

## MANULIFE DANA PASAR UANG

NOV 2025

### Investment Objective

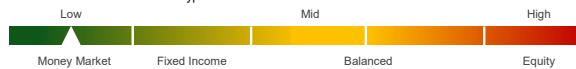
To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk.

### Fund Information

Inception Date	:	25 Jun 04
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 1.34 tn
Number of unit	:	579,167,935.30
Net Asset Value/Unit <sup>(4)</sup>	:	IDR 2,314.27
Fund Currency	:	IDR
Type of fund	:	Money Market
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	1.25%
Bloomberg Code	:	MANLIUA.IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

### Risk Classification

Risk classification is based on type of fund.



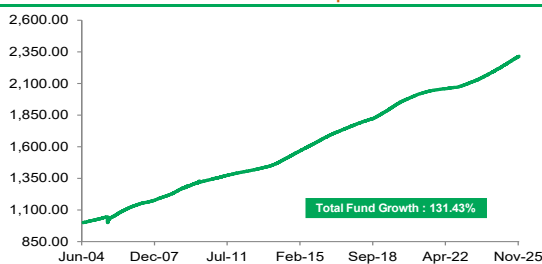
### Allocation

Money Market	:	100%	Portfolio	:	100.00%
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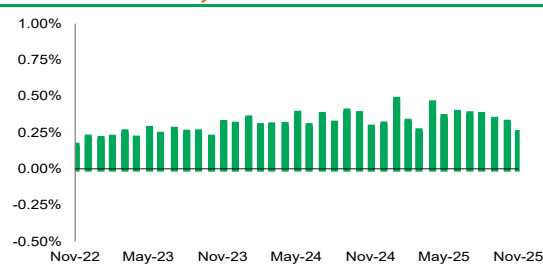
### Note

- 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 IDR time Time Deposit's interest rates.
- 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

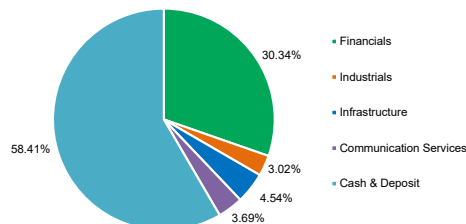


### Fund Performance

Performance in IDR per (28/11/25)									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
MDPU	0.25%	0.90%	2.05%	3.97%	4.29%	3.76%	2.84%	3.99%	MDPU	4.04%	3.04%	1.13%	1.79%	3.73%	5.37%	3.47%	3.80%
BM <sup>2)</sup>	0.24%	0.78%	1.65%	3.07%	3.37%	3.31%	2.94%	3.97%	BM <sup>2)</sup>	3.43%	3.18%	2.26%	2.49%	3.80%	4.78%	3.83%	2.67%

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

Time Deposit - Allo Bank  
 Time Deposit - Bank Aladin Syariah  
 Time Deposit - Bank Jago  
 Time Deposit - Bank KB Bukopin  
 Time Deposit - Bank Mega  
 Time Deposit - Bank Panin Dubai Syariah  
 Time Deposit - Bank Pembangunan Daerah Jabar Dan Banten  
 Time Deposit - Bank Tabungan Negara  
 Obligasi Berkelanjutan IV Sarana Multi Infrastruktur Tahap II Tahun 2024 Seri A  
 Obligasi Berkelanjutan IV Toyota Astra Financial Services Tahap IV Tahun 2024 Seri A  
 Obligasi Berkelanjutan VI Adira Finance Tahap V Tahun 2025 Seri A  
 Obligasi Berkelanjutan VI Federal International Finance Tahap V Tahun 2025 Seri A  
 Obligasi Berkelanjutan VII Astra Sedaya Finance Tahap I Tahun 2025 Seri A  
 Obligasi Berkelanjutan VII Sarana Multigriya Finansial Tahap VII Tahun 2024 Seri A



\*Non Affiliates

### Investment Manager Commentary

The financial markets were volatile in November, caused by uncertainty on Fed Funds Rate cut in December overshadowed market sentiment early in the month, following hawkish comment from Fed Chair Powell. However the market rebounded as several Fed officials supports further rate cut in December amid weaker labor data. On the domestic front, GDP growth 3Q-2025 came at +5.04%, lower than 5.12% the previous quarter. Consumption is weaker with household consumption grew at +4.89%, its lowest growth since 4Q-2023. Bank Indonesia maintained BI Rate at 4.75% inline with market expectation. BI appears to balanced its view, indicating the need to stabilize Rupiah while also indicating further room to cut interest rates. Going forward, the market will continue to monitor The Fed's policy outlook in December, and the acceleration in government spending, seen as a key factor to support growth in 2026.

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