Vanguard Total Bond Market Index Fund ETF... (BND) ★★★☆☆

Intermediate-Term Bond

StockRover
Fund Report | August 29, 2026

$72.31 **-$0.23 (-0.32%)** as of Friday's close

52-wk Range
$72.06 $75.23

Net Assets ($M)	NAV	Price / NAV	Expense Ratio	Yield
$396,675	**$72.52**	**99.7%**	**0.03%**	**4.0%**

Turnover	Holdings	Top 10 Wt	Fund P/E	Ex-Div Date
38.0%	**17,240**	**4.1%**	**-**	**08/03/26**

Dividend Adjusted Return *Aug 28, 2025 - Aug 28, 2026*

BND 72.31 (+1.9%) -CIX 176.42 (+1.7%)

BND has performed nearly in line with its category index over the past year.

BND has performed nearly in line with its category average over the past year.

MORNINGSTAR RATING

★★★☆☆

Morningstar Rating: 3 / 5 Rated within Intermediate-Term Bond over 3/5/10Y

Morningstar assigns 1–5 stars based on a fund's historical risk-adjusted return relative to its category cohort. The top 10% of funds receive 5 stars; the bottom 10% receive 1 star. New funds with under 3 years of history are unrated.

RISK & INCOME SCORES

51 **Risk Score**
Risk profile is roughly in line with the category.

42 **Income Score**
Income generation is mid-pack for the category.

Risk Score: Blends volatility, maximum drawdown, downside deviation, and beta. Higher means LESS risky than peers — a 90 is a calm fund, a 10 is a wild one. **Income Score:** Blends yield, distribution growth, and consistency. Higher means stronger, steadier income than peers. **Warnings Flag:** Appears when our automated checks find structural concerns (leverage, low liquidity, high fees, concentration, and so on). The color reflects the most severe finding; details are on the Investor Warnings page.

BUSINESS SUMMARY

The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index. The current manager has run the fund for 13.4 years.

TOP HOLDINGS

This fund holds 98% bonds and virtually no stocks, so a top-10 list does not apply. Bond funds own hundreds of individual issues and Morningstar does not provide a per-issue list for this fund. See the Fixed Income Statistics for portfolio character.

SECTOR WEIGHTS

This fund holds 98% bonds and virtually no stocks, so stock-sector weights do not apply. See the Fixed Income Statistics and bond style box for portfolio character.

Fixed Income Statistics

Metric	BND	Category Avg
Effective Duration (option-adjusted)	5.71 yrs	5.87 yrs
Modified Duration	—	
Effective Maturity	8.19 yrs	8.25 yrs
Yield to Maturity	4.98%	5.05%
Average Coupon	—	4.30%
Average Bond Price	93.25	
Average Credit Quality	Medium Quality	

Bond Style: **Moderate Sensitivity Medium Quality** (interest-rate sensitivity / credit quality)

ASSET ALLOCATION

US Bonds	**91.3%**
Non-US Bonds	**7.0%**
Cash	**1.6%**

STYLE BOX

	Limited	Moderate	Extensive
High			
Medium		•	
Low			

Bond style: **Moderate Sensitivity Medium Quality**
Rows: credit quality · Columns: interest-rate sensitivity

WORLD REGIONS

This fund holds 98% bonds and virtually no stocks, so a stock region breakdown does not apply. See the Fixed Income Statistics and bond style box for portfolio character.

