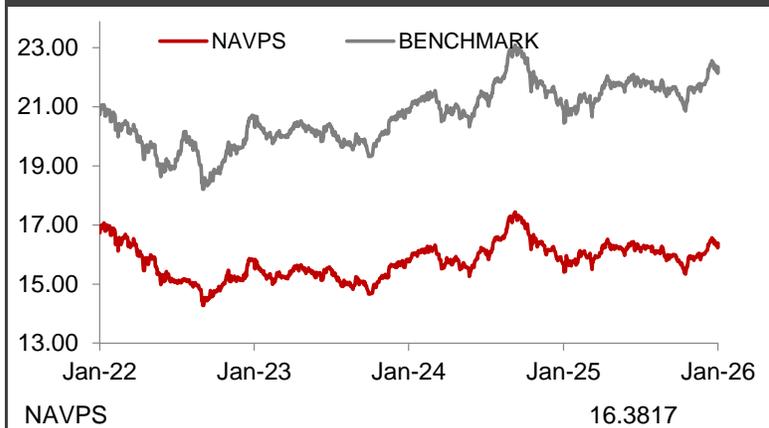


PHILAM FUND, INC.
FUND FACT SHEET
As of January 30, 2026

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 1,691.14

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



CUMULATIVE PERFORMANCE (%)³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	2.34	1.84	6.33	5.58	0.87	797.68
Benchmark	2.68	3.05	9.20	10.02	12.68	315.53

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	6.33	1.85	1.82	-0.74	0.17	7.02
Benchmark	9.20	3.47	3.23	1.67	2.42	4.50

CALENDAR YEAR PERFORMANCE (%)³

	YTD	2025	2024	2023	2022	2021
Fund	2.34	-0.85	3.73	2.79	-8.87	-1.89
Benchmark	2.68	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	1.02
Volatility, Past 1 Year (%) ⁵	8.74
Sharpe Ratio ⁶	0.25
Information Ratio ⁷	-2.74
Fund Duration	5.93
Number of Holdings	44

PORTFOLIO COMPOSITION

Allocation	% of Fund
Equities	50.93
Government & Corporates	39.26
Cash, Cash Equivalents – net of liabilities ⁸	9.81

Maturity Profile (Fixed Income Portion)

Less than 1 year	10.25
1 – 3 years	3.98
3 – 5 years	3.63
More than 5 years	31.62

Sector Holdings (Equity Portion)

Financials	12.50	Property	8.02
Holding Firms	12.04	Industrials	7.13
Services	11.15		

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2042	10.35
Int'l. Container Terminal Services, Inc		7.99
Time Deposit	2026	7.25
Fixed Rate Treasury Note	2032	6.33
SM Investments Corporation		5.43

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 12 basis points in January, largely driven by softer-than-expected economic data. PH GDP grew 3.0% year-on-year in 4Q2025, bringing the full-year growth to 4.4%, below the government's target range. The weaker print fueled expectations that the Bangko Sentral ng Pilipinas (BSP) may cut policy rates in February to help support growth. At the same time, December inflation was at 1.8%, below the BSP's 2–4% target range. This further reinforces the view that the central bank has room to cut rates.

Despite the downtrend in yields, the month saw periods of heightened volatility due to global geopolitical developments, especially concerning the US, Greenland, and some European countries. Market sentiment was affected by concerns linked to global trade tensions and geopolitical risks, though these eased after statements indicating no escalation. A weaker peso, which touched new record lows against the US dollar, also weighed on overall sentiment and contributed to net foreign outflows of around Php88 billion in January.

The Bureau of the Treasury conducted four treasury bond auctions in January. Demand remained strong, with several auctions reaching up to three times oversubscription, reflecting robust domestic liquidity and continued investor interest in government securities.

The Philippine Stock Exchange Index (PSEi) is off to a roaring start, climbing by 4.56% month-on-month, to close at 6,328.97. Foreign buying propelled the market in the early days of the month, almost reaching the 6,500 mark. However, gains were pared by local profit-taking, peso depreciation and risk-aversion following geopolitical tensions and the release of lower-than-expected 4Q GDP. On the last day of the month, the local bourse regained its footing spurred by PSE rebalancing-related activities.

Average Value Turnover registered at Php6.52 billion or up 13% on a month-on-month basis. The improved volume got a lift from PSE rebalancing on month-end. Meanwhile, foreigners were huge buyers, recording at US\$226 million.

On a per stock basis, the top three index gainers for the month include: JGS (+17.55%), JFC (+13.89%) and AEV (+13.57%) . Meanwhile, the bottom three performers were: PLUS (-19.01%), RCR (-9.98%) and PGOLD (-5.79%).

Fund Performance. The Fund returned 2.34% for the month, underperforming its benchmark by 34 basis points. Year-to-date, return amounted to 2.34%, underperforming its benchmark by 34 basis points.

Fund Strategy. The Fund will be defensive given volatility from international trade (US Tariffs) and local political risks to persist. The preference is for companies with leading market capitalization, good fundamentals as well as high dividend paying stocks.

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.