EKKLESIA MUTUAL FUND, INC.
FUND FACT SHEET
As of June 30, 2026

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:

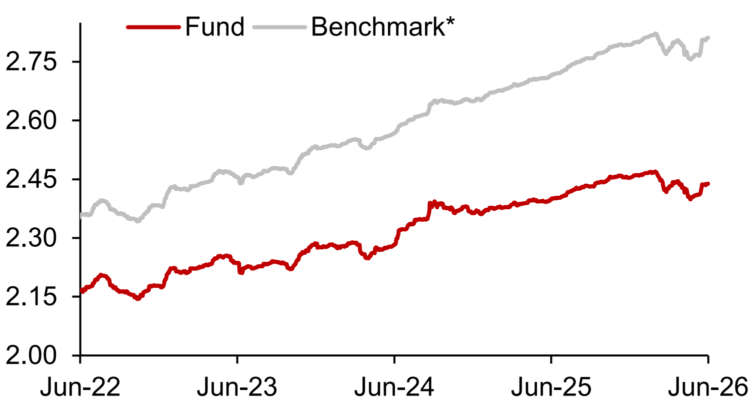
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

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 169.81

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

NAVPS GRAPH



NAVPS 2.44

CUMULATIVE PERFORMANCE (%) [3]

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. [4]
Fund	**1.25**	**-0.62**	**1.67**	**9.06**	**7.75**	**143.88**
Benchmark	1.62	0.67	3.54	14.52	16.00	123.89

ANNUALIZED PERFORMANCE (%) [3]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [4]
Fund	**1.67**	**3.38**	**2.93**	**3.00**	**1.50**	**4.15**
Benchmark	3.54	4.65	4.62	4.48	3.01	3.74

CALENDAR YEAR PERFORMANCE(%) [3]

	YTD	2025	2024	2023	2022	2021
Fund	**-0.62**	**3.82**	**3.39**	**4.98**	**-3.23**	**-1.99**
Benchmark	0.67	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)	2.98
Volatility, Past 1 Year (%) [5]	1.69
Sharpe Ratio [6]	-1.35
Information Ratio [7]	-2.23
Port. Weighted Yield to Maturity (%)	4.78
Number of Holdings	26

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2034	9.72
Aboitiz Equity Ventures, Inc.	2027	8.64
Time Deposit		7.66
Metro Pacific Tollways Corporation	2035	5.89
Time Deposit		5.89

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	49.13
Corporates	32.84
Cash & Cash Equivalents[8]	18.03

Asset Valuation	
Marked-to-Market	66.23
Amortized Cost	33.77

Maturity Profile	
Less than 1 year	32.72
1 – 3 years	25.60
3 – 5 years	11.83
More than 5 years	29.85

[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. Philippine government bond prices rebounded in June as yields declined sharply, supported by improving global risk sentiment and lower oil prices. International oil benchmark prices fell from $92 to $73 per barrel following positive developments in US-Iran negotiations, which led to a memorandum of agreement allowing the reopening of the Strait of Hormuz. While oil tanker flows have resumed, volumes remain below pre-conflict levels.

Domestic factors also contributed to the rally, as Philippine headline inflation surprised to the downside at 6.8% in May, below market expectations of 7.8%. The decline in oil prices further reinforced expectations of easing inflation pressures.

During the month, bond yields fell by an average of 32 basis points, with the 5-year benchmark yield declining from 7.34% to 6.75%. Despite the improvement in yields, investor sentiment remained cautious, with foreign investors recording net outflows of Php11 billion, bringing year-to-date outflows to Php265 billion.

The Bureau of the Treasury raised Php160 billion through its regular bond auctions, exceeding its Php140 billion target, as lower yields allowed the government to accept more bids.

Fund Performance. The Fund returned 1.25% for the month, underperforming its benchmark by 37 basis points. Year-to-date, return amounted to -0.62%, underperforming its benchmark by 129 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.