MANULIFE DANA BERIMBANG

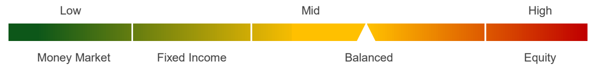
JUL 2026

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.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	:	9 Jul 07
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 111.91 bn
Number of unit	:	48,264,468.61
Net Asset Value/Unit [4]	:	IDR 2,318.61
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

Allocation

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

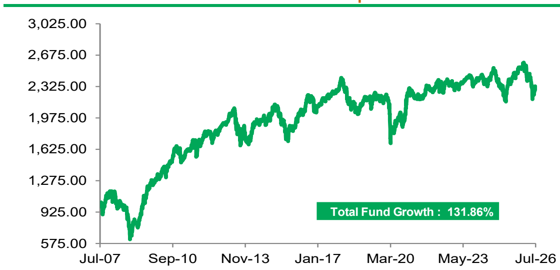
Portfolio

Equity	:	41.81%
Government Bond	:	55.43%
Corporate Bond	:	0.00%
Money Market	:	2.76%

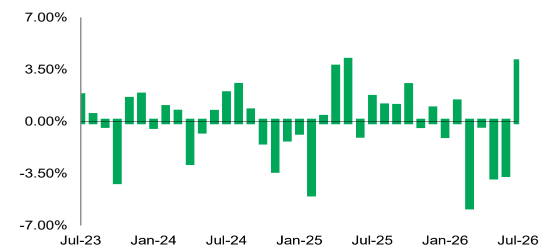
Note

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

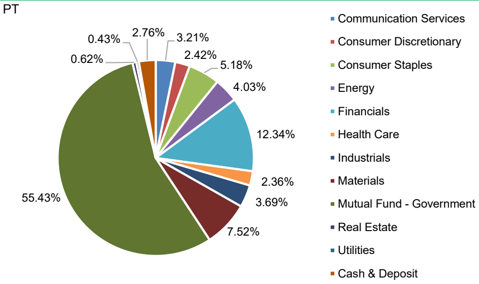
Performance in IDR per (31/07/26)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDB	4.00%	-3.41%	-7.97%	-8.83%	-4.19%	-1.57%	0.98%	4.51%
BM [2]	5.17%	-5.72%	-14.05%	-15.64%	-6.83%	1.15%	3.47%	7.60%

Yearly Performance	2025	2024	2023	2022	2021	2020	2019	2018
MDB	8.11%	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%
BM [2]	17.76%	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%

Top Holdings* & Sector Allocation[3]

- Time Deposit - Bank CIMB Niaga
- Mutual Fund - Manulife Obligasi Negara Indonesia II Kelas I1
- Stock - Amman Mineral Internasional PT
- Stock - ANTAM Persero Tbk 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 - Cisarua Mountain Dairy PT TBK
- Stock - GoTo Gojek Tokopedia Tbk PT
- Stock - Indah Kiat Pulp & Paper Tbk PT
- Stock - Indofood Sukses Makmur Tbk PT
- Stock - Telkom Indonesia Persero Tbk PT
- Stock - United Tractors Tbk PT

Non Affiliates



Investment Manager Commentary

The equity market rebounded in July while the bond market was volatile. Market sentiment was overshadowed by renewed geopolitical tensions stemming from the escalating US-Iran conflict and the risk of higher oil prices to global inflation. Brent crude oil prices moved higher as the conflict disrupted key shipping routes through the Strait of Hormuz and the Bab el-Mandeb Strait. Meanwhile, The Fed kept its policy rate unchanged at 3.50%-3.75%, in line with market expectations. However, the FOMC consensus turned more hawkish, with three policymakers voting in favor of a rate hike. On the domestic front, S&P Global Ratings reaffirmed Indonesia's sovereign credit rating at 'BBB' with a Stable outlook, in contrast to Fitch and Moody's, which had previously revised Indonesia's outlook downward. Bank Indonesia maintained BI Rate at 5.75%, signaling a preference to preserve Rupiah stability around the 18,000 level for the time being. The government reported a fiscal deficit of 0.76% of GDP as of end-June and projected a 2026 fiscal deficit of IDR 734.3 trillion (2.85% of GDP), emphasizing its commitment to fiscal discipline. On the other hand, markets were surprised by the resignation of Perry Warjiyo as Governor of Bank Indonesia. Market reaction was relatively muted, as investors awaited clarity on the credibility and policy direction of the incoming central bank governor.

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.

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