BMOPX

iShares U.S. Aggregate Bond Index Fund

iShares by BlackRock

Fact Sheet as of June 30, 2026
Class K: WFBIX | Institutional: BMOIX | Investor A: BMOAX | **Investor P: BMOPX**

INVESTMENT APPROACH

Invests in a portfolio of assets whose performance seeks to match the performance of the Bloomberg U.S. Aggregate Bond Index.

CALENDAR YEAR PERFORMANCE (%)

	2021	2022	2023	2024	2025
Share Class	-2.09	-13.31	5.39	0.99	6.83
With Sales Charge	-6.01	-16.77	1.18	-3.05	2.55
Benchmark	-1.54	-13.01	5.53	1.25	7.30
Morningstar Category Avg.	-1.48	-13.32	5.59	1.68	7.07

ANNUALIZED PERFORMANCE (%)

	1y	3y	5y	10y
Share Class	3.42	3.83	-0.21	1.20
With Sales Charge	-0.72	2.43	-1.02	0.79
Benchmark	3.79	4.16	0.08	1.54
Morningstar Category Avg.	3.77	4.25	0.08	1.57

Performance data shown represents past performance which is no guarantee of future results. Investment returns and principal values may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than that shown. All returns assume reinvestment of all dividend and capital gain distributions. Refer to blackrock.com for current month-end performance. Returns with sales charge reflect the deduction of current maximum initial sales charge of 4.00%. The performance information for periods prior to the inception date of the share class are based on the Fund's Class K Shares, adjusted to reflect the fees and expenses applicable to such share class.

MORNINGSTAR RANKINGS

	1y	3y	5y	10y
Morningstar Ranking	325/447	318/417	262/383	-
Quartile Rank	4	4	4	-

Rankings based on total return excluding sales charges, independently calculated and not combined to create an overall ranking. For periods not shown, Morningstar does not provide rankings based on synthetic performance.

RATINGS

MORNINGSTAR Silver

Morningstar has awarded the Fund a SILVER medal (Effective 04/25/2026).[†]

Analyst-Driven % : 100.00%

Data Coverage % : 100.00%

KEY FACTS

Asset Class : Fixed Income

Benchmark : Bloomberg US Aggregate Bond Index

Fund Launch Date : 04/28/1993

Share Class Launch Date : 08/06/2018

Morningstar Category : Intermediate Core Bond

CUSIP : 066923228

Open to New Investors : No

Size of Fund (Millions) : $3,272.74

Size of Class (Millions) : $15.42

Max Offer Price : $9.44

ANNUAL EXPENSES

Gross Expense Ratio : 0.35%

Net Expense Ratio : 0.35%

The Net Expense Ratio excluding Investment Related Expenses is 0.35%, Investment Related Expenses include acquired fund fees of 0.00%, and interest expense (cost of borrowing securities to seek to enhance return or reduce risk) of 0.00%, and certain other expenses, if applicable. Expenses stated as of the fund's most recent prospectus. The difference between gross and net expense ratios are due to contractual and/or voluntary waivers, if applicable. This share class has a contractual waiver with an end date of 06/30/2027 terminable upon 90 days' notice. BlackRock may agree to voluntarily waive certain fees and expenses, which the adviser may discontinue at any time without notice.

PORTFOLIO CHARACTERISTICS

30 Day SEC Yield : 4.01%

Unsubsidized 30-Day SEC Yield : 4.01%

Effective Duration : 5.82 yrs

WAL to Maturity : 8.23 yrs

WAL to Worst : 4.73 yrs

Alpha (3y) : -0.03

Beta (3y) : 1.00

Fund Standard Deviation (3y) : 5.55

Best 3-Mo Return (Last 3 Yrs) : 8.19%

3 months ending : 01/31/2024

Worst 3-Mo Return (Last 3 Yrs) : -4.74%

3 months ending : 10/31/2023

R-Squared (3y) : 99.80

Number of Holdings : 8,854

iShares U.S. Aggregate Bond Index Fund

iShares by BlackRock

TOP ISSUERS (%)

FNMA 30YR UMBS	4.89%
FHLMC 30YR UMBS	3.95%
FHLMC 30YR UMBS SUPER	2.16%
FNMA 30YR UMBS SUPER	2.10%
GNMA2 30YR 2021 PRODUCTION	1.32%
GNMA2 30YR 2024 PRODUCTION	1.11%
FNMA 30YR	1.03%
UMBS 30YR TBA(REG A)	0.86%
FNMA 15YR UMBS	0.69%
GNMA2 30YR TBA(REG C)	0.67%
Total of Portfolio	**18.78%**

Holdings are subject to change.

