

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

The Fund aims to achieve capital preservation with returns and inflows derived out of investments in short-term fixed income and money market instruments.

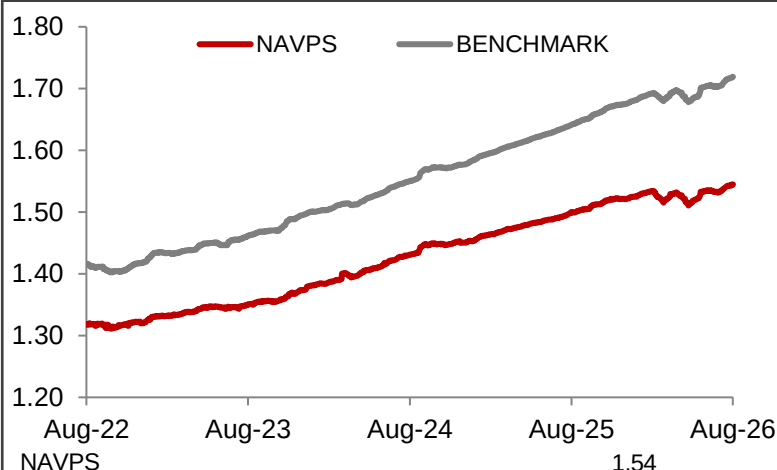
The fund is suitable for investors who:

- Are at least classified as **conservative** based on their risk profile.
- Have an investment horizon of up **at least one (1) year**.

Classification:	Intermediate-Term Bond Fund
Launch Date:	October 9, 2006
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:	7 calendar days
Redemption Settlement:	T+1 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:²	0.25% per annum
Total Fund NAV (Mn) :	PHP 471.27

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	0.74	0.68	3.04	14.31	17.00	52.19
Benchmark	0.87	1.56	4.70	17.52	21.42	98.57

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	3.04	3.88	4.56	4.06	3.19	2.13
Benchmark	4.70	5.28	5.53	4.97	3.96	3.51

CALENDAR YEAR PERFORMANCE (%) ³

	YTD	2025	2024	2023	2022	2021
Fund	1.55	4.86	5.64	4.05	0.20	-0.31
Benchmark	2.61	6.25	5.47	5.47	0.11	1.34

BENCHMARK

30% Bloomberg Philippine Sovereign Bond Index Money Market + 60% Bloomberg Phil Sovereign Bond Index 1-3 Yrs. + 10% Average 30-Day Peso Deposit Rate of 4 Major Commercial Banks (Net of 20% WHT)

STATISTICS

Weighted Ave Duration (Yrs)	1.55
Volatility, Past 1 Year (%) ⁵	1.09
Sharpe Ratio ⁶	-0.78
Information Ratio ⁷	-3.89
Port. Weighted Yield to Maturity (%)	4.96
Number of Holdings	13

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	82.30
Corporates	3.68
Cash and Money Market Instruments	14.02

Maturity Profile

Less than 1 year	26.55
1 – 3 years	50.33
3 – 5 years	23.11
More than 5 years	-

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Bond	2029	23.39
Retail Treasury Bond	2028	12.80
Retail Treasury Bond	2028	12.68
Fixed Rate Treasury Bond	2028	10.35
Philippine Treasury Bill	2027	8.28

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 Liabilities⁸

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 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.

Fund Performance. The Fund returned 0.74% for the month, underperforming with its benchmark by 13 basis points. Year-to-date, return amounted to 1.55%, underperforming its benchmark by 106 basis points.

Fund Strategy. 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.