EKKLESIA MUTUAL FUND, INC.
FUND FACT SHEET
As of December 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.

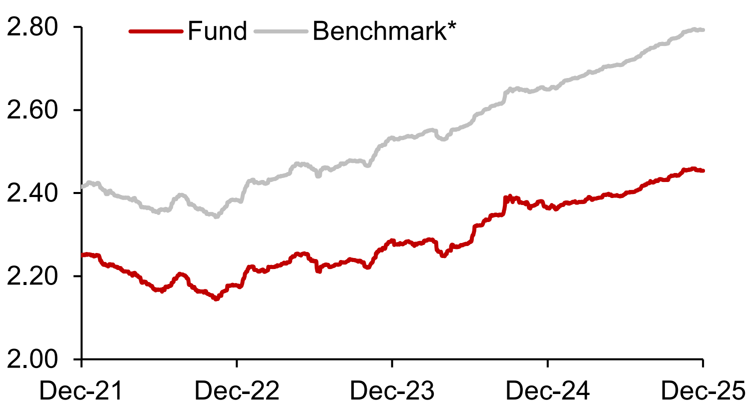
The fund is suitable for investors who:
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

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 171.78

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

NAVPS GRAPH



NAVPS	2.45

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. [4]
Fund	**-0.09**	**2.30**	**3.82**	**12.69**	**6.88**	**145.39**
Benchmark	0.08	2.85	5.43	17.21	14.68	122.41

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**3.82**	**3.61**	**4.06**	**2.19**	**1.34**	**4.28**
Benchmark	5.43	5.00	5.43	3.69	2.78	3.80

CALENDAR YEAR PERFORMANCE(%) [3]

	YTD	2024	2023	2022	2021	2020
Fund	**3.82**	**3.39**	**4.98**	**-3.23**	**-1.99**	**3.19**
Benchmark	5.43	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)	3.94
Volatility, Past 1 Year (%) [5]	0.85
Sharpe Ratio [6]	-0.48
Information Ratio [7]	-3.41
Port. Weighted Yield to Maturity (%)	4.57
Number of Holdings	24

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2039	10.92
Fixed Rate Treasury Note	2034	10.03
Aboitiz Equity Ventures, Inc.	2027	8.57
Time Deposit		6.99
Retail Treasury Bond	2030	5.85

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	47.06
Corporates	31.86
Cash & Cash Equivalents[8]	21.08

Asset Valuation	
Marked-to-Market	67.14
Amortized Cost	32.86

Maturity Profile	
Less than 1 year	24.00
1 – 3 years	23.53
3 – 5 years	13.17
More than 5 years	39.30

[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.

- **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 BPI Money Market Index gained 0.32% in December with a YTD return of 4.99%. The Bangko Sentral ng Pilipinas cut its policy rate five times in 2025, bringing the overnight rate to 4.5% by year-end. The BSP has signaled that persistent growth concerns may provide room for further easing, even as inflation remains benign.

The final Treasury bill auction for the year was held on December 15, 2025. Average yields settled at 4.731% for the 91-day, 4.903 percent for the 182-day, and 4.924 percent for the 364-day tenors. These levels reflect year-to-date declines of 105.1 bps, 100.8 bps, and 100.7 bps from starting yields of 5.782%, 5.911%, and 5.931%, respectively.

Following the removal of the 56-day BSP bill in August, the final BSP bill auction was conducted on December 26 for the 28-day paper. The average yield came in at 5.11%, representing a 94-bp decline from the start-of-year level of 6.05%. The sharp decline in BSP bill yields and the reduced supply of short-term instruments contributed to a downward adjustment in time deposit rates across the banking system.

Fund Performance. The Fund returned -0.09% for the month, underperforming its benchmark by 17 basis points. Year-to-date, return amounted to 3.82%, underperforming its benchmark by 161 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.