



EKKLESIA MUTUAL FUND, INC.
FUND FACT SHEET
As of August 28, 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:

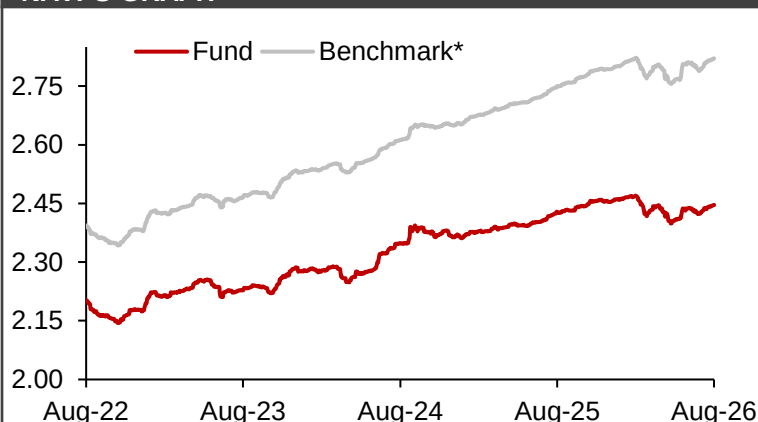
- are at least classified as **moderately conservative** based on their risk profile.
- have an investment horizon of up **at least five (5) years.**

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 170.30

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

NAVPS GRAPH



NAVPS 2.45

STATISTICS

Weighted Ave Duration (Yrs)	3.25
Volatility, Past 1 Year (%) ⁵	1.76
Sharpe Ratio ⁶	-1.75
Information Ratio ⁷	-2.11
Port. Weighted Yield to Maturity (%)	4.91
Number of Holdings	26

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	46.68
Corporates	35.63
Cash & and Money Market Instruments ⁸	17.69

Asset Valuation

Marked-to-Market	63.68
Amortized Cost	36.32

Maturity Profile

Less than 1 year	32.17
1 – 3 years	22.74
3 – 5 years	13.53
More than 5 years	31.56

CUMULATIVE PERFORMANCE (%) ³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	0.68	-0.98	0.82	9.52	8.13	144.58
Benchmark	0.91	-0.03	2.62	14.17	16.05	124.67

ANNUALIZED PERFORMANCE (%) ³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	0.82	2.08	3.08	2.69	1.58	4.13
Benchmark	2.62	3.91	4.52	4.23	3.02	3.73

CALENDAR YEAR PERFORMANCE(%) ³

	YTD	2025	2024	2023	2022	2021
Fund	-0.33	3.82	3.39	4.98	-3.23	-1.99
Benchmark	1.02	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	9.55
Aboitiz Equity Ventures, Inc.	2027	8.60
Time Deposit		7.63
Metro Pacific Tollways Corporation	2035	5.87
Time Deposit		5.87

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.

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 increased in August as yields moved lower amid supportive local economic data. Philippine inflation in July came in below expectations at 6.2%, compared to consensus forecasts of 6.4%. At the same time, second quarter economic growth slowed to 2.3%, significantly weaker than the market expectation of 2.9%. Despite easing inflation and softer economic activity, the Bangko Sentral ng Pilipinas (BSP) proceeded with its widely anticipated 25 basis point policy rate hike, bringing the policy rate to 5.00%. Nevertheless, the combination of moderating inflation and weaker-than-expected growth helped alleviate concerns of further aggressive monetary tightening, supporting demand for local fixed income securities.

Against this backdrop, local bond yields fell by an average of 19 basis points during the month, with the 5-year benchmark government bond yield declining from 7.33% to 7.07%. Investor sentiment remained cautious, however, as foreign investors recorded net outflows of Php32 billion in August, bringing cumulative year-to-date outflows to Php307 billion.

Meanwhile, the Bureau of the Treasury raised Php125 billion through its regular bond auctions, slightly exceeding its Php120 billion target. Auction demand was aided by the decline in market yields and improving expectations that monetary policy may be approaching a turning point as inflation continues to moderate and economic growth softens.

Fund Performance. The Fund returned 0.68% for the month, underperforming with its benchmark by 23 basis points. Year-to-date, return amounted to -0.33%, underperforming its benchmark by 135 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.