



EKKLESIA MUTUAL FUND, INC.
FUND FACT SHEET
 As of February 27, 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.

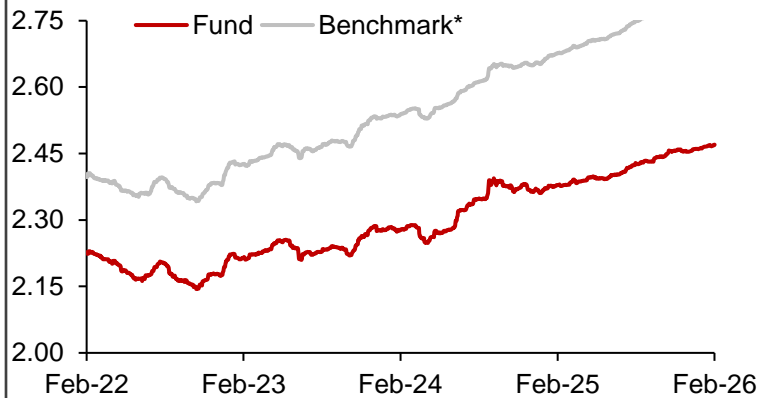
The fund is suitable for investors who:

- 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 172.80

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



NAVPS 2.47

CUMULATIVE PERFORMANCE (%)³

	1 mo	6 mos	1 YR	3 YRS	5 YRS	S.I. ⁴
Fund	0.26	1.69	3.84	11.49	9.60	147.01
Benchmark	0.46	2.63	5.44	16.30	17.07	124.74

ANNUALIZED PERFORMANCE (%)³

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ⁴
Fund	3.84	4.11	3.69	2.64	1.85	4.28
Benchmark	5.44	5.44	5.16	4.16	3.20	3.82

CALENDAR YEAR PERFORMANCE(%)³

	YTD	2025	2024	2023	2022	2021
Fund	0.66	3.82	4.98	-3.23	-1.99	3.19
Benchmark	1.05	5.43	6.31	-1.37	-0.79	6.90

BENCHMARK

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

STATISTICS

Weighted Ave Duration (Yrs)	3.85
Volatility, Past 1 Year (%) ⁵	0.75
Sharpe Ratio ⁶	-0.33
Information Ratio ⁷	-3.78
Port. Weighted Yield to Maturity (%)	4.43
Number of Holdings	24

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2039	10.91
Fixed Rate Treasury Note	2034	10.07
Aboitiz Equity Ventures, Inc.	2027	8.51
Time Deposit		6.94
Time Deposit		6.37

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	47.07
Corporates	31.66
Cash & Cash Equivalents ⁸	21.27

Asset Valuation

Marked-to-Market	67.88
Amortized Cost	32.12

Maturity Profile

Less than 1 year	24.16
1 – 3 years	23.42
3 – 5 years	14.37
More than 5 years	38.05

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 Liabilities⁹

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 yields declined by an average of 13 basis points in February, led by bonds with maturities of less than one year, which fell by around 25 basis points. The rally in bonds was largely driven by the Bangko Sentral ng Pilipinas' (BSP) decision to cut its policy rate from 4.50% to 4.25%, citing softer-than-expected economic growth.

Investor sentiment was further supported by news reports on the potential inclusion of Philippine government bonds in the J.P. Morgan Government Bond Index – Emerging Markets (GBI-EM). National Treasurer Sharon Almanza indicated that an announcement on the country's possible inclusion could be forthcoming. Such inclusion may increase foreign investor participation in the local bond market, potentially boosting demand for government securities and exerting downward pressure on yields.

During the month, the Bureau of the Treasury (BTr) issued a new 10-year benchmark bond (FXTN 10-74), raising a total of Php298 billion, including Php63 billion from bond exchange transactions. The auction attracted strong demand, with total tenders reaching Php328.5 billion, significantly exceeding the initial offer of Php30 billion. The bond was awarded at a coupon rate of 5.925%, which was below prevailing secondary market yields for comparable tenors. The strong auction outcome reinforced positive sentiment in the local fixed income market during the period.

The BPI Money Market Index gained 0.37% in February as the short end of the yield curve continued to benefit from high levels of market liquidity. Bond yields at the short end were also supported by weaker-than-expected economic performance and expectations of a continued accommodative stance for monetary policy. Meanwhile, the BPI Philippine Government Bond Index gained 0.57% in February as bond prices rose. This growth was driven by falling yields following the central bank's 0.25% interest rate cut.

Treasury bill yields fell for a seventh straight week during the February 23 auction, delivering lower average rates of 4.240% (91day), 4.357% (182day), and 4.501% (364day) amid heavy oversubscription and increased award sizes. The Banko Sentral ng Pilipinas' 28day bills also saw yields decline, with the February 27 auction posting a 4.4496% weighted average accepted yield, roughly 5 basis points lower compared to the prior week's results. Declining yields across local government and BSP securities likewise contributed to downward pressure on time deposit rates across the banking system.

For the month of January, local inflation came in at 2.0%, in line with market expectations but faster than the 1.8% seen in December. Prices were driven by higher rent and electricity prices. With inflation seen to heat up in the months ahead, the BSP will likely remain data-dependent with regard to determining their policy changes moving forward.

Fund Performance. The Fund returned 0.26% for the month, underperforming its benchmark by 20 basis points. Year-to-date, return amounted to 0.66%, underperforming its benchmark by 39 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.