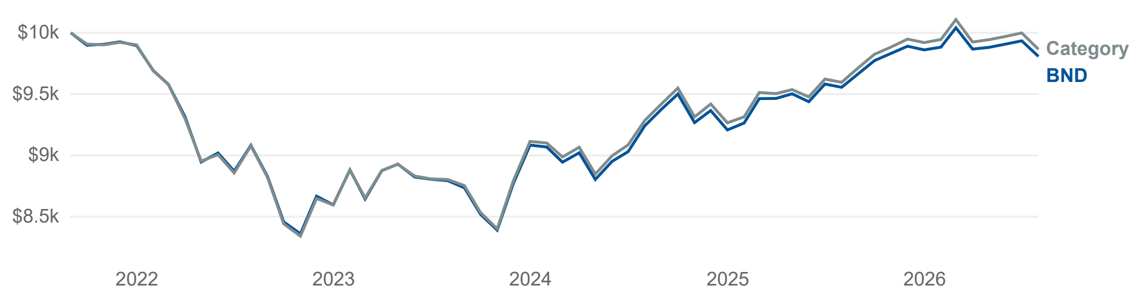
RETURNS SUMMARY

Period	BND	Category	S&P 500
5 Days	+0.1%	+0.1%	+0.5%
1 Month	-0.1%	-0.1%	+3.8%
YTD	-0.1%	-0.5%	+13.3%
1 Year	+1.8%	+1.7%	+19.9%
3 Year	+13.6%	+13.6%	+80.6%
5 Year	-1.5%	-1.8%	+83.0%
10 Year	+15.1%	+14.9%	+317.7%

Category rank (percentile, 1 = best) — 1 Year: top 52% 3 Year: top 52% 5 Year: top 44%

BND has beaten its category average over every measured period (1-year, 3-year, 5-year).

GROWTH OF $10,000



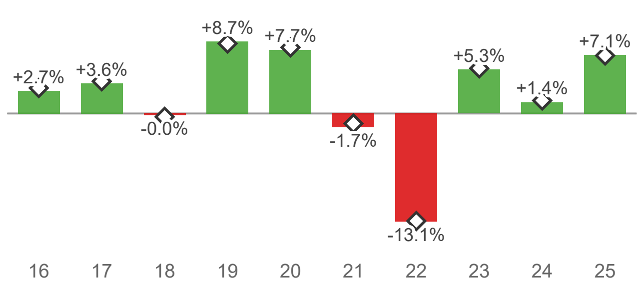
Over the past 5 years, $10,000 invested in BND grew to $9,808 (-1.9%). That is **0.6% behind** the category average.

As of Jul 31, 2026 (month-end); trailing returns elsewhere update daily.

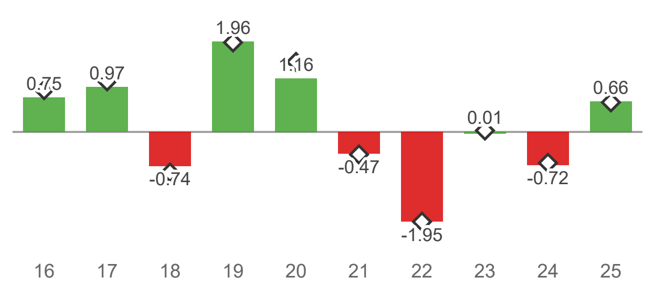
HISTORICAL TRENDS

Calendar-year results from year-end snapshots. Diamonds mark the category average.

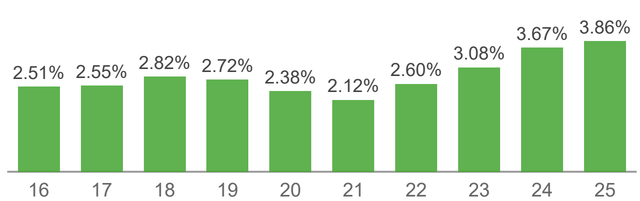
Total Return by Year (%)



Sharpe Ratio by Year



Distribution Yield by Year (%)



Risk-adjusted returns have improved: the last three years average a -0.02 Sharpe ratio vs -0.42 for the prior three. BND beat its category average in 3 of the last 10 calendar years.

Distribution Yield: Total distributions paid that year as a percent of the year-end price. For funds this includes capital-gains distributions, so it can spike in years with large realized gains.

Sharpe Ratio: Return earned above the risk-free rate per unit of volatility — risk-adjusted performance. Higher is better; a negative year means the fund underperformed Treasury bills.

RISK SUMMARY

Metric	BND	Category	S&P 500
Volatility (σ)			
1 Year	0.04	0.04	0.13
3 Year	0.05	0.05	0.15
5 Year	0.06	0.06	0.17
Beta (vs S&P 500)			
1 Year	0.10	0.11	—
3 Year	0.07	0.05	—
Sharpe Ratio			
1 Year	-0.55	-0.57	1.28
3 Year	-0.05	-0.05	1.17
5 Year	-0.70	-0.72	0.54
Sortino Ratio			
3 Year	-0.07	-0.07	1.69
Max Drawdown			
1 Year	-3.9%	-4.1%	-8.8%
3 Year	-4.7%	-5.0%	-18.7%
Capture vs S&P 500			
3 Year Upside	24.4	24.7	—
3 Year Downside	32.7	34.0	—
Downside Deviation			
3 Year	—	—	—

