ALFM MONEY MARKET FUND, INC. (UNITIZED MUTUAL FUND)
FUND FACT SHEET
As of July 31, 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:

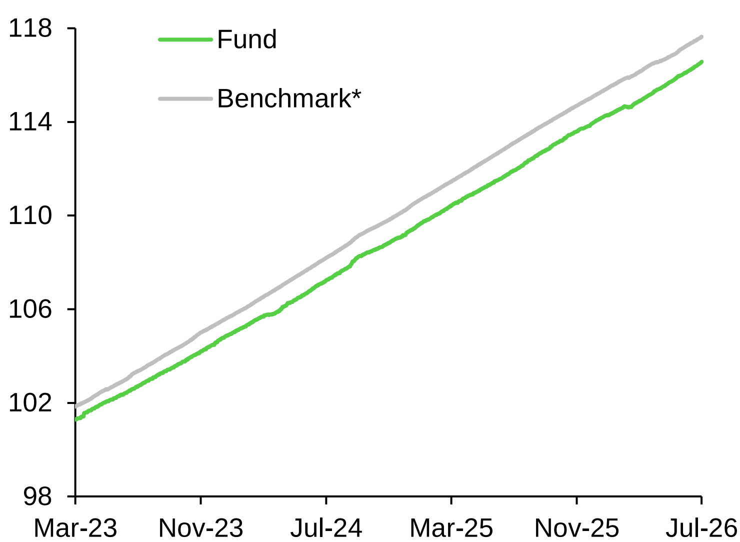
- Are at least classified as **conservative** based on their risk profile.
- have an investment horizon of up **at least one (1) year.**

FUND FACTS

Classification:	Money Market Fund
Launch Date:	September 1, 2022
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 17,331.13

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

NAVPS GRAPH



NAVPS	116.57

STATISTICS

Weighted Ave Duration (Yrs)	0.75
Volatility, Past 1 Year (%) [5]	0.20
Sharpe Ratio [6]	1.11
Information Ratio [7]	0.91
Port. Weighted Yield to Maturity (%)	4.24
Number of Holdings	69

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	47.24
Corporates	38.80
Cash & Money Market Instruments[8]	13.96

Asset Valuation	
Marked-to-Market	62.01
Amortized Cost	37.86

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	3 mos	6 mos	1 YR	3 YRS	S.I. [4]
Fund	**0.41**	**1.08**	**1.99**	**4.15**	**13.47**	**16.57**
Benchmark	0.35	0.96	1.89	4.00	13.82	17.64

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**4.15**	**4.26**	**4.30**	**-**	**-**	**3.99**
Benchmark	4.00	4.27	4.41	4.18	-	2.14

CALENDAR YEAR PERFORMANCE(%) [3]

	YTD	2025	2024	2023	2022	2021
Fund	**2.33**	**4.36**	**4.38**	**4.11**	**0.45**	**-**
Benchmark	2.25	4.42	4.58	4.36	0.95	-

BENCHMARK

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

TOP HOLDINGS

Name	Maturity	%
Retail Treasury Bond	2027	4.02
Treasury Bill	2026	3.89
Time Deposit		3.64
Treasury Bill	2026	3.45
Treasury Bill	2026	3.43

[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 0.0001 unit.

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 declined in July, while yields across the intermediate and long end of the curve moved higher. Month-on-month, the 1-month, 3-month, and 6-month BVAL declined by 17 bps, 15 bps, and 8 bps, respectively, while the 1-year BVAL was unchanged at 5.95%. In contrast, yields from the 2-year to 20-year tenors increased by an average of 53 bps, amid renewed geopolitical tensions and concerns over the inflationary impact of higher oil prices.

During the July 27 Treasury bill auction, total tenders reached PHP 134.52 billion against a PHP 50.00 billion offering, equivalent to an overall bid-to-cover ratio of 2.69x. The 364-day tenor attracted PHP 28.86 billion in total tenders against a PHP 10.00 billion offering, translating to a bid-to-cover ratio of 2.89x. Meanwhile, the 91-day and 182-day tenors received PHP 56.86 billion and PHP 48.80 billion in tenders, corresponding to bid-to-cover ratios of 2.84x and 2.44x, respectively. Auction yields settled at 5.059% for the 91-day bill, 5.671% for the 182-day bill, and 5.950% for the 364-day bill.

Market sentiment remained cautious in July amid renewed geopolitical tensions in the Middle East and concerns over the inflationary impact of higher oil prices. Against this backdrop, movements in the yield curve were mixed, with yields declining across the money-market segment while yields on intermediate- to long-dated government securities moved higher.

Fund Performance. The fund returned 0.41% for the month, outperforming with its benchmark by 6 basis points. Year-to-date, return amounted to 2.33%, outperforming its benchmark by 8 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.