



EKKLESIA MUTUAL FUND, INC.

FUND FACT SHEET

As of September 30, 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:

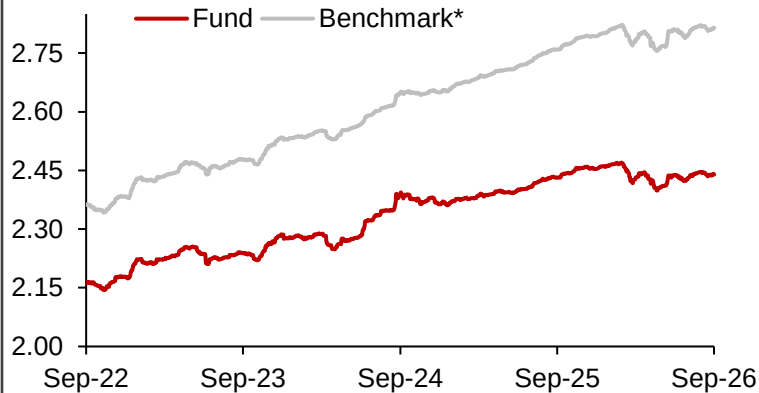
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

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 169.87

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

NAVPS GRAPH



NAVPS 2.44

STATISTICS

Weighted Ave Duration (Yrs)	3.25
Volatility, Past 1 Year (%) ⁵	1.78
Sharpe Ratio ⁶	-2.01
Information Ratio ⁷	-1.94
Port. Weighted Yield to Maturity (%)	5.15
Number of Holdings	26

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	43.89
Corporates	35.71
Cash & Money Market Instruments ⁸	20.40

Asset Valuation

Marked-to-Market	63.43
Amortized Cost	36.57

Maturity Profile

Less than 1 year	34.91
1 – 3 years	17.95
3 – 5 years	15.90
More than 5 years	31.24

CUMULATIVE PERFORMANCE (%) ³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	-0.25	0.37	0.34	8.98	8.23	143.97
Benchmark	-0.22	1.27	2.03	13.61	16.20	124.17

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	0.34	1.07	2.91	3.04	1.59	4.10
Benchmark	2.03	3.10	4.34	4.48	3.05	3.71

CALENDAR YEAR PERFORMANCE(%) ³

	YTD	2025	2024	2023	2022	2021
Fund	-0.58	3.82	3.39	4.98	-3.23	-1.99
Benchmark	0.79	5.43	4.57	6.31	-1.37	-0.79

BENCHMARK

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

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2034	9.35
Aboitiz Equity Ventures, Inc.	2027	8.62
Metro Pacific Tollways Corporation	2035	5.89
Time Deposit		5.89
Time Deposit		5.89

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 September as yields moved higher amid renewed inflation concerns. Global oil prices surged during the month, with Brent crude rising from around \$90 per barrel to above \$100 per barrel as tensions in the Middle East escalated and hopes for a near-term resolution diminished. Reflecting the impact of higher fuel costs, the Bangko Sentral ng Pilipinas (BSP) projected September inflation to settle between 6.4% and 7.4%, above the 6.1% recorded in August. September inflation was subsequently reported at 7.2%.

Against this backdrop, local government bond yields increased by an average of 33 basis points across the curve. The benchmark 5-year government bond yield rose from 7.07% to 7.41% during the month. Market sentiment remained cautious, weighed down by persistent inflation pressures, rising global bond yields, and continued foreign fund outflows. Foreign investors posted net outflows of Php21 billion in September, bringing year-to-date outflows to Php328 billion.

The Bureau of the Treasury (BTr) raised Php86 billion through its regular bond auctions, although several offerings were only partially awarded as investors demanded higher yields. Auction demand remained generally subdued amid inflation concerns. Nevertheless, the government successfully launched a new 2.5-year Retail Treasury Bond (RTB) carrying a 6.875% coupon rate, which attracted strong investor interest during the offer period.

Fund Performance. The Fund returned -0.25% for the month, underperforming with its benchmark by 3 basis points. Year-to-date, return amounted to -0.58%, underperforming its benchmark by 137 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 long-term horizon. portfolio position to take advantage of any opportunities.