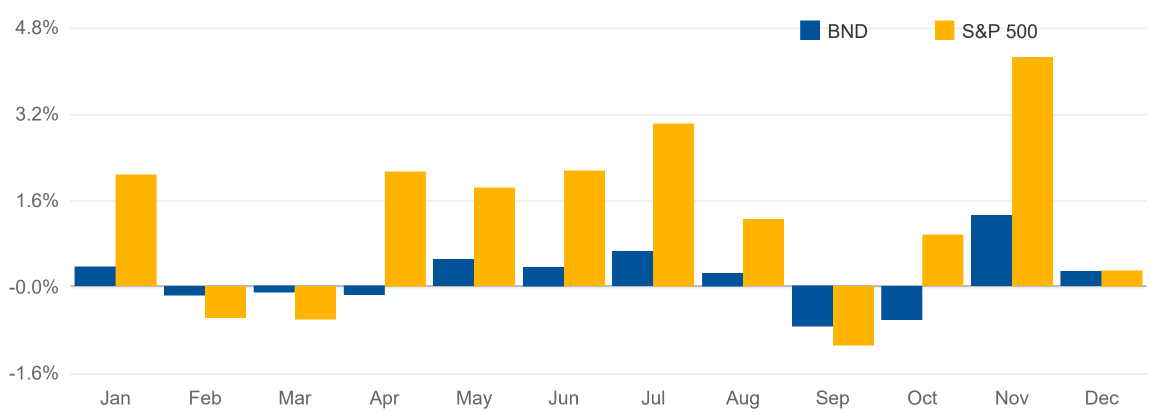
It has captured more of the market's losses (33) than its gains (24).

Volatility (σ): The standard deviation of returns — how widely results swing around their average. Higher numbers mean a bumpier ride. **Beta:** Sensitivity to S&P 500 moves. A beta of 1.2 tends to move 20% more than the market in both directions; below 1 means more muted moves. **Sharpe Ratio:** Return earned above the risk-free rate per unit of volatility. Higher is better; negative means the fund underperformed Treasury bills. **Sortino Ratio:** Like the Sharpe ratio, but only penalizes downside swings — useful when upside volatility should not count against a fund. **Max Drawdown:** The deepest peak-to-trough loss over the window. Closer to zero is better; it answers "how bad did it get?" **Upside / Downside Capture:** The share of the S&P 500's gains (and losses) the fund participated in. The ideal combination is high upside capture with low downside capture. **Downside Deviation:** Volatility computed from negative returns only — the input to the Sortino ratio.

SEASONALITY

10-Year Seasonality (Average Monthly Return)

Average return by calendar month over the last 10 years (BND vs S&P 500).



Vanguard Total Bond Market Index Fund ETF... (BND) ★★★☆☆

Intermediate-Term Bond

StockRover
Fund Report | August 29, 2026

COSTS & EFFICIENCY

Metric	BND	Cat Avg
Costs		
Expense Ratio	0.03%	0.45%
Turnover Ratio	38.0%	90.0%

Tracking vs S&P 500

Tracking error here is vs the S&P 500 (Morningstar's standard index), not the fund's own benchmark, so sector and bond funds read high even when they track their own index closely.

Metric	BND	Cat Avg
1 Year Tracking Error	0.2%	0.4%
3 Year Tracking Error	0.2%	0.5%

Tracking vs Own Index (Best Fit)

How closely the fund follows the index it actually tracks. R-squared near 100% and beta near 1.00 indicate tight replication.