TOP SECTORS (%)

	Fund	Benchmark	Net
Other	98.72	99.30	-0.57
Cash	0.54	0.00	0.54
Health	0.24	0.23	0.00
Education	0.14	0.14	-0.01
State Tax-Backed - General Obligation	0.14	0.10	0.03
Transportation	0.08	0.08	0.00
Utility	0.04	0.04	0.00
State Tax-Backed - Dedicated Tax	0.03	0.03	0.00
Corporate Muni	0.02	0.03	-0.01
State Tax-Backed - Lease Backed	0.02	0.01	0.02
Local Tax-Backed - Dedicated Tax	0.02	0.03	-0.01

Allocations are subject to change.

MATURITY BREAKDOWN (%)

	Fund	Benchmark	Net
0 - 3 Years	22.80	21.95	0.85
3 - 6 Years	21.64	21.14	0.51
6 - 8 Years	7.37	7.69	-0.32
8 - 10 Years	7.32	7.18	0.13
10 - 12 Years	1.86	1.43	0.43
12 - 15 Years	2.06	3.00	-0.94
15 - 20 Years	6.02	6.79	-0.77
20 - 25 Years	11.98	13.24	-1.26
25+ Years	18.42	17.58	0.84
Cash	0.54	0.00	0.54

Allocations are subject to change.

CREDIT RATINGS BREAKDOWN (%)

	Fund	Benchmark	Net
AAA Rated	2.71	2.77	-0.06
AA rated	73.85	74.17	-0.32
A Rated	11.39	11.42	-0.03
BBB Rated	11.51	11.58	-0.06
BB Rated	0.00	0.00	0.00
B Rated	0.00	0.00	0.00
Not Rated	0.00	0.05	-0.05
Cash	0.54	0.00	0.54

Credit quality ratings on underlying securities of the holdings within the portfolio are received from S&P, Moody's and Fitch and converted to the equivalent S&P major rating category. This breakdown is provided by BlackRock and takes the median rating of the three agencies when all three agencies rate a security, the lower of the two ratings if only two agencies rate a security, and one rating if that is all that is provided. Unrated securities do not necessarily indicate low quality. Below investment-grade is represented by a rating of BB and below. Ratings and portfolio credit quality may change over time.

iShares U.S. Aggregate Bond Index Fund

iShares by BlackRock

GLOSSARY

Alpha (3y): A measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a mutual fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark index is a fund's alpha.

Effective Duration: Effective Duration measures the sensitivity of the price of a bond with or without embedded options to changes in interest rates, taking into account the likelihood of the bond being called, put and/or sunk prior to its final maturity date while incorporating after-tax impacts on the bond. The options-based duration model used by BlackRock employs certain assumptions and may differ from other fund complexes. Effective Duration is measured at the individual bond level, aggregated to the portfolio level, and adjusted for leverage, hedging transactions and non-bond holdings, including derivatives.

Analyst-Driven %: Analyst Driven % is the analyst input into the overall rating assignment, including direct analyst coverage and inheritance of an analyst-rated pillar.

WAL to Worst: The weighted average time to receipt of principal, adjusting for embedding optionality.

Unsubsidized 30 Day SEC Yield: Represents what a fund's 30-Day SEC Yield would have been had no fee waiver or expense reimbursement been in place over the period.

Number of Holdings: The number of holdings in the fund excluding cash positions and derivatives such as futures and currency forwards.

Beta (3y): Beta measures the funds sensitivity to market movements beta greater than 1 is more volatile than the market beta less than 1 is less volatile than the market.

R-Squared (3y): R-Squared reflects the percentage of a funds movements that are explained by movements in its benchmark, showing the degree of correlation between the fund and benchmark. This figure is helpful in assessing how likely it is that beta is statistically significant.

Data Coverage %: Data Coverage % is available input data for rating calculation at the Pillar level.

30 Day SEC Yield: A standard calculation of yield introduced by the SEC in order to provide fairer comparison among funds. This yield reflects the interest earned after deducting the fund's expenses during the most recent 30-day period by the average investor in the fund. Negative 30-Day SEC Yield results when accrued expenses of the past 30 days exceed the income collected during the past 30 days.

