

MANULIFE DANA PENDAPATAN TETAP JANGKA PENDEK DOLAR

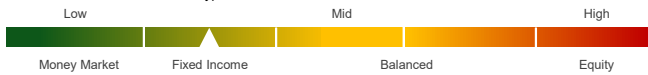
DEC 2025

Investment Objective

Aims to generate stable income denominated in U.S. Dollar by investing in onshore and/or offshore debt securities, directly and/or through mutual fund.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	: 22 Mar 21
Inception Price	: USD 1.0000
Fund Size	: USD 32,402,144.67
Number of unit	: 32,461,826.41
Net Asset Value/Unit ³⁾	: USD 0.9982
Fund Currency	: USD
Type of fund	: Fixed Income
Valuation	: Daily
Custodian Bank	: Bank DBS Indonesia
Annual Management Fee	: 2.00%
Bloomberg Code	: MAJPDM IJ
Fund Manager	: PT Manulife Aset Manajemen Indonesia

Allocation

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

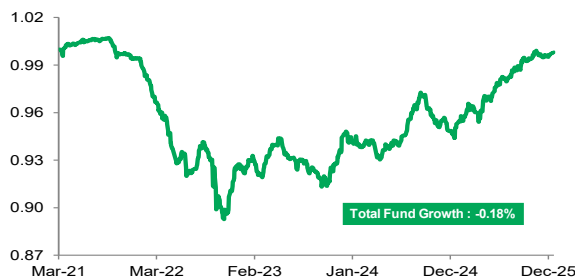
Portfolio

Bond	: 71.22%
Money Market	: 28.78%

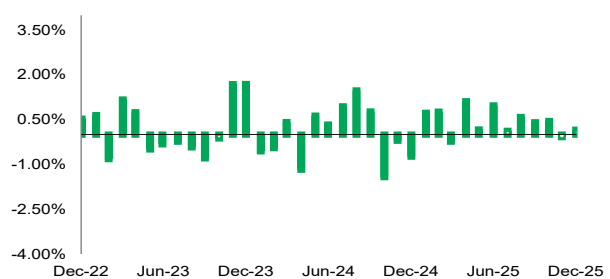
Note

- 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-months USD time deposit's interest rates + 1%.
- 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



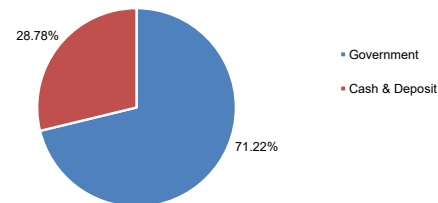
Fund Performance

Performance in USD per (30/12/25)									Yearly Performance							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾	2024	2023	2022	2021	2020	2019	2018	2017
MDPTJPD (USD)	0.16%	0.53%	1.66%	5.29%	5.29%	2.63%	n/a	-0.04%	-0.03%	2.70%	-7.12%	n/a	n/a	n/a	n/a	n/a
BM ²⁾	0.13%	0.38%	0.78%	1.56%	1.56%	1.86%	n/a	1.56%	1.81%	2.21%	1.24%	n/a	n/a	n/a	n/a	n/a

Top Holdings* & Sector Allocation

Eurobonds Indonesia 2030	Eurobonds Indonesia 2029-2
Eurobonds Indonesia 2028-3	Eurobonds Indonesia 2029-4
Eurobonds Indonesia 2029	Eurobonds Indonesia 2031
Eurobonds Indonesia 2034	Eurobonds Indonesia 2028
Eurobonds Indonesia 2035	Eurobonds Indonesia 2030
Eurobonds Indonesia 2035	Eurobonds Indonesia 2031-2
Eurobonds Indonesia 2029	Eurobonds Indonesia 2030-3
Eurobonds Indonesia 2032-2	Eurobonds Indonesia 2027-4
Eurobonds Indonesia 2032-3	
Eurobonds Indonesia 2033-2	

*Non Affiliates



Investment Manager Commentary

The bond market ended the year on a strong note. The 10Y bond yields declined by 23bps from 6.30% to 6.07%, in contrast with rising 10Y UST yields from 4.01% to 4.12%. The Fed cut Fed Funds Rate (FFR) by 25bps inline with market expectation to 3.50%-3.75%. Fed Chair Powell indicated that interest rate is on neutral range and further rate cut is subject to economic data. On the domestic front, high frequency economic data showed improvement. Retail sales grew +5.9% YoY in November, the highest since March 2024, and consumer confidence went up to 124.0, the highest since February 2025. Bank Indonesia maintained BI Rate at 4.75% inline with expectation. BI showed balance posture, emphasizing Rupiah stability while open to the possibility of further rate cut. Foreign investors posted net inflow of IDR6.49 trillion to Indonesia bonds in the month. Short tenor government bonds outperformed in the month, with the 5-year tenor yield fell -30bps, while long tenor bonds (15-year) yield fell -6bps.

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