Manulife Syariah

FACT SHEET

MANULIFE DANA BERIMBANG SYARIAH

AUG 2026

Investment Objective

Manulife Dana Berimbang Syariah is an open-end fund that aims to generate capital appreciation through a flexible, growth-oriented asset allocation model with exposure to Indonesian syariah equities, syariah government fixed income securities, syariah corporate fixed income securities as well as syariah money market instruments.

Risk Classification

Risk classification is based on type of fund.

Low		Mid		High
Money Market	Fixed Income		Balanced	Equity

Fund Information

Inception Date	:	15 Jun 09
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 81.45 bn
Number of unit	:	38,982,041.60
Net Asset Value/Unit 4)	:	IDR 2,089.43
Fund Currency	:	IDR
Type of fund	:	Balanced
Valuation	:	Daily
Custodian Bank	:	Standard Chartered Bank
Annual Management Fee	:	2.00%
Bloomberg Code	:	MLLDBBS IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Allocation

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

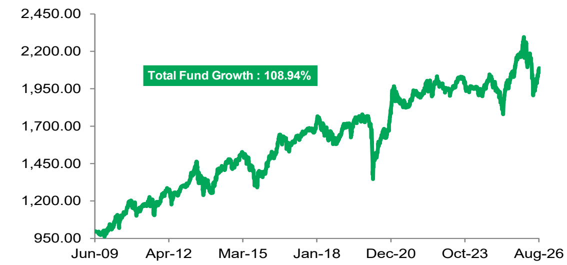
Portfolio

Equity	:	42.19%
Government Bond	:	42.84%
Corporate Bond	:	0.00%
Money Market	:	14.97%

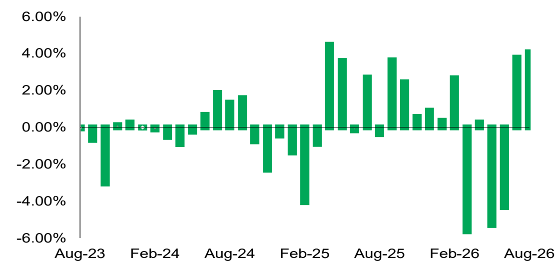
Note

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% IGSIX Index + 50% Indonesia Sharia Stock 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 (31/08/26)

	1 mo	3 mo	6 mo	YTD	1 yr	3 yr 1)	5 yr 1)	Since Inception 1)
MDBS	4.08%	3.35%	-7.41%	-4.60%	2.78%	1.04%	2.23%	4.37%
BM 2)	4.09%	3.32%	-11.40%	-13.17%	-4.37%	4.64%	6.07%	6.85%

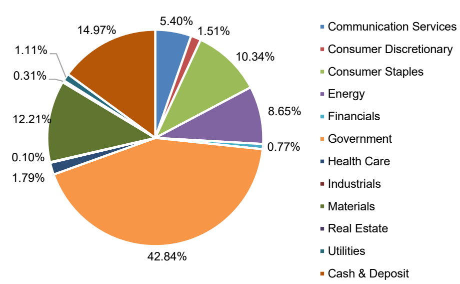
Yearly Performance

	2025	2024	2023	2022	2021	2020	2019	2018
MDBS	11.73%	0.12%	0.24%	2.74%	0.22%	7.56%	7.15%	-2.67%
BM 2)	26.46%	3.91%	3.09%	8.74%	6.99%	5.80%	7.72%	-0.32%

Top Holdings* & Sector Allocation3)

Time Deposit - Bank CIMB Niaga Syariah	SBSN Seri PBS022
Stock - Alamtri Minerals Indonesia Tbk PT	SBSN Seri PBS034
Stock - Alamtri Resources Indonesia Tbk PT	SBSN Seri PBS037
Stock - ANTAM Persero Tbk PT	SBSN Seri PBS038
Stock - Bumi Resources Minerals Tbk PT	SBSN Seri PBSG001
Stock - Cisarua Mountain Dairy PT TBK	Sukuk Ijarah Berkelanjutan I XL Axiata Tahap II 2017 Seri E
Stock - Indah Kiat Pulp & Paper Tbk PT	
Stock - Indofood Sukses Makmur Tbk PT	
Stock - Perusahaan Penerbit SBSN Indonesia	
Stock - PT TIMAH Persero Tbk	
Stock - Telkom Indonesia Persero Tbk PT	
Stock - Triputra Agro Persada PT	
Stock - United Tractors Tbk PT	
SBSN Seri PBS005	
SBSN Seri PBS012	

**Non Affiliates*



Investment Manager Commentary

Indonesia equity and bond markets delivered positive performance in August, supported by improving risk perception towards Indonesia markets. Indonesia's economy expanded by 5.29% YoY in 2Q26, surpassing market expectations. Growth was driven by resilient household consumption, stronger investment activity, and continued expansionary government spending. Bank Indonesia maintained its policy rate at 5.75% in line with market expectations. BI emphasized that preserving Rupiah stability remains its key policy priority. In addition to keeping interest rates unchanged, BI indicated a reduced reliance on SRBI as a tool to support the Rupiah, while increasing the use of incentives for hedging instruments as part of its policy framework to safeguard currency stability. Market sentiment was also supported by the 2027 State Budget framework, which reinforced the government's commitment to maintaining a fiscal deficit below 3% of GDP. The government targets a fiscal deficit of 2.4% of GDP in 2027, lower than the 2026 deficit outlook of 2.85%, underscoring its continued focus on fiscal discipline.

Manulife Indonesia

Established in 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation Group, a Canadian financial services group that operates in Asia, Canada and the United States. Manulife Indonesia offers a wide range of financial services, including life insurance, accident and health insurance, investment and pension plans to individual customers and group clients in Indonesia. Through a network of almost 11,000 employees and professional agents spread across more than 30 sales offices, Manulife Indonesia serves around 2 million customers in Indonesia.

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