Metric	BND
Prospectus Benchmark	Bloomberg US Agg Float Adj TR USD
Best-Fit Index	Morningstar US Core Plus Bd TR USD
3 Year R-Squared	100.0%
3 Year Beta	1.02
3 Year Alpha	-0.16%

Metric	BND	Cat Avg
Tax Efficiency		
1 Year Tax-Cost Ratio	1.6%	
3 Year Tax-Cost Ratio	1.5%	1.6%
5 Year Tax-Cost Ratio	1.3%	
Market Pricing		
Price / NAV	+99.71%	—
NAV	$72.52	
1 Month Avg Premium/Discount	+0.01%	
1 Year Avg Premium/Discount	+0.01%	+0.04%
1 Year Premium/Discount Range	-0.01% to +0.04%	
Liquidity		
3 Month Avg Dollar Volume	$574.6M	
3 Month Avg Share Volume	7.9M	
Today vs Average	99.7%	

Expense Ratio: The annual management fee as a percentage of your investment, deducted from fund assets automatically. **12b-1 Fee:** A recurring marketing and distribution charge some mutual funds levy — part of the expense ratio that buys you no management. **Turnover Ratio:** How much of the portfolio is replaced each year. High turnover raises trading costs and, in taxable accounts, capital-gain distributions. **Tracking Error:** How far an index fund's returns have strayed from its benchmark. A faithful index fund should be near zero. **Tax-Cost Ratio:** Morningstar's estimate of the annual return lost to taxes on distributions for an investor in the top federal bracket. **Premium / Discount:** The gap between an ETF's market price and the value of its holdings (NAV). Persistent premiums mean you overpay buying; discounts shortchange you selling. **Dollar Volume:** Average daily trading value. Thinly traded ETFs have wider spreads and are harder to exit near fair value.

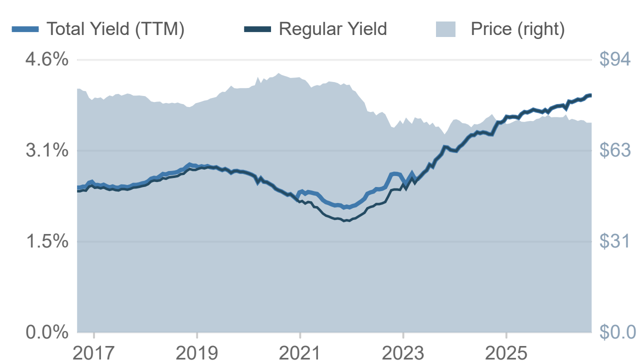
DISTRIBUTIONS

Forward Yield	Forward Rate	TTM Yield	TTM Rate	5-Yr Avg Regular Yield	SEC 30-Day Yield	Frequency
4.03%	**$2.92**	**4.03%**	**$2.92**	**3.01%**	**4.63%**	**Monthly**

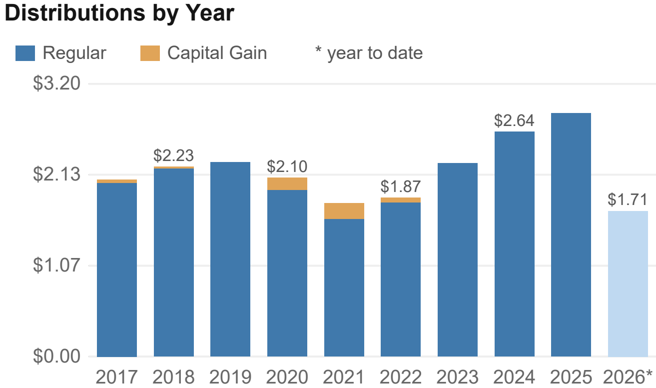
Regular (TTM)	Special / Cap Gain (TTM)	Yield to Maturity
$2.92 (4.03%)	**$0.00 (—)**	**4.98%**

The next distribution has not yet been declared.

Distribution Yield & Price — 10 Years



Distributions by Year



Capital-gain distributions are taxable in the year received even when reinvested.

Distribution Growth (annualized, regular distributions)

Vanguard Total Bond Market Index Fund ETF... (BND) ★★★☆☆

Intermediate-Term Bond

StockRover
Fund Report | August 29, 2026

PEERS ANALYSIS

The 14 ETFs and mutual funds most similar to BND by portfolio composition (sectors, regions, style, and size), with BND highlighted. Click a column header to sort.

