

## MANULIFE DANA PASAR UANG SYARIAH

JAN 2026

### 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 24.08 bn
Number of unit	: 15,596,481.18
Net Asset Value/Unit <sup>3)</sup>	: IDR 1,544.10
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%
--------------	--------

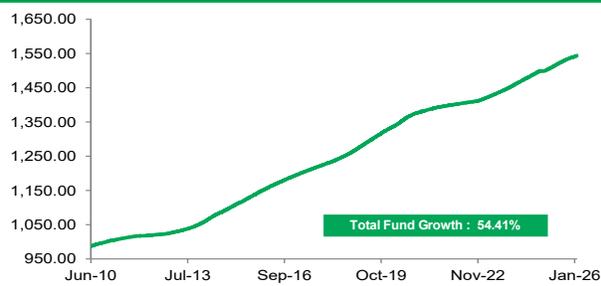
### Portfolio

Cash & Deposit	: 100.00%
----------------	-----------

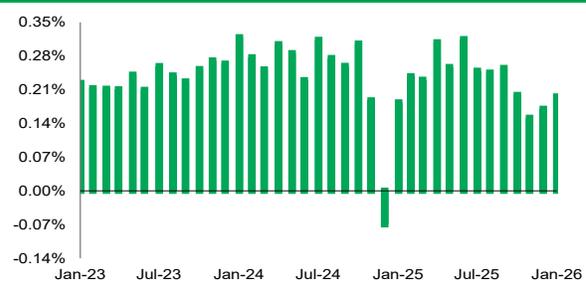
### Note

- 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

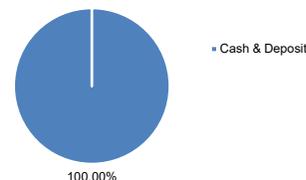
Performance in IDR per (30/01/26)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr <sup>1)</sup>	5 yr <sup>1)</sup>
MDPUS	0.20%	0.52%	1.22%	0.20%	2.85%	2.88%	2.27%
BM <sup>2)</sup>	0.26%	0.77%	1.58%	0.26%	3.31%	2.55%	2.50%
							Since Inception <sup>1)</sup>
							2.65%

Yearly Performance							
	2025	2024	2023	2022	2021	2020	2019
MDPUS	2.84%	2.98%	2.86%	1.12%	1.53%	3.74%	4.55%
BM <sup>2)</sup>	3.35%	1.93%	2.32%	2.17%	2.68%	3.16%	3.46%

### Top Holdings\* & Sector Allocation

Time Deposit - Bank Aladin Syariah  
 Time Deposit - Bank CIMB Niaga Syariah  
 Time Deposit - Bank Danamon Syariah  
 Time Deposit - Bank DKI Syariah  
 Time Deposit - Bank Muamalat  
 Time Deposit - Bank Panin Dubai Syariah  
 Time Deposit - Bank Syariah Nasional

\*Non Affiliates



### Investment Manager Commentary

The domestic financial markets were volatile in January due to risks in the global and domestic markets. Geopolitical risks heightened in the month following US military action to capture Venezuela President Maduro. President Trump also threaten to raise tariffs on several European countries that oppose US plan to acquire Greenland. The market also shaken by the concern on The Fed's independence following the investigation on Fed Chair Jerome Powell regarding renovation of The Fed headquarter. On the domestic front, the market is concerned by aggressive fiscal posture for 2026 following wider than expected 2025 fiscal deficit. The government reported 2025 fiscal deficit of IDR695.1 trillion or 2.92% of GDP, exceeding target 2.78%. MSCI announced temporarily freezes the rebalancing of Indonesian stocks due to concerns regarding the transparency of stock ownership structures, causing market correction at the end of the month. MSCI indicates possible reduction of Indonesia stock weighting or reclassification from emerging markets to frontier market that can trigger foreign outflow.

**Disclaimer:** This report is prepared by PT Asuransi Jiwa Manulife Indonesia only for information purposes and not to be used as a sales offering or proposal. Although this report has been prepared meticulously, PT Asuransi Jiwa Manulife Indonesia does not guarantee its accuracy, sufficiency or completeness, and is not responsible for any consequences arising from any actions which are based on the information stated herein. Investments in capital market instruments are subject to various risks which include, but not limited to, market risk, credit risk, interest rate risk, exchange rate risk (particularly in Fund which has allocation in offshore investment instruments in different currencies than the Fund's currency), liquidity risk and other risks which could result in performance volatility. Therefore, the performance of this Fund is not guaranteed, the unit price of each Fund may go up or down and past performance does not necessarily indicative of future performance.

### Manulife Indonesia

Established in 2015, 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.

PT Asuransi Jiwa Manulife Indonesia are licensed and supervised by the Otoritas Jasa Keuangan (OJK). To learn more about Manulife Indonesia, follow us on Facebook, Twitter, Instagram, YouTube, or visit [www.manulife.co.id](http://www.manulife.co.id).