



MANULIFE DANA PASAR UANG SYARIAH

NOV 2025

Investment Objective

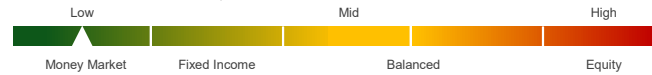
To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk through financial investments that is in accordance with the Syariah Islam principles on various instruments that have been chosen and approved by the Syariah Board to suit the values and teachings of Islam.

Fund Information

Inception Date	:	15 Jun 09
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 16.78 bn
Number of unit	:	10,908,793.03
Net Asset Value/Unit ⁽³⁾	:	IDR 1,538.46
Fund Currency	:	IDR
Type of fund	:	Money Market
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	1.25%
Bloomberg Code	:	MLLDPUS IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Risk Classification

Risk classification is based on type of fund.



Allocation

Money Market	:	100%
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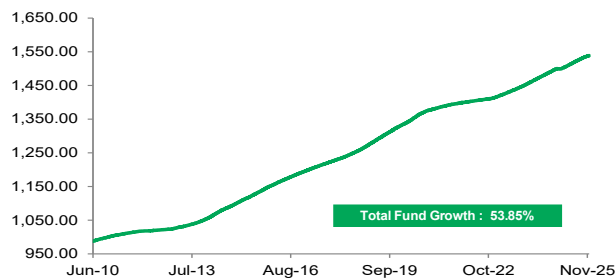
Portfolio

Cash & Deposit	:	100.00%
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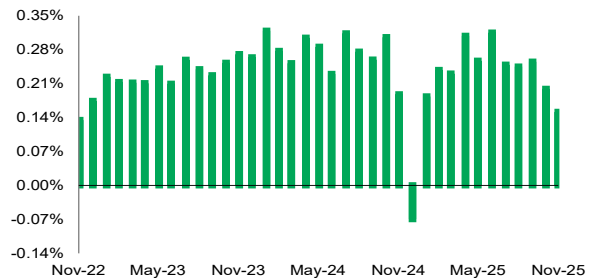
Note

- 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-month mudharabah deposit's revenue sharing.
- 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

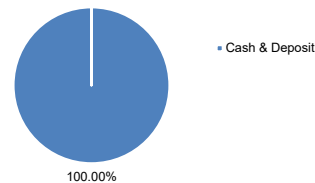
Performance in IDR per (28/11/25)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ⁽¹⁾	5 yr ⁽¹⁾
MDPUS	0.15%	0.61%	1.42%	2.66%	2.59%	2.90%	2.25%
BM ⁽²⁾	0.24%	0.78%	1.65%	3.07%	3.24%	2.51%	2.48%

Yearly Performance							
	2024	2023	2022	2021	2020	2019	2018
MDPUS	2.98%	2.86%	1.12%	1.53%	3.74%	4.55%	3.48%
BM ⁽²⁾	1.93%	2.32%	2.17%	2.68%	3.16%	3.46%	2.92%

Top Holdings* & Sector Allocation

Time Deposit - Bank Aladin Syariah
Time Deposit - Bank BTN Syariah
Time Deposit - Bank CIMB Niaga Syariah
Time Deposit - Bank Danamon Syariah
Time Deposit - Bank Maybank Indonesia Syariah
Time Deposit - Bank Muamalat
Time Deposit - Bank Panin Dubai Syariah

*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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Manulife Indonesia

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