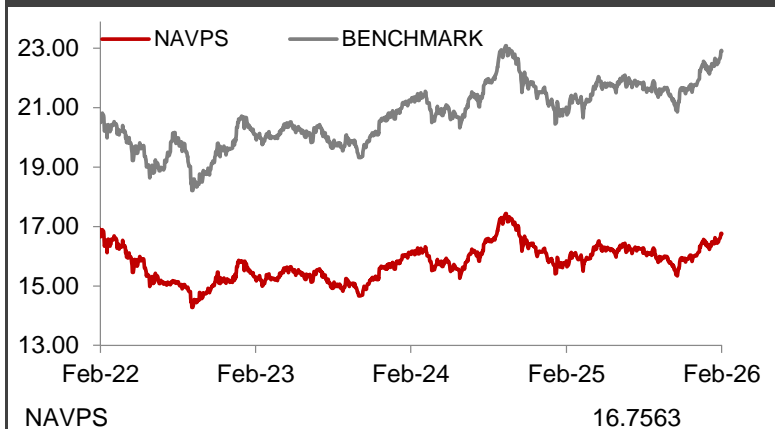


PHILAM FUND, INC.
FUND FACT SHEET
As of February 27, 2026

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.	Classification:	Balanced Fund
The fund is suitable for investors who:	Launch Date:	September 28, 1993
• Are at least classified as moderate based on their risk profile.	Dealing Day:	Daily up to 2:00 PM
• Have an investment horizon of up at least five (5) years.	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 1,707.87

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	2.29	4.06	7.07	10.48	2.48	818.20
Benchmark	2.53	5.79	10.31	15.00	15.48	326.05

ANNUALIZED PERFORMANCE (%) ³						
	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	7.07	1.78	3.38	-0.01	0.49	7.07
Benchmark	10.31	3.62	4.77	2.63	2.92	4.57

CALENDAR YEAR PERFORMANCE (%) ³						
	YTD	2025	2024	2023	2022	2021
Fund	4.68	-0.85	3.73	2.79	-8.87	-1.89
Benchmark	5.28	1.13	4.61	4.81	-4.45	-0.16

BENCHMARK
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)

STATISTICS	
Portfolio Beta	1.01
Volatility, Past 1 Year (%) ⁵	8.26
Sharpe Ratio ⁶	0.36
Information Ratio ⁷	-3.07
Fund Duration	5.90
Number of Holdings	43

PORTFOLIO COMPOSITION			
Allocation	% of Fund		
Equities	51.66		
Government & Corporates	38.39		
Cash, Cash Equivalents – net of liabilities ⁸	9.95		
Maturity Profile (Fixed Income Portion)			
Less than 1 year	9.91		
1 – 3 years	3.90		
3 – 5 years	3.57		
More than 5 years	31.34		
Sector Holdings (Equity Portion)			
Financials	12.30	Property	7.64
Holding Firms	12.00	Industrials	7.57
Services	11.96		

TOP HOLDINGS		
Name	Maturity	%
Fixed Rate Treasury Note	2042	10.21
Int'l. Container Terminal Services, Inc		8.62
Time Deposit	2026	7.34
Fixed Rate Treasury Note	2032	6.31
SM Investments Corporation		5.40

¹Contribution rounded down/redemption rounded off to the nearest whole share. Mutual Fund shares do not issue fractional shares.

²Management, Distribution & Transfer Agency Fees

³Returns are net of fees.

⁴Since Inception.

⁵Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

⁶Used to characterize how well the return of a Fund compensates the investor for the level of risk taken.

⁷Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

⁸Includes 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.

• 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 yields declined by an average of 13 basis points in February, led by bonds with maturities of less than one year, which fell by around 25 basis points. The rally in bonds was largely driven by the Bangko Sentral ng Pilipinas' (BSP) decision to cut its policy rate from 4.50% to 4.25%, citing softer-than-expected economic growth.

Investor sentiment was further supported by news reports on the potential inclusion of Philippine government bonds in the J.P. Morgan Government Bond Index – Emerging Markets (GBI-EM). National Treasurer Sharon Almanza indicated that an announcement on the country's possible inclusion could be forthcoming. Such inclusion may increase foreign investor participation in the local bond market, potentially boosting demand for government securities and exerting downward pressure on yields.

During the month, the Bureau of the Treasury (BTr) issued a new 10-year benchmark bond (FXTN 10-74), raising a total of Php298 billion, including Php63 billion from bond exchange transactions. The auction attracted strong demand, with total tenders reaching Php328.5 billion, significantly exceeding the initial offer of Php30 billion. The bond was awarded at a coupon rate of 5.925%, which was below prevailing secondary market yields for comparable tenors. The strong auction outcome reinforced positive sentiment in the local fixed income market during the period.

The Philippine Stock Exchange Index (PSEi) extended gains in February, rising by 4.46% month-on-month, to close at 6,611.24. The rally was driven by foreign buying at US\$143 million for the month as risk appetite improved towards Emerging Markets. Furthermore, sentiment was supported by the Bangko Sentral ng Pilipinas' (BSP) 25 bps rate cut to 4.25% as inflation moderated to 2.0% YoY in January (within the target band of 2-4%), alongside a firmer peso at Php57.66 or 2.03% gain month-on-month. Lastly, MSCI's quarterly review drove month-end flows which saw the inclusion of MYNLD and APX in the small cap index.

Average Daily Value Turnover reached Php6.47 billion, a tad lower than the prior month's Php6.52 billion.

On a per stock basis, the top three index gainers for the month include: PLUS (+22.71%), AC(+18.58%) and PGOLD (+17.32%). Meanwhile, the bottom three performers were: SMC (-15.11%), SCC (-11.95%) and DMC (-10.65%).

Fund Performance. The Fund returned 2.29% for the month, underperforming its benchmark by 24 basis points. Year-to-date, return amounted to 4.68%, underperforming its benchmark by 60 basis points.

Fund Strategy. The Fund will remain defensive given heightened volatility from geopolitical tensions. 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 will maintain its overweight position in terms of duration as the BSP is expected to continue lowering policy rates in 2025.