Ticker	Name	Type	Net Assets	Expense	1Y Return	3Y Return	Div Yield	MS Rating	Risk Score	Income Score
BND	**Vanguard Total Bond Market I…**	**ETF**	**$396,675**	**0.03%**	**+1.8%**	**+13.6%**	**4.03%**	★★★☆☆	51	42
AGG	iShares Core U.S. Aggregate B…	ETF	$137,110	0.03%	+1.9%	+13.7%	4.05%	★★★☆☆	50	46
BIV	Vanguard Intermediate-Term Bo…	ETF	$51,903	0.03%	+1.0%	+15.0%	4.32%	★★★★☆	65	62
SPAB	State Street SPDR Portfolio Ag…	ETF	$9,748	0.03%	+1.8%	+13.6%	4.12%	★★★☆☆	56	40
SCHZ	Schwab U.S. Aggregate Bond E…	ETF	$10,499	0.03%	+1.8%	+13.6%	4.20%	★★★☆☆	54	55
FXNAX	Fidelity U.S. Bond Index	Fund	$68,800	0.03%	+2.1%	+13.9%	3.80%	★★★☆☆	53	37
FSIGX	Fidelity Series Investment Grad…	Fund	$36,787	0.00%	+2.3%	+15.9%	4.35%	★★★★★	73	43
TBIWX	Nuveen Bond Index W	Fund	$22,672	0.00%	+1.9%	+13.8%	4.07%	★★★☆☆	63	47
TRVZX	T. Rowe Price New Income Z	Fund	$17,522	0.00%	+2.2%	+14.6%	4.94%	★★★☆☆	78	65
BBTBX	Bridge Builder Core Bond	Fund	$30,070	0.12%	+2.0%	+15.3%	4.53%	★★★★☆	70	59
SCOAX	SEI Core Fixed Income A (SIIT)	Fund	$10,136	0.12%	+1.7%	+14.5%	4.33%	★★★★☆	58	45
MXCOX	Empower Bond Index Institutional	Fund	$5,152	0.13%	+1.7%	+13.1%	4.89%	★★☆☆☆	44	96
DFCF	Dimensional Core Fixed Income…	ETF	$10,982	0.17%	+1.9%	+15.8%	4.38%	★★★★★	81	51

INVESTOR WARNINGS

Automated checks for structural risks: leverage, fund size, liquidity, costs, taxes, concentration, index tracking, and volatility.

We found no investor warnings for this fund.

Vanguard Total Bond Market Index Fund ETF... (BND) ★★★☆☆

Intermediate-Term Bond

StockRover

Fund Report | August 29, 2026

METRICS VS PEERS

Each bar shows the range across BND's 14 closest peers (the funds on the Peers Analysis page), lowest to highest, with the marker at BND's value.

Composition vs Peers

Metric	Fund	Peer Range
Giant-cap %	—	n/a
Large-cap %	—	n/a
Mid-cap %	—	n/a
Small-cap %	—	n/a
Micro-cap %	—	n/a

Returns vs Peers

Metric	Fund	Peer Range
1 Year	+1.8%	1.0% – 2.3%
3 Year	+13.6%	13.1% – 15.9%
5 Year	-1.5%	-2.5% – 2.2%

Risk vs Peers

Metric	Fund	Peer Range
3Y Volatility	**0.1%**	n/a
3Y Beta	**0.07**	0.0 – 0.1
3Y Sharpe	**-0.05**	-0.1 – 0.1
3Y Max Drawdown	**-4.7%**	-5.4% – -4.5%
3Y Upside Capture	**24.40**	24.3 – 27.1
3Y Downside Capture	**32.70**	21.4 – 36.0

Income vs Peers

Metric	Fund	Peer Range
Forward Yield	**4.03%**	3.8% – 4.9%
TTM Yield	**4.03%**	3.8% – 4.9%
3Y Div Growth	**9.3%**	2.5% – 13.5%
5Y Div Growth	**13.1%**	11.8% – 48.9%

Costs vs Peers

Metric	Fund	Peer Range
Expense Ratio	**0.03%**	0.0% – 0.3%
Turnover	**38.0%**	17.0% – 260%

Morningstar vs Peers

Metric	Fund	Peer Range
MS Rating (stars)	**3.00**	2.0 – 5.0

Report Tips

- Scores (Risk, Income) are percentile ranks within the ETF's subgroup cohort — higher is better for risk-adjusted performance and income.
- Category comparisons use Morningstar's fund category. Peer comparisons on Pages 6-7 use the 14 closest funds by sector, region, style, and expense.
- Tracking error and relative-performance charts are dividend-adjusted. A 5-year growth-of-$10K curve is used for long-run comparisons.
- For leveraged or inverse ETFs, long-horizon metrics are flagged and should not be interpreted as buy-and-hold returns.