ALFM MONEY MARKET FUND, INC. (UNITIZED MUTUAL FUND)
FUND FACT SHEET
As of June 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.

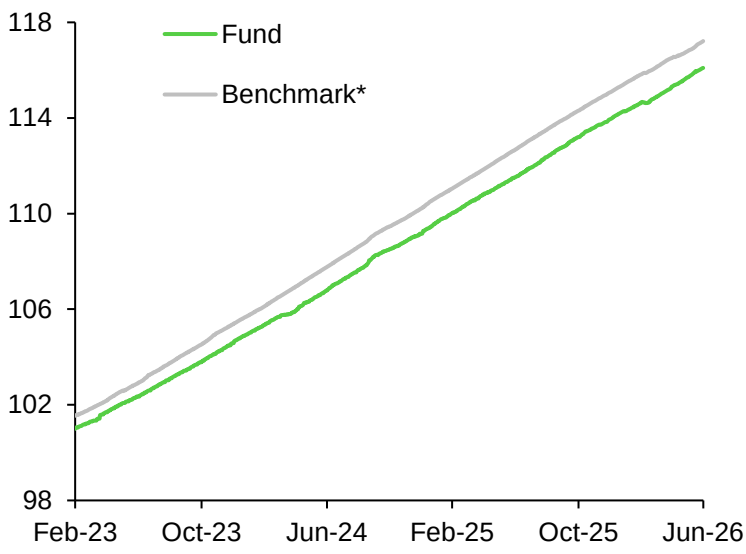
The fund is suitable for investors who:
- Are at least classified as **conservative** based on their risk profile.
- have an investment horizon of up **at least one (1) year.**

FUND FACTS

Classification:	Money Market Fund
Launch Date:	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 17,161.20

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

NAVPS GRAPH



NAVPS	116.09

STATISTICS

Weighted Ave Duration (Yrs)	0.75
Volatility, Past 1 Year (%) [5]	0.20
Sharpe Ratio [6]	0.70
Information Ratio [7]	0.34
Port. Weighted Yield to Maturity (%)	4.25
Number of Holdings	69

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	45.02
Corporates	36.50
Cash & Money Market Instruments[8]	18.48
Asset Valuation	
Marked-to-Market	63.01
Amortized Cost	36.99

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	3 mos	6 mos	1 YR	3 YRS	S.I. [4]
Fund	**0.35**	**1.05**	**1.90**	**4.10**	**13.44**	**16.09**
Benchmark	0.38	0.96	1.90	4.04	13.91	17.23

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**4.10**	**4.27**	**4.29**	**-**	**-**	**3.97**
Benchmark	4.04	4.31	4.44	-	-	4.24

CALENDAR YEAR PERFORMANCE(%) [3]

	YTD	2025	2024	2023	2022	2021
Fund	**1.90**	**4.36**	**4.38**	**4.11**	**0.45**	**-**
Benchmark	1.90	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	%
Treasury Bill	2026	3.91
Treasury Bill	2026	3.47
Treasury Bill	2026	3.45
BDO Unibank, Inc.	2029	2.91
Bank of the Philippine Islands	2028	2.91

[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.

- 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 were mixed in June, with the very front end of the curve moving higher while yields across the rest of the curve generally declined. Month-on-month, the 1-month, 3-month, and 6-month BVAL increased by 35 bps, 19 bps, and 21 bps, respectively, while the 1-year BVAL decreased by 16 bps. Yields from the 2-year to 20-year tenors fell by an average of 58 bps, reflecting improving inflation expectations and a more constructive outlook for interest rates.

During the June 29 Treasury bill auction, investor demand remained broadly stable, with total tenders reaching PHP 122.61 billion against a PHP 60.00 billion offering, equivalent to an overall bid-to-cover ratio of 2.04x. Demand was strongest in the 364-day tenor, which attracted PHP 43.92 billion in bids and recorded a bid-to-cover ratio of 2.20x, followed by the 182-day tenor at 2.10x. Auction results settled at 5.245% for the 91-day bill, 5.764% for the 182-day bill, and 5.968% for the 364-day bill. Relative to the previous auction, awarded yields increased modestly at the shorter tenors but declined by 7 bps for the 364-day bill, suggesting continued investor interest in longer-dated Treasury bills.

Sentiment remained supported by easing inflation concerns and a more favorable medium-term interest rate outlook. While investors continued to maintain liquidity through shorter-dated placements, demand for longer-dated Treasury bills remained firm as market participants looked beyond near-term inflation pressures.

Fund Performance. The fund returned 0.35% for the month, underperforming with its benchmark by 3 basis points. Year-to-date, return amounted to 1.90%, at par with its benchmark return.

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.