

MANULIFE DANA BERIMBANG

AUG 2025

Investment Objective

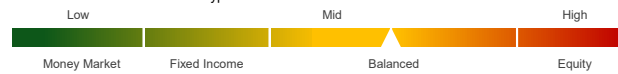
To provide a high rate of capital growth over the long-term by investing in diversified portfolio of money market, fixed income securities including sovereign and state-backed bonds, and publicly listed Indonesian equities.

Fund Information

Inception Date	: 9 Jul 07
Inception Price	: IDR 1,000.00
Fund Size	: Rp 130.82 bn
Number of unit	: 53,508,101.27
Net Asset Value/Unit ⁽⁴⁾	: IDR 2,444.91
Fund Currency	: IDR
Type of fund	: Balanced
Valuation	: Daily
Custodian Bank	: Bank DBS Indonesia
Annual Management Fee	: 2.00%
Bloomberg Code	: MLLDBBG IJ
Fund Manager	: PT Manulife Aset Manajemen Indonesia

Risk Classification

Risk classification is based on type of fund.



Allocation

Equity	: 40 - 60 %
Bond	: 40 - 60 %
Money Market	: 0 - 20 %

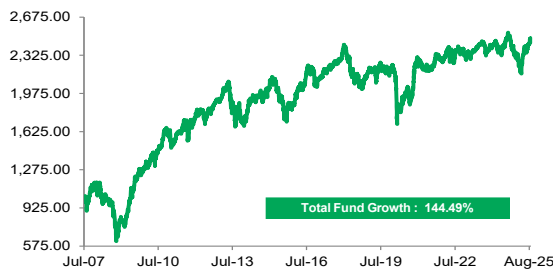
Portfolio

Equity	: 41.37%
Government Bond	: 58.55%
Corporate Bond	: 0.00%
Money Market	: 0.08%

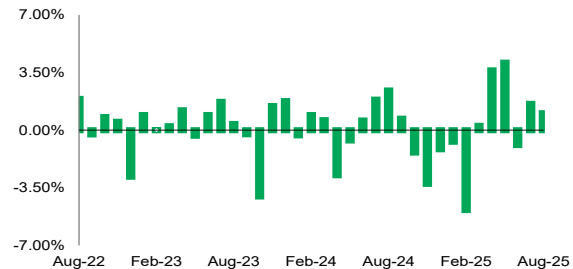
Note

- 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 50% JCI + 50% BINDO Index.
- 3) Based on GICS (Global Industrials Classification Standard).
- 4) 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



Fund Performance

	Performance in IDR per (31/08/25)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ⁽¹⁾	5 yr ⁽¹⁾	Since Inception ⁽¹⁾
MDB	1.03%	1.71%	10.01%	3.94%	-1.29%	1.13%	3.96%	5.05%
BM ⁽²⁾	3.23%	6.68%	15.64%	10.06%	5.87%	5.82%	8.20%	8.61%

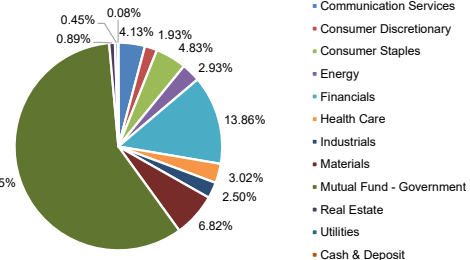
	Yearly Performance							
	2024	2023	2022	2021	2020	2019	2018	2017
MDB	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%	11.57%
BM ⁽²⁾	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%	18.83%

Top Holdings* & Sector Allocation ⁽³⁾

Mutual Fund - Manulife Obligasi Negara Indonesia II Kelas I1

Stock - Amman Mineral Internasional PT
 Stock - Astra International Tbk PT
 Stock - Bank Central Asia Tbk PT
 Stock - Bank Mandiri Persero Tbk PT
 Stock - Bank Negara Indonesia Persero Tbk PT
 Stock - Bank Rakyat Indonesia Persero Tbk PT
 Stock - Chandra Asri Pacific Tbk PT
 Stock - Indofood Sukses Makmur Tbk PT
 Stock - Medikaloka Hermina Tbk PT
 Stock - Telkom Indonesia Persero Tbk PT

*Non Affiliates



Investment Manager Commentary

Bank Indonesia surprised the market by cutting BI Rate 25bps to 5.0%, its fourth rate cut this year. BI indicate further potential to cut interest rate amid low domestic inflation and transmission of rate cut to lending rate remain slow. Domestic inflation came down to 2.31% YoY from 2.37% the previous month, indicating weak domestic activities. Bank Indonesia reported loan growth dropped to +7.03% YoY in July from +7.77% the previous month, indicating weak business sentiment. Meanwhile GDP growth 2Q-2025 came in stronger than expected at 5.12% YoY from 4.87% the previous quarter. Growth was driven by gross fixed capital formation that grew +7% YoY. Foreign appetite towards Indonesia market improved in the month, with net inflow of IDR11.1 trillion in equities and IDR18.14 trillion in bonds. Going forward, acceleration in government spending is expected to be key catalyst for the economy in the short-term.

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