Standard Deviation (3y): Standard deviation is applied to the annual rate of return of an investment to measure the investment's volatility. Standard deviation is also known as historical volatility and is used by investors as a gauge for the amount of expected volatility.

WAL to Maturity: The average length of time to the repayment of principal for the securities in the fund. This metric considers the likelihood that bonds will be called or prepaid before the scheduled maturity date.

IMPORTANT INFORMATION:

Source: BlackRock, unless otherwise noted.

You should consider the investment objectives, risks, charges and expenses of the fund carefully before investing. The prospectus and, if available, the summary prospectus contain this and other information about the fund and are available, along with information on other BlackRock funds, by calling 800-882-0052 or from your financial professional. The prospectus should be read carefully before investing. Investing involves risks including possible loss of principal.
% of net assets represents the Fund's exposure based on the economic value of securities and is adjusted for futures, options, swaps, and convertible bonds.

†The Morningstar Medalist Rating™ is the summary expression of Morningstar's forward-looking analysis of investment strategies as offered via specific vehicles using a rating scale of Gold, Silver, Bronze, Neutral, and Negative. The Medalist Ratings indicate which investments Morningstar believes are likely to outperform a relevant index or peer group average on a risk-adjusted basis over time. Investment products are evaluated on three key pillars (People, Parent, and Process) which, when coupled with a fee assessment, forms the basis for Morningstar's conviction in those products' investment merits and determines the Medalist Rating they're assigned. Pillar ratings take the form of Low, Below Average, Average, Above Average, and High. Pillars may be evaluated via an analyst's qualitative assessment (either directly to a vehicle the analyst covers or indirectly when the pillar ratings of a covered vehicle are mapped to a related uncovered vehicle) or using algorithmic techniques. Vehicles are sorted by their expected performance into rating groups defined by their Morningstar Category and their active or passive status. When analysts directly cover a vehicle, they assign the three pillar ratings based on their qualitative assessment, subject to the oversight of the Analyst Rating Committee, and monitor and reevaluate them at least every 14 months. When the vehicles are covered either indirectly by analysts or by algorithm, the ratings are assigned monthly. For more detailed information about these ratings, including their methodology, please go to global.morningstar.com/managerdisclosures/. The Morningstar Medalist Ratings are not statements of fact, nor are they credit or risk ratings. The Morningstar Medalist Rating (i) should not be used as the sole basis in evaluating an investment product, (ii) involves unknown risks and uncertainties which may cause expectations not to occur or to differ significantly from what was expected, (iii) are not guaranteed to be based on complete or accurate assumptions or models when determined algorithmically, (iv) involve the risk that the return target will not be met due to such things as unforeseen changes in management, technology, economic development, interest rate development, operating and/or material costs, competitive pressure, supervisory law, exchange rate, tax rates, exchange rate changes, and/or changes in political and social conditions, and (v) should not be considered an offer or solicitation to buy or sell the investment product. A change in the fundamental factors underlying the Morningstar Medalist Rating can mean that the rating is subsequently no longer accurate.

Key Risks: Bond values fluctuate in price so the value of your investment can go down depending on market conditions. Fixed income risks include interest-rate and credit risk. Typically, when interest rates rise, there is a corresponding decline in bond values. Credit risk refers to the possibility that the bond issuer will not be able to make principal and interest payments. Obligations of US govt. agencies are supported by varying degrees of credit but generally are not backed by the full faith and credit of the US govt. The fund may use derivatives to hedge its investments or to seek to enhance returns. Derivatives entail risks relating to liquidity, leverage and credit that may reduce returns and increase volatility. An index fund has operating and other expenses while an index does not. As a result, while an Index fund will attempt to track the applicable index as closely as possible, it will tend to underperform the index to some degree over time.

Index returns are for illustrative purposes only. Index performance returns do not reflect any management fees or expenses. Indexes are unmanaged and one cannot invest directly in an index. Past performance does not guarantee future results.
The Bloomberg U.S. Aggregate Bond Index comprises the total U.S. investment grade bond market.

BlackRock provides compensation in connection with obtaining or using third-party ratings and rankings.

Not FDIC Insured - No Bank Guarantee - May Lose Value

Contact Us

For US: 1-800-441-7762 • BLACKROCK.COM

4989431