



EKKLESIA MUTUAL FUND, INC.

FUND FACT SHEET

As of November 28, 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:

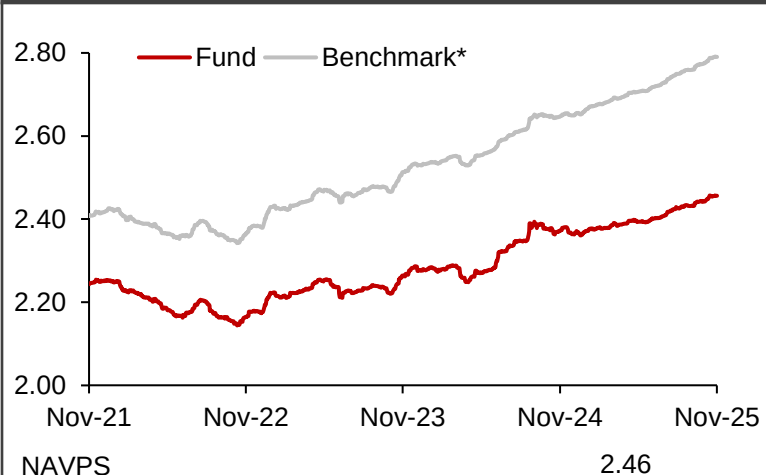
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

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 171.96

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	0.55	2.62	3.52	13.47	7.21	145.61
Benchmark	0.55	3.10	5.41	18.08	14.93	122.23

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	3.52	4.18	4.30	2.28	1.40	4.30
Benchmark	5.41	5.39	5.70	3.76	2.82	3.81

CALENDAR YEAR PERFORMANCE(%) ³

	YTD	2024	2023	2022	2021	2020
Fund	3.91	3.39	4.98	-3.23	-1.99	3.19
Benchmark	5.34	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)	3.21
Volatility, Past 1 Year (%) ⁵	0.93
Sharpe Ratio ⁶	-0.78
Information Ratio ⁷	-3.51
Port. Weighted Yield to Maturity (%)	4.39
Number of Holdings	23

PORTFOLIO COMPOSITION

Allocation % of Fund

Government	42.58
Corporates	26.01
Cash & Cash Equivalents ⁸	31.41

Asset Valuation

Marked-to-Market	73.36
Amortized Cost	26.64

Maturity Profile

Less than 1 year	34.31
1 – 3 years	23.52
3 – 5 years	10.88
More than 5 years	31.29

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2039	11.06
Fixed Rate Treasury Note	2034	10.10
Aboitiz Equity Ventures, Inc.	2027	8.57
Time Deposit		7.56
Retail Treasury Bond	2030	5.90

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 November, local bond yields saw a month-on-month decline of 9.27 bps across the curve. Short-term yields (1 year and below) declined by an average of –3.48 basis points. The decline was most notable in the intermediate part of the curve as investors look to lengthen duration. The two and three-year declined the most by 18bps and 17 bps, respectively followed by the five-year with a 14 bps decline. The long-end also declined to the tune of 4 bps with growth prospects at risk.

The BPI Money Market Index went up by 0.38%, BPI 1-5 Index up by 0.69%, and the BPI GS Overall Index up by 0.73%.

October inflation came out at 1.7%, still below the government's 2 to 4 percent target range for the year. 3Q 2025 GDP also came out anemic at a print of 4%, lower than the 2Q print of 5.5%. The BSP surprised the market with a rate cut on October, moving ahead of potential economic slowdown amidst governance concern that dampened business sentiment. The dovish tone caused markets to price in further rate cuts going into December and 2026. Rates now stand at 4.75% after the cut. Market is expecting policy rate may reach 4% in 2026.

Fund Performance. The Fund returned 0.55% for the month, on par with its benchmark. Year-to-date, return amounted to 3.91%, underperforming its benchmark by 143 basis points.

Fund Strategy. Maintain overweight duration position in view of yields declining in the medium term. Investors in a bond fund must be prepared to withstand volatility as higher investment value is typically achieved over the medium to long term.