

MANULIFE DANA BERIMBANG

SEP 2025

Investment Objective

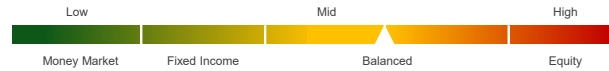
To provide a high rate of capital growth over the long-term by investing in diversified portfolio of money market, fixed income securities including sovereign and state-backed bonds, and publicly listed Indonesian equities.

Fund Information

Inception Date	: 9 Jul 07
Inception Price	: IDR 1,000.00
Fund Size	: Rp 132.72 bn
Number of unit	: 53,745,910.64
Net Asset Value/Unit ⁽⁴⁾	: IDR 2,469.42
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 %

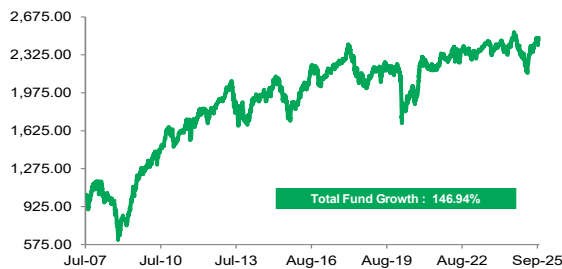
Portfolio

Equity	: 41.67%
Government Bond	: 58.08%
Corporate Bond	: 0.00%
Money Market	: 0.25%

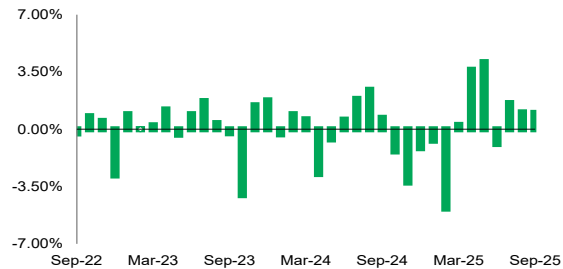
Note

- 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

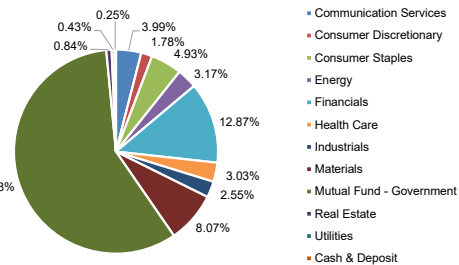
Performance in IDR per (30/09/25)									Yearly Performance							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾	2024	2023	2022	2021	2020	2019	2018	2017
MDB	1.00%	3.67%	10.83%	4.98%	-1.00%	1.55%	5.71%	5.08%	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%	11.57%
BM ²⁾	1.89%	9.98%	15.62%	12.14%	8.16%	7.02%	9.39%	8.68%	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%	18.83%

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

September was a month full of policy updates. In the beginning of the month the market was overshadowed by riots in several cities in Indonesia, and cabinet reshuffle that includes changes in finance minister post. The reshuffle of finance minister led to uncertainty in the market in regards to government's fiscal discipline. Meanwhile the government introduced new measures that include liquidity injection of IDR200 trillion from cash reserve balance to SOE banks, and new stimulus package '8+4+5' worth IDR16.2 trillion, the third stimulus package this year, aiming to improve bank liquidity and supporting purchasing power and labor absorption. The government also revised 2026 budget by raising fiscal deficit target to 2.68% of GDP from 2.48% in the previous draft. Bank Indonesia surprised the market again by lowering BI Rate by 25bps to 4.75%, its third consecutive rate cuts. BI still sees further room to cut rate amid low domestic inflation and the need to boost domestic growth. From the global market, The Fed cut benchmark rate by 25bps inline with market expectation, and projects faster and bigger rate cuts in 4Q25 - 2026 period compared to previous estimates due to weaker labor sector.

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