



EKKLESIA MUTUAL FUND, INC.

FUND FACT SHEET

As of August 29, 2025

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:

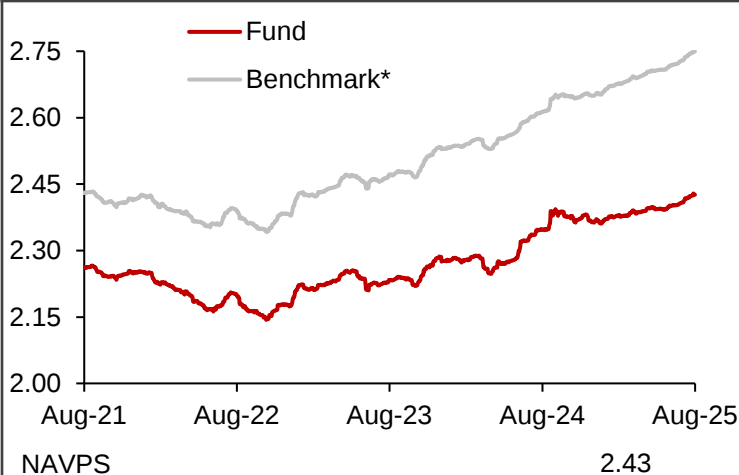
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

FUND FACTS

Classification:	Long Term Bond Fund
Launch Date:	August 2, 2004
Dealing Day:	Daily up to 2:00 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 190.28

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	0.70	1.98	3.35	10.31	5.33	142.59
Benchmark	0.72	2.71	5.21	15.02	13.23	118.93

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	3.35	4.23	3.33	1.77	1.04	4.29
Benchmark	5.21	5.48	4.78	3.12	2.52	3.79

CALENDAR YEAR PERFORMANCE(%) ³

	YTD	2024	2023	2022	2021	2020
Fund	2.64	3.39	4.98	-3.23	-1.99	3.19
Benchmark	3.78	4.57	6.31	-1.37	-0.79	6.90

BENCHMARK

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

STATISTICS

Weighted Ave Duration (Yrs)	3.50
Volatility, Past 1 Year (%) ⁵	1.62
Sharpe Ratio ⁶	-0.62
Information Ratio ⁷	-1.87
Port. Weighted Yield to Maturity (%)	4.56
Number of Holdings	24

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	47.77
Corporates	23.52
Cash & Cash Equivalents ⁸	28.71

Asset Valuation

Marked-to-Market	76.09
Amortized Cost	23.91

Maturity Profile

Less than 1 year	31.34
1 – 3 years	21.21
3 – 5 years	11.39
More than 5 years	36.06

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2039	11.00
Fixed Rate Treasury Note	2034	9.08
Fixed Rate Treasury Note	2031	8.56
Time Deposit		7.88
Aboitiz Equity Ventures, Inc.	2027	7.76

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 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.

OUTLOOK AND STRATEGY

Market Review. In August, the Philippine fixed income market showed mixed performance across tenors, reflecting cautious investor sentiment amid global and domestic developments. The Retail Treasury Bonds Tranche 31 (RTB-31), a five-year peso-denominated bond, was also launched, priced at a final coupon of 6.00% per annum. The offering attracted strong investor interest, raising PHP210 billion from PHP354.18 billion in tenders on the first day of the offer period. For this issuance, the government raised a total of PHP507 billion.

Philippine inflation eased to 0.9% in July, well below the target range of 2-4%, further supporting bond market stability. As a result, the Bangko Sentral ng Pilipinas reduced its policy rate by 25 bps to 5.00%, marking a continuation of its easing cycle. BSP Governor Eli Remolona described it as a “Goldilocks rate”, designed to stimulate economic activity while keeping inflation in check. Performance across BPI’s domestic fixed income indices reflected this easing bias. The BPI GS Overall Index returned 1.08%, led by the BPI GS 5+ Index, which gained 1.54%. Shorter-duration indices posted more modest returns, with the BPI GS 1-3 Index up 0.53% and the Money Market Index rising 0.37%.

Looking ahead, the outlook remains cautiously optimistic. Locally, the benign inflation environment and the BSP’s recent 25 bps rate cut for overnight borrowing (and 5.50% for lending) provide further support for lower yields.

Fund Performance. The Fund returned 0.70% for the month, underperforming its benchmark by 02 basis points. Year-to-date, return amounted to 2.64%, underperforming its benchmark by 114 basis points.

Fund Strategy. Maintain overweight duration position in view of yields declining in the medium term. Position on 3-7Y government securities for value on pull-backs. Investors in a bond fund must be prepared to withstand volatility as higher investment value is typically achieved over the medium to long term.