

**EKKLESIA MUTUAL FUND, INC.****FUND FACT SHEET**

As of January 31, 2023

EKKLESIA MUTUAL FUND, INC.**FUND OVERVIEW**

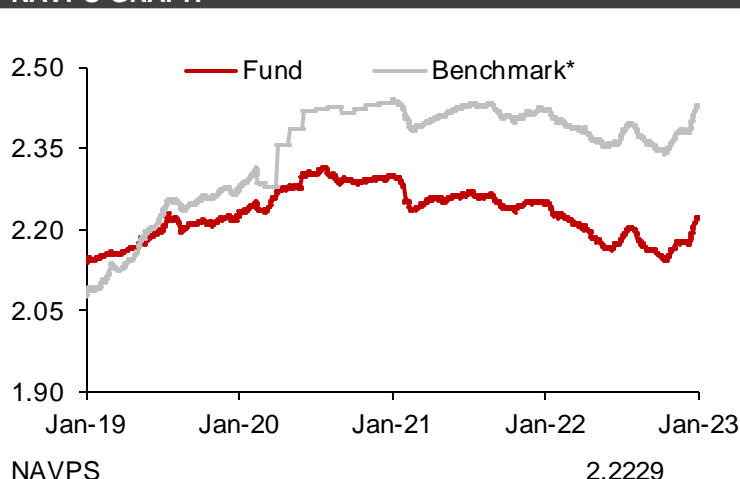
The Fund aims to achieve income growth by investing in medium- to long-term fixed income instruments denominated in Philippine Peso or major foreign currencies.

The fund is suitable for investors who:

- Are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years**.

FUND FACTS

Classification:	Long Term Bond Fund
Launch Date:	August 2, 2004
Dealing Day:	Daily up to 1:30 PM
Minimum Investment:¹	PHP 5,000.00
Min. Subsequent Order:¹	PHP 1,000.00
Minimum Holding Period:	180 calendar days
Redemption Settlement:	T+0 End-of-Day
Early Redemption Charge:	1.00%
Total Management Fee:²	1.00% per annum
Total Fund NAV (Mn) :	PHP 197.28

FUND PERFORMANCE AND STATISTICS *(Purely for reference purposes and is not a guarantee of future results)***NAVPS GRAPH****CUMULATIVE PERFORMANCE (%)³**

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	2.08	1.76	-1.15	-0.44	5.17	122.29
Benchmark	1.95	2.27	0.31	6.48	18.66	93.47

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	-1.15	-1.67	-0.15	0.90	1.01	4.41
Benchmark	0.31	-0.21	2.11	3.92	3.48	3.63

CALENDAR YEAR PERFORMANCE(%)³

	YTD	2022	2021	2020	2019	2018
Fund	2.08	-3.23	-1.99	3.19	4.44	1.27
Benchmark	1.95	-1.37	-0.79	6.90	12.16	-1.03

BENCHMARK

50% BPI Philippine Government Money Market Index + 50% BPI Philippine Government Bond Index.

STATISTICS

Weighted Ave Duration (Yrs)	3.88
Volatility, Past 1 Year (%) ⁵	3.00
Sharpe Ratio ⁶	-1.10
Information Ratio ⁷	-0.61
Port. Weighted Yield to Maturity (%)	4.18
Number of Holdings	25

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	43.63
Corporates	47.63
Cash & Cash Equivalents ⁸	6.27
Preferreds	2.47

Asset Valuation

Marked-to-Market	46.10
Amortized Cost	53.90

Maturity Profile

Less than 1 year	22.40
1 – 3 years	18.75
3 – 5 years	22.59
More than 5 years	36.26

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Bond	2039	10.55
Retail Treasury Bond	2027	9.91
Fixed Rate Treasury Bond	2031	8.52
Fixed Rate Treasury Bond	2029	7.92
Aboitiz Equity Ventures Bond	2027	7.61

¹Contribution rounded down/redemption rounded off to the nearest whole share. Mutual Fund shares do not issue fractional shares.

²Management, Distribution & Transfer Agency Fees

³Returns are net of fees.

⁴Since Inception.

⁵Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

⁶Used to characterize how well the return of a Fund compensates the investor for the level of risk taken.

⁷Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

⁸Includes time deposits, other receivables (accrued income, investment securities purchased, accrued expenses, etc.) Net of Liabilities⁸

Fund prospectus is available upon request through BPI Investment Management Inc. (BIMI), authorized distributors and sales agents.

- 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.

For more information, you can contact BIMI at (02) 8580-0900, email us at bpi_investment@bpi.com.ph

OUTLOOK AND STRATEGY

Market Review. The Philippine inflation continued to accelerate in December 2022, rising by 8.1% from the 8.0% recorded in the previous month but was slightly lower than the consensus estimate of 8.2% and within the BSP's target range of 7.4% to 8.6% for the month. Meanwhile, the Monetary Board signaled that it is ready to continue raising benchmark interest rates if inflation persists. Month-on-month, the PH BVAL rates ended mixed. Yields on the 1-year rose by about 12 basis points to 5.3%, while the 2- to 7-year fell by about 65 basis points on average, and the 10-year by about 88 basis points to 6.1% on December 29.

Fund Performance. The Fund returned 2.08% for the month, beating its benchmark by 13 basis points. Year-to-date, return amounted to 2.08%, outperforming its benchmark by 13 basis points.

Fund Strategy. The fund will maintain its current underweight position in terms of duration. Investors in the bond fund must be prepared to withstand short-term volatility as higher investment value is normally achieved over the medium- to long-term.