



**EKKLESIA MUTUAL FUND, INC.**  
**FUND FACT SHEET**  
**As of September 30, 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:

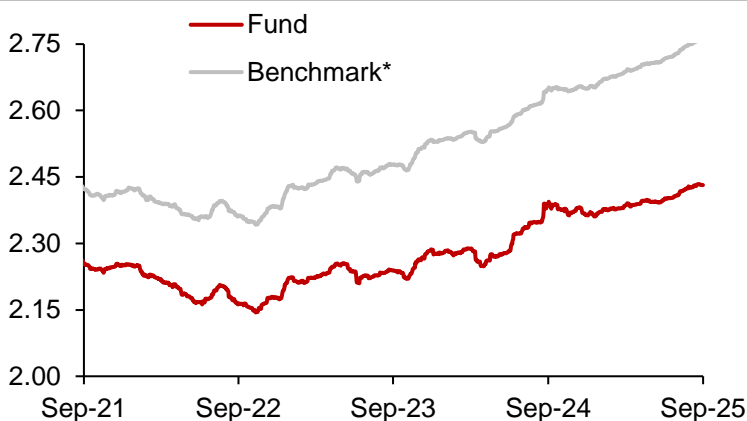
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

**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 189.99

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

**NAVPS GRAPH**



NAVPS 2.43

**STATISTICS**

Weighted Ave Duration (Yrs)	3.45
Volatility, Past 1 Year (%) <sup>5</sup>	1.23
Sharpe Ratio <sup>6</sup>	-2.05
Information Ratio <sup>7</sup>	-3.17
Port. Weighted Yield to Maturity (%)	4.54
Number of Holdings	24

**PORTFOLIO COMPOSITION**

Allocation	% of Fund
Government	47.76
Corporates	23.55
Cash & Cash Equivalents <sup>8</sup>	28.69

**Asset Valuation**

Marked-to-Market	75.79
Amortized Cost	24.21

**Maturity Profile**

Less than 1 year	31.33
1 – 3 years	21.25
3 – 5 years	11.38
More than 5 years	36.04

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

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. <sup>4</sup>
<b>Fund</b>	<b>0.23</b>	<b>1.89</b>	<b>1.80</b>	<b>12.35</b>	<b>6.10</b>	<b>143.14</b>
Benchmark	0.35	2.64	4.18	16.77	14.17	119.71

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

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. <sup>4</sup>
<b>Fund</b>	<b>1.80</b>	<b>4.22</b>	<b>3.96</b>	<b>1.91</b>	<b>1.19</b>	<b>4.29</b>
Benchmark	4.18	5.52	5.30	3.30	2.69	3.79

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

	YTD	2024	2023	2022	2021	2020
<b>Fund</b>	<b>2.87</b>	<b>4.98</b>	<b>-3.23</b>	<b>-1.99</b>	<b>3.19</b>	<b>4.44</b>
Benchmark	4.15	6.31	-1.37	-0.79	6.90	12.16

**BENCHMARK**

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

**TOP HOLDINGS**

Name	Maturity	%
Fixed Rate Treasury Note	2039	10.98
Fixed Rate Treasury Note	2034	9.09
Fixed Rate Treasury Note	2031	8.56
Aboitiz Equity Ventures, Inc.	2027	7.76
Time Deposit		6.84

<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.

For more information, you can contact BIMi at (02) 8580-0900, email us at [bpi\\_investment@bpi.com.ph](mailto:bpi_investment@bpi.com.ph)

## OUTLOOK AND STRATEGY

**Market Review.** In September, local government bond yields moved in mixed directions. Short-term yields (1 year and below) declined by an average of 28 basis points, reflecting the market's response to easing inflation and monetary policy. On the other hand, longer-term yields (1 to 25 years) saw a slight increase, averaging a 1.6 basis point rise. Despite these movements, returns remained positive, with the BPI Government Bond Index gaining 0.27% and the BPI Money Market Index up 0.44% for the month.

The Bureau of the Treasury (BTr) continued its regular weekly auctions of Fixed Rate Treasury Notes (FXTNs), offering various tenors from 3 to 20 years. Most of the bonds, specifically the 3-, 5-, 7-, and 10-year FXTNs, were fully awarded at competitive yields ranging from 5.605% to 5.939%. The 20-year FXTN was only partially awarded, with an average yield of 6.421%, indicating selective investor appetite for longer durations.

Meanwhile, local inflation rose to 1.5% in August, up from 0.9% in July, driven mainly by higher food prices, particularly rice and vegetables, as well as increased transport costs due to fuel price adjustments. Despite the uptick, inflation remained within the Bangko Sentral ng Pilipinas' (BSP) target range of 2–4%, suggesting that price pressures were still manageable. The central bank is forecasting inflation will average 1.7% this year, before rising to 3.3% in 2026 and 3.4% in 2027.

**Fund Performance.** The Fund returned 0.23% for the month, underperforming its benchmark by 12 basis points. Year-to-date, return amounted to 2.87%, underperforming its benchmark by 128 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.