

## GROUP SAVING PRODUCT (GSP)

JAN 2025

### Investment Objective

To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk.

### Risk Classification

Risk classification is based on type of fund.



### Fund Information

Inception Date	:	12 Dec 03
Inception Price	:	IDR 1,000.00
Fund Size	:	IDR 9.68 bn
Number of unit	:	2,147,765.60
Net Asset Value/Unit <sup>(3)</sup>	:	IDR 4,508.34
Fund Currency	:	IDR
Type of fund	:	Money Market
Valuation	:	Daily
Custodian Bank	:	Citibank, NA
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

### Investment Allocation

Money Market	:	100%
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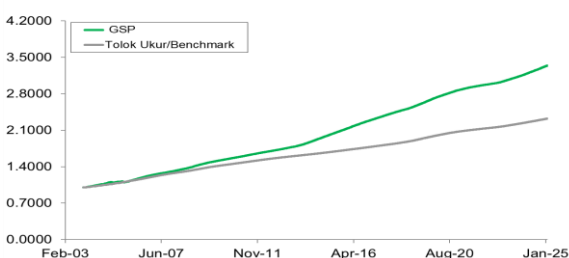
### Portfolio per (31/01/25)

Money Market	:	100.00%
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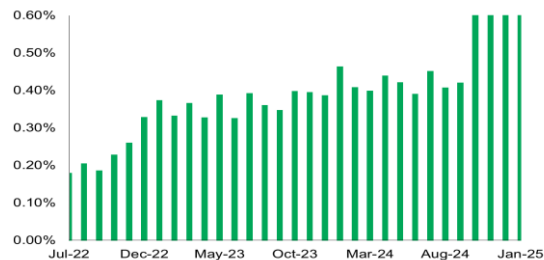
### Note

- 1) Annualized and using compound method (for products more than one year since inception).
- 2) Benchmark: Net after tax of average 3-months IDR Time Deposit's interest rates.
- 3) The Net Asset Value / Unit has calculated the costs, including fees related to transaction and transaction settlement as well as administration and recording.

### Performance Since Inception

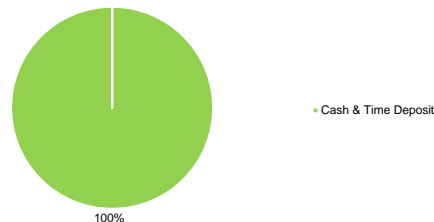


### Monthly Performance Last 3 Years



### Top Holdings\* & Sector Allocation

Time Deposit - Bank BTN  
Time Deposit - Bank BTPN Syariah  
Time Deposit - Bank CIMB Niaga  
Time Deposit - Bank Jago  
Time Deposit - Bank Maybank Indonesia  
Time Deposit - Bank Mega  
Time Deposit - Bank Panin Dubai Syariah  
Time Deposit - Bank Pembangunan Daerah Jabar Dan Banten  
Time Deposit - Bank Rakyat Indonesia



\*Non Affiliates

### Fund Statistic

	Performance in IDR per (31/01/25)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr <sup>(1)</sup>	5 yr <sup>(1)</sup>	Since Inception <sup>(1)</sup>
GSP	0.33%	1.15%	2.50%	0.33%	5.08%	4.09%	4.04%	5.87%
Bm <sup>(2)</sup>	0.30%	0.87%	1.73%	0.30%	3.44%	2.99%	3.02%	4.07%

<sup>1</sup> year = 365 days

	Yearly Performance						
	2025-YTD	2024	2023	2022	2021	2020	2019
GSP	0.33%	5.21%	4.44%	2.51%	3.10%	5.19%	6.70%
Bm <sup>(2)</sup>	0.30%	3.43%	3.18%	2.26%	2.50%	3.82%	4.88%

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