



**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:

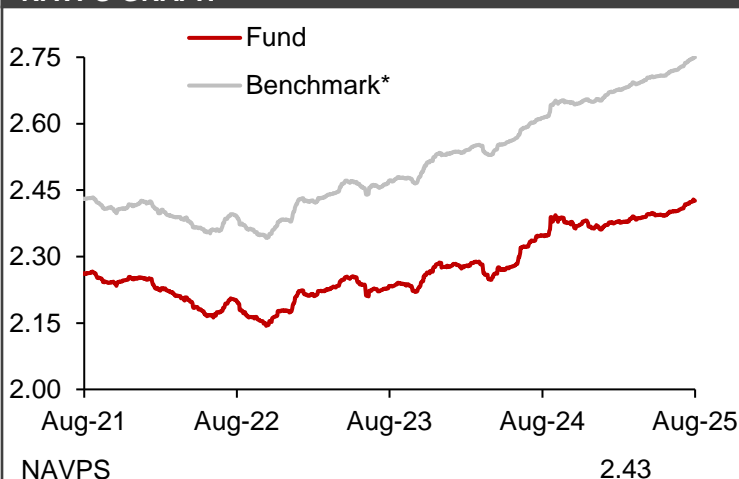
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

**FUND FACTS**

<b>Classification:</b>	Long Term Bond Fund
<b>Launch Date:</b>	August 2, 2004
<b>Dealing Day:</b>	Daily up to 2:00 PM
<b>Minimum Investment:<sup>1</sup></b>	PHP 5,000.00
<b>Min. Subsequent Order:<sup>1</sup></b>	PHP 1,000.00
<b>Minimum Holding Period:</b>	180 calendar days
<b>Redemption Settlement:</b>	T+0 End-of-Day
<b>Early Redemption Charge:</b>	1.00%
<b>Total Management Fee:<sup>2</sup></b>	1.00% per annum
<b>Total Fund NAV (Mn) :</b>	PHP 190.28

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

**NAVPS GRAPH**



**CUMULATIVE PERFORMANCE (%)** <sup>3</sup>

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. <sup>4</sup>
<b>Fund</b>	<b>0.70</b>	<b>1.98</b>	<b>3.35</b>	<b>10.31</b>	<b>5.33</b>	<b>142.59</b>
Benchmark	0.72	2.71	5.21	15.02	13.23	118.93

**ANNUALIZED PERFORMANCE (%)** <sup>3</sup>

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

**CALENDAR YEAR PERFORMANCE(%)** <sup>3</sup>

	YTD	2024	2023	2022	2021	2020
<b>Fund</b>	<b>2.64</b>	<b>4.98</b>	<b>-3.23</b>	<b>-1.99</b>	<b>3.19</b>	<b>4.44</b>
Benchmark	3.78	6.31	-1.37	-0.79	6.90	12.16

**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 (%) <sup>5</sup>	1.62
Sharpe Ratio <sup>6</sup>	-0.62
Information Ratio <sup>7</sup>	-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 <sup>8</sup>	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

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

<sup>2</sup>Management, Distribution & Transfer Agency Fees

<sup>3</sup>Returns are net of fees.

<sup>4</sup>Since Inception.

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

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

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

<sup>8</sup>Includes time deposits, other receivables (accrued income, investment securities purchased, accrued expenses, etc.) Net of Liabilities<sup>8</sup>

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.