



EKKLESIA MUTUAL FUND, INC.
FUND FACT SHEET
As of March 31, 2026

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:

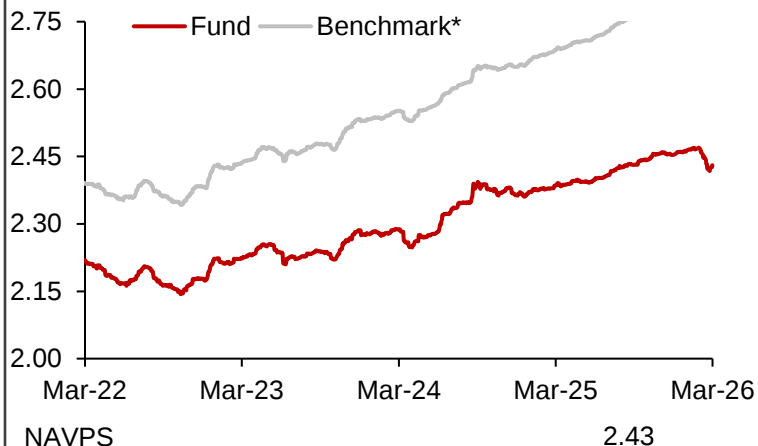
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

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 169.52

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	-1.59	-0.02	1.86	9.32	8.39	143.08
Benchmark	-1.51	0.75	3.41	14.10	16.25	121.36

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	1.86	3.08	3.02	2.30	1.62	4.18
Benchmark	3.41	4.38	4.50	3.85	3.06	3.73

CALENDAR YEAR PERFORMANCE(%)³

	YTD	2025	2024	2023	2022	2021
Fund	-0.94	3.82	3.39	4.98	-3.23	-1.99
Benchmark	-0.47	5.43	4.57	6.31	-1.37	-0.79

BENCHMARK

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

STATISTICS

Weighted Ave Duration (Yrs)	3.69
Volatility, Past 1 Year (%) ⁵	1.15
Sharpe Ratio ⁶	-1.92
Information Ratio ⁷	-2.75
Port. Weighted Yield to Maturity (%)	4.74
Number of Holdings	24

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	46.02
Corporates	32.26
Cash & Cash Equivalents ⁸	21.72

Asset Valuation

Marked-to-Market	67.12
Amortized Cost	32.88

Maturity Profile

Less than 1 year	24.67
1 – 3 years	26.72
3 – 5 years	11.24
More than 5 years	37.37

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2039	10.49
Fixed Rate Treasury Note	2034	9.75
Aboitiz Equity Ventures, Inc.	2027	8.67
Time Deposit		7.67
Time Deposit		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. Philippine government bond prices declined in March as yields in the market moved higher. On average, bond yields increased by about 81 basis points, with bonds maturing in 3 to 10 years seeing the largest increases.

The rise in yields was mainly driven by concerns about higher inflation following a sharp increase in global oil prices. Locally, fuel prices went up significantly during the month, with gasoline prices rising from Php53 to Php93 per liter and diesel prices from Php61 to Php119. Near the end of March, the Bangko Sentral ng Pilipinas held an unscheduled meeting and decided to keep policy interest rates unchanged, citing concerns about economic growth despite inflation risks.

Investor sentiment was further affected by the weakening of the Philippine peso against the US dollar, which moved from Php57.67 to Php60.75 during the month. As a result, foreign investors continued to reduce their holdings of Philippine government bonds, with net outflows amounting to Php81.9 billion in March.

During the month, the Bureau of the Treasury raised Php55.2 billion through its regular bond auctions, which was below its Php108 billion target. This was due to the government choosing to accept fewer bids as bond yields continued to rise.

The BPI Money Market Index marginally rose by 0.11% in March as the short end of the yield curve remained stable amid rising volatility because of geopolitical tensions globally. Investors maintained a preference for short duration securities as a spike in oil prices drove speculation for higher moving forward.

Treasury bill yields rose during the March 23 auction, delivering higher average rates of 5.004% (91day), 5.032% (182day), and 5.166% (364day) with bids only partially awarded across all three tenors. The Banko Sentral ng Pilipinas' 28day bills also saw yields move marginally higher, with the March 27 auction posting a 4.519% weighted average accepted yield, roughly 3 basis points higher compared to the prior week's results. Elevated yields across local government and BSP securities contributed to upward pressure on time deposit rates across the banking system.

For the month of February, local inflation came in at 2.4%, in line with market expectations but faster than the 2.0% seen in January. Prices were driven by higher food and electricity prices. With inflation seen to heat up in the months ahead, the BSP will likely remain vigilant of global developments in determining their policy actions moving forward.

Fund Performance. The Fund returned -1.59% for the month, underperforming its benchmark by 8 basis points. Year-to-date, return amounted to -0.94%, underperforming its benchmark by 47 basis points.

Fund Strategy. The Fund favors the safety of shorter-dated securities and time deposits. With the expectation of increased volatility this year due to upside risks to inflation, the fund manager aims to maintain a nimble portfolio position to take advantage of any opportunities.