows to Php307 billion.

Meanwhile, the Bureau of the Treasury raised Php125 billion through its regular bond auctions, slightly exceeding its Php120 billion target. Auction demand was aided by the decline in market yields and improving expectations that monetary policy may be approaching a turning point as inflation continues to moderate and economic growth softens.

The Philippine Stock Exchange Index (PSEi) experienced a volatile month, declining 4.5% month-on-month and fully reversing the gains recorded in July amidst a challenging macroeconomic backdrop. Investor sentiment was weighed down by a confluence of factors, including heightened geopolitical tensions in the Middle East, slowing domestic economic growth, elevated inflation, tighter monetary policy, and continued weakness in the Philippine Peso.

Domestic economic data remained soft, with 2Q GDP growth slowing to 2.3% year-on-year, while inflation accelerated, albeit at a slower pace, to 6.2%. The Bangko Sentral ng Pilipinas (BSP) further tightened monetary policy by raising its policy rate by 25 basis points. Meanwhile, the peso weakened beyond the PHP62-per-US dollar level, adding to concerns over external vulnerabilities and imported inflation pressures.

Market sentiment was further affected by the MSCI quarterly index rebalancing, which saw Ayala Land, Inc. (ALI) removed from the MSCI Standard Index. As a result, the PSEi ended the month below the key psychological support level of 6,000, closing at 5,956.33.

Trading activity improved during the period, supported by rebalancing-related flows. Average daily value turnover increased 9.3% month-on-month to Php5.95 billion. Foreign investors, however, turned net sellers, recording net outflows of US\$223 million, the largest monthly foreign selling activity since March.

On a stock-specific basis, top gainers for the month includes: DMC (+6.02%), AEV (+4.51%), LTG (+3.83%). Meanwhile top laggards are as follows: SCC (-15.89%), CNVRG: (-15.58%), and GLO (-9.94%).

Fund Performance. The Fund returned -1.86% for the month, underperforming with its benchmark by 39 basis points. Year-to-date, return amounted to -2.06%, underperforming its benchmark by 275 basis points.

Fund Strategy. The Fund will remain defensive given the local and global macroeconomic headwinds. The Fund's preference is for companies with leading market capitalization, clear earnings growth drivers, dividend-paying and high-yielding.

For the fixed income portion of the fund, the Fund looks to maintain a nimble portfolio position to take advantage of any opportunities as interest rates are expected to trend higher over the coming months. Local inflation has exceeded the BSP's target since March and may remain elevated due to higher oil prices and their indirect impact on other goods and services. This environment may prompt further policy rate hikes from the BSP.

Market volatility may persist in the near term, driven largely by global developments, and the Fund will be actively managed to navigate these conditions. Investors should note that bond funds may experience short-term price fluctuations, and returns are generally realized over a medium- to long-term investment horizon.