

MANULIFE DANA BERIMBANG

JUL 2025

Investment Objective

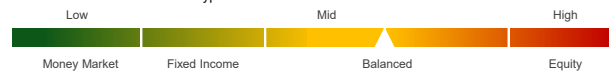
To provide a high rate of capital growth over the long-term by investing in diversified portfolio of money market, fixed income securities including sovereign and state-backed bonds, and publicly listed Indonesian equities.

Fund Information

Inception Date	: 9 Jul 07
Inception Price	: IDR 1,000.00
Fund Size	: Rp 130.41 bn
Number of unit	: 53,885,592.83
Net Asset Value/Unit ⁽⁴⁾	: IDR 2,420.06
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	: 41.34%
Government Bond	: 57.88%
Corporate Bond	: 0.00%
Money Market	: 0.78%

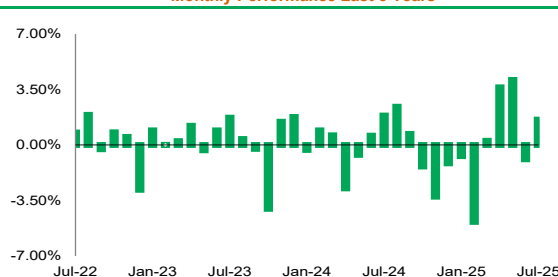
Note

- 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 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 (31/07/25)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾
MDB	1.60%	4.80%	3.61%	2.88%	0.06%	1.41%	4.08%	5.01%
BM ²⁾	4.56%	6.95%	6.00%	6.62%	6.45%	5.49%	7.84%	8.46%

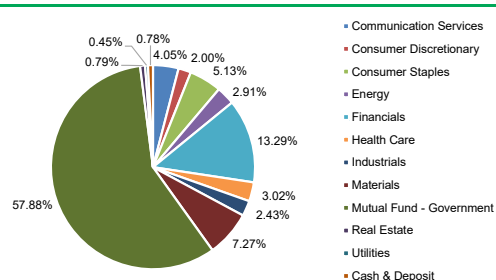
	Yearly Performance						
	2024	2023	2022	2021	2020	2019	2018
MDB	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%
BM ²⁾	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%

Top Holdings* & Sector Allocation³⁾

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 - 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

Indonesia reached trade deal with the US, with tariff at 19%. Indonesia is committed to purchase more US goods and investment in the US. The deal is seen as positive by the market because of competitive tariff rate against peers, while higher imports from the US is not seen as hurdle due to the nature of US products are not competing with domestic industries. Bank Indonesia cut benchmark rate by 25bps to 5.25% in July, the third rate cut this year, amid low domestic inflation and the need to support growth. BI signals room for further rate cut, especially as uncertainty regarding US tariff has diminished. Amid weak domestic growth, the government expects fiscal deficit to widen in 2025 from 2.5% to 2.78% due to weak tax revenue and spending need for government's priority programs. The government will utilize excess cash balance (SAL) of IDR85.6 trillion to cover the shortfall and ease the burden on SBN issuance. S&P ratings maintained Indonesia sovereign rating at 'BBB' (stable), that reflect global investors' confidence on Indonesia's fiscal position.

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Manulife Indonesia

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