

## MANULIFE DANA PASAR UANG SYARIAH

NOV 2020

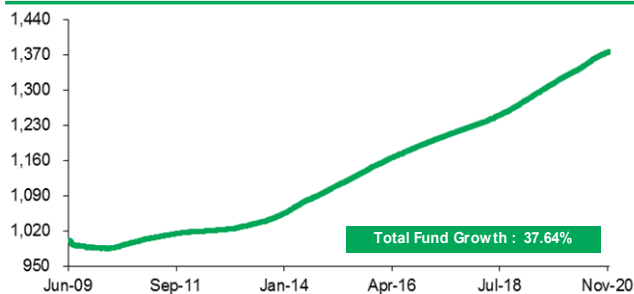
### Investment Objective

To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk through financial investments that is in accordance with the Syariah Islam principles on various instruments that have been chosen and approved by the Syariah Board to suit the values and teachings of Islam.

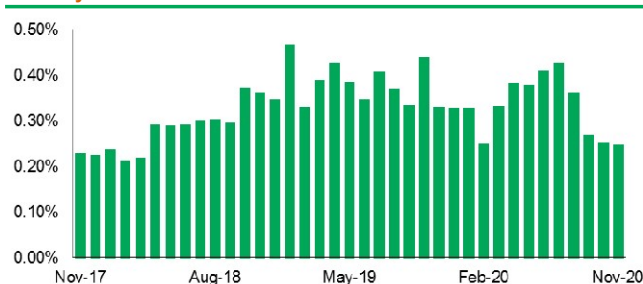
### Fund Information

|                                     |                      |
|-------------------------------------|----------------------|
| Inception Date                      | : 15 Jun 09          |
| Fund Size                           | : Rp 11.63 bn        |
| Fund Currency                       | : IDR                |
| Type of fund                        | : Money Market       |
| Valuation                           | : Daily              |
| Custodian Bank                      | : Bank DBS Indonesia |
| Annual Management Fee               | : 1.25%              |
| Net Asset Value/Unit <sup>(3)</sup> | : IDR 1,376.42       |
| Bloomberg Code                      | : MLLDPUS IJ         |

### Performance Since Inception

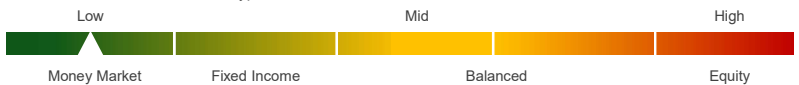


### Monthly Performance Last 3 Years



### Risk Classification

Risk classification is based on type of fund.



### Allocation

|              |             |
|--------------|-------------|
| Money Market | : 0 - 100 % |
| Bond         | : 0 - 100 % |

### Portfolio

|                |           |
|----------------|-----------|
| Cash & Deposit | : 100.00% |
| Bond           | : 0.00%   |

### Top 5 Holdings

- 1 CIMB NIAGA SYARIAH
- 2 BCA SYARIAH
- 3 PANIN DUBAI SYARIAH
- 4 BTN SYARIAH
- 5 MAYBANK SYARIAH

### Fund Performance

| Performance in IDR per (30/11/20) |       |       |       |       |       |                     |                     |                                |
|-----------------------------------|-------|-------|-------|-------|-------|---------------------|---------------------|--------------------------------|
|                                   | 1 mo  | 3 mo  | 6 mo  | YTD   | 1 yr  | 3 yr <sup>(1)</sup> | 5 yr <sup>(1)</sup> | Since Inception <sup>(1)</sup> |
| MDPUS                             | 0.24% | 0.75% | 1.94% | 3.61% | 3.94% | 3.95%               | 3.69%               | 2.82%                          |
| BM <sup>(2)</sup>                 | 0.28% | 0.76% | 1.54% | 2.92% | 3.23% | 3.37%               | 3.29%               | 3.58%                          |

| Yearly Performance |       |       |       |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                    | 2019  | 2018  | 2017  | 2016  | 2015  | 2014  | 2013  | 2012  |
| MDPUS              | 4.55% | 3.48% | 2.91% | 3.57% | 4.39% | 4.70% | 2.79% | 0.79% |
| BM <sup>(2)</sup>  | 3.46% | 3.47% | 2.92% | 3.40% | 3.64% | 3.23% | 3.23% | 3.12% |

### Note

- 1) Annualized (1 year = 365 days) and using compound method (for products that have been more than one year old since inception).
- 2) The Benchmark is net after tax of average 3-month mudharabah deposit's revenue sharing.
- 3) The Net Asset Value / Unit has calculated the costs, including fees related to transaction and transaction settlement as well as administration and recording.

### Investment Manager Commentary

Indonesia macro economy showed improvements in November. Balance of payment continued to post a surplus, of +USD2.1b in 3Q20. Current Account reported a surplus of +0.4% of GDP in 3Q20, compared with a deficit of -1.2% in 2Q20. It was the first surplus since 2011, supported by USD9.8b trade surplus in 3Q20. The trade surplus was created from -26.6% YoY import decline and -6.5% YoY lower export. Inflation picked up slightly, to +1.59% YoY in November from +1.52% in the previous month. Food showed +0.22ppt inflation, mainly due to increase in prices of chicken, eggs and chili. Transportation registered a +0.04 ppt inflation as tariffs started to normalize. Core inflation came in at +1.67% mainly due to lower gold prices. Bank Indonesia lowered 7 Day Reverse Repo to 3.75% in November.

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