

MANULIFE PENDAPATAN TETAP NEGARA

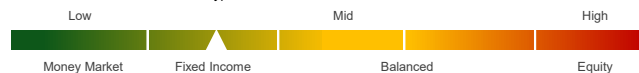
AUG 2025

Investment Objective

To provide a steady stream of income with focus on capital preservation over the medium to long-term, by investing the assets in a diversified portfolio of money market and the highest quality fixed income securities focusing primarily on sovereign issues.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	:	25 Jun 04
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 1.01 tn
Number of unit	:	266,869,392.30
Net Asset Value/Unit ⁽³⁾	:	IDR 3,780.43
Fund Currency	:	IDR
Type of fund	:	Fixed Income
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	2.00%
Bloomberg Code	:	MANLINE IJ
Fund Manager	:	PT Asuransi Jiwa Manulife Indonesia

Allocation

Bond	:	80 - 100 %
Money Market	:	0 - 20 %

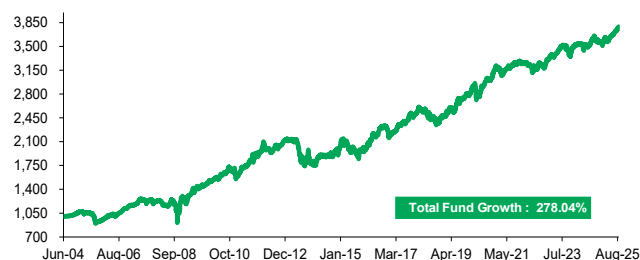
Portfolio

Bond	:	98.71%
Money Market	:	1.29%

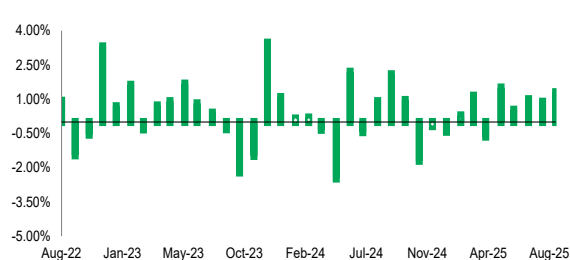
Note

- 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 BINDO Index starting 01-May-16.
- 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



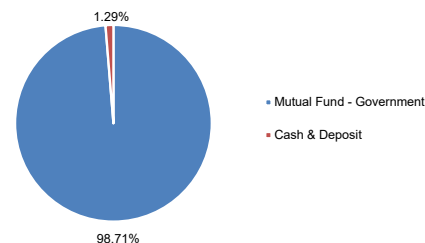
Fund Performance

	Performance in IDR per (29/08/25)						
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ⁽¹⁾	5 yr ⁽¹⁾
MPTN	1.31%	3.22%	4.67%	6.19%	4.76%	5.15%	4.60%
BM ⁽²⁾	1.81%	4.17%	6.48%	8.74%	8.84%	8.27%	7.50%

	Yearly Performance						
	2024	2023	2022	2021	2020	2019	2018
MPTN	0.87%	6.48%	1.49%	1.75%	14.24%	13.25%	-2.73%
BM ⁽²⁾	4.56%	8.65%	3.53%	5.43%	14.70%	14.23%	-2.18%

Top Holdings* & Sector Allocation

Mutual Fund - Manulife Obligasi Negara Indonesia II



*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. Short-term government bonds outperformed, with the 2-year tenor recording a yield decline of -49bps, while long-term bonds (10-year tenor) saw a smaller decline of -21bps.

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Manulife Indonesia

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