ALFM MONEY MARKET FUND, INC.
FUND FACT SHEET
As of September 30, 2026

FUND OVERVIEW

The Fund aims to achieve preservation of capital and stable income by investing in a diversified portfolio of Philippine Peso denominated short-term fixed income and money market instruments.

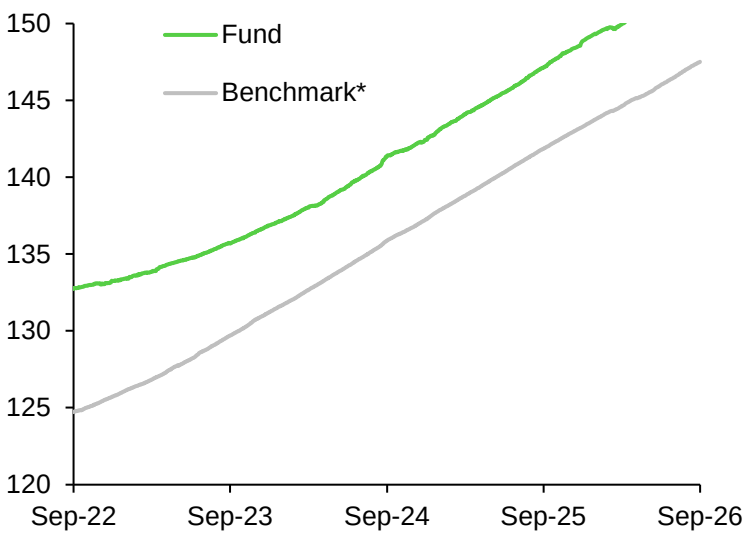
The fund is suitable for investors who:
- Are at least classified as **conservative** based on their risk profile.
- have an investment horizon of up **at least one (1) year.**

FUND FACTS

Classification:	Money Market Fund
Launch Date:	March 1, 2010
Dealing Day:	Daily up to 2:00 PM
Minimum Investment:[1]	PHP 1,000.00
Min. Subsequent Order:[1]	No minimum*
Minimum Holding Period:	7 calendar days
Redemption Settlement:	T+0 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:[2]	0.50% per annum
Total Fund NAV (Mn) :	PHP 17,785.99

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

NAVPS GRAPH



NAVPS	153.17

STATISTICS

Weighted Ave Duration (Yrs)	0.84
Volatility, Past 1 Year (%) [5]	0.25
Sharpe Ratio [6]	0.66
Information Ratio [7]	0.50
Port. Weighted Yield to Maturity (%)	4.47
Number of Holdings	63

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	7.92
Corporates	33.05
Cash & Money Market Instruments[8]	59.03

Asset Valuation	
Marked-to-Market	60.22
Amortized Cost	39.78

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	3 mos	6 mos	1 YR	3 YRS	S.I. [4]
Fund	**0.30**	**1.09**	**2.15**	**4.09**	**12.88**	**52.96**
Benchmark	0.34	1.05	2.01	3.99	13.75	42.65

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**4.09**	**4.08**	**4.12**	**3.64**	**3.21**	**2.59**
Benchmark	3.99	4.20	4.39	4.28	3.64	2.16

CALENDAR YEAR PERFORMANCE(%) [3]

	YTD	2025	2024	2023	2022	2021
Fund	**2.90**	**4.51**	**4.05**	**2.72**	**1.55**	**1.08**
Benchmark	2.97	4.42	4.58	4.36	1.65	1.07

BENCHMARK

75% 91-day Philippine Treasury Bill (net of tax) + 25% BPI Philippine Government Money Market Index

TOP HOLDINGS

Name	Maturity	%
Time Deposit		5.12
Fixed Rate Treasury Note	2029	5.06
BDO Unibank, Inc.	2027	3.39
BDO Unibank, Inc.	2029	3.37
Time Deposit		3.37

[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 Liabilities[8]

Fund prospectus is available upon request through authorized distributors and sales agents.

*Transaction amount must be equivalent to at least 1 share.

- 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.
- THE FUND IS AVAILABLE TO RESIDENT CITIZENS OR INVESTORS OF LEGAL AGE, OR BY DULY AUTHORIZED AND EXISTING CORPORATIONS, PARTNERSHIPS OR OTHER ENTITIES, SUBJECT TO EXISTING PHILIPPINE LAWS.

For more information, you can contact us at (02) 8580-0900, email us at **bpi_investment@bpi.com.ph** or visit our website, **www.alfmmutualfunds.com**.

OUTLOOK AND STRATEGY

Market Review. Short-dated yields rose in September amid renewed inflation concerns. Global oil prices surged during the month, with Brent crude rising from around $90 per barrel to above $100 per barrel as tensions in the Middle East escalated. Month-on-month, the 1-month, 3-month, and 6-month BVAL yields increased by 29 bps, 38 bps, and 31 bps, respectively. Meanwhile, yields from the 2-year to 20-year tenors rose by an average of 33 bps.

During the September 28 Treasury bill auction, total tenders reached PHP92.42 billion against a PHP82.00 billion offering, equivalent to an overall bid-to-cover ratio of 1.13x. Investor appetite was concentrated in the 90-day to 364-day tenors, which collectively received PHP71.91 billion in tenders. The 182-day tenor drew the largest volume of bids at PHP31.05 billion, followed by the 90-day and 364-day tenors at PHP25.45 billion and PHP15.41 billion, respectively. Meanwhile, the 35-day and 63-day tenors received PHP10.70 billion and PHP9.80 billion in bids. Auction yields settled at 5.115% for the 35-day bill, 5.291% for the 63-day bill, 5.535% for the 90-day bill, 5.862% for the 182-day bill, and 6.115% for the 364-day bill.

Overall, rising oil prices, peso weakness, and higher global yields kept market sentiment cautious and added to inflation concerns. Money-market yields may remain elevated and volatile in the near term as investors monitor inflation developments and the BSP's policy direction.

Fund Performance. The Fund returned 0.30% for the month, underperforming with its benchmark by 4 basis points. Year-to-date, return amounted to 2.90%, underperforming its benchmark by 7 basis points.

Fund Strategy. The Fund favors the safety of shorter-dated securities and time deposits. With the expectation of increased volatility this year due to upside risks to inflation, the fund manager aims to maintain a nimble portfolio position to take advantage of any opportunities.