

## MANULIFE DANA BERIMBANG

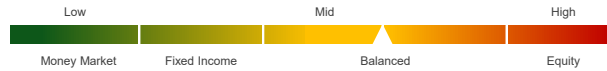
DEC 2025

### 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.

### Risk Classification

Risk classification is based on type of fund.



### Fund Information

Inception Date	: 9 Jul 07
Inception Price	: IDR 1,000.00
Fund Size	: Rp 127.66 bn
Number of unit	: 50,196,691.13
Net Asset Value/Unit <sup>(4)</sup>	: IDR 2,543.15
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

### Allocation

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

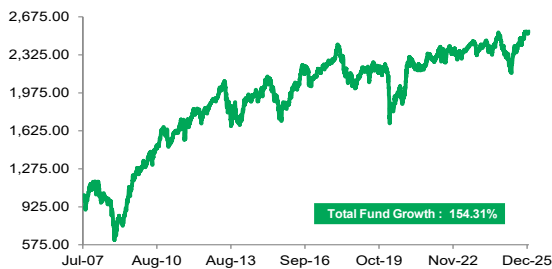
### Portfolio

Equity	: 44.30%
Government Bond	: 50.14%
Corporate Bond	: 0.00%
Money Market	: 5.56%

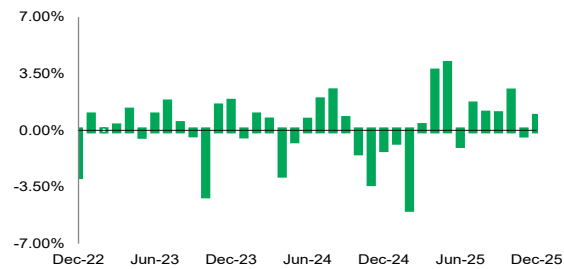
### Note

- 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



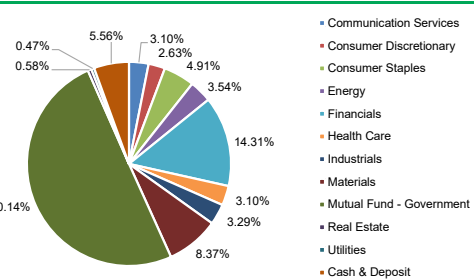
### Fund Performance

Performance in IDR per (30/12/25)									Yearly Performance								
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr <sup>1)</sup>	5 yr <sup>1)</sup>	Since Inception <sup>1)</sup>		2024	2023	2022	2021	2020	2019	2018	2017
MDB	0.83%	2.99%	6.77%	8.11%	8.11%	3.09%	2.67%	5.18%	MDB	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%	11.57%
BM <sup>2)</sup>	1.26%	5.01%	15.49%	17.76%	17.76%	8.57%	7.52%	8.85%	BM <sup>2)</sup>	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%	18.83%

### Top Holdings\* & Sector Allocation<sup>(3)</sup>

Time Deposit - Bank Mega  
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 - Barito Pacific Tbk PT  
Stock - GoTo Gojek Tokopedia Tbk PT  
Stock - Indah Kiat Pulp & Paper Tbk PT  
Stock - Indofood Sukses Makmur Tbk PT

Stock - Medikaloka Hermina Tbk PT  
Stock - Mitra Keluarga Karyasehat Tbk PT  
Stock - Telkom Indonesia Persero Tbk PT  
Stock - United Tractors Tbk PT



\*Non Affiliates

### Investment Manager Commentary

The equity and bond market ended the year on a strong note. 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 IDR12.2 trillion to Indonesia equities in the month and IDR6.49 trillion to the bond market. Looking ahead, domestic growth is expected to improve in 2026 due to accommodative fiscal and monetary environment. The market will focus on potential acceleration of government spending, sustainability of fiscal position, and geopolitical environment.

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