Manulife Syariah — FACT SHEET

MANULIFE DANA BERIMBANG SYARIAH

JUL 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 77.48 bn
Number of unit	:	38,591,888.46
Net Asset Value/Unit [4]	:	IDR 2,007.59
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 %

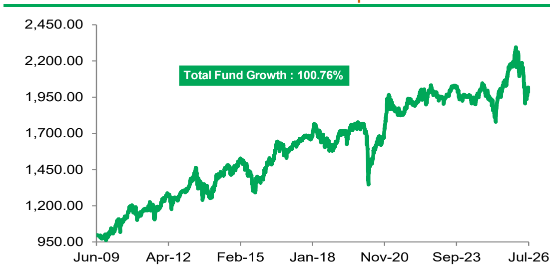
Portfolio

Equity	:	41.02%
Government Bond	:	44.33%
Corporate Bond	:	0.00%
Money Market	:	14.65%

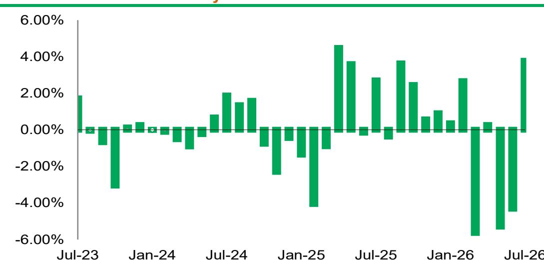
Note

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

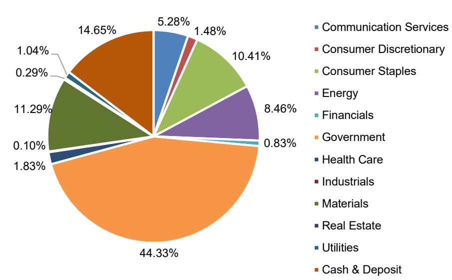
Performance in IDR per (31/07/26)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDBS	3.78%	-5.96%	-8.67%	-8.34%	-1.61%	-0.32%	1.86%	4.15%
BM [2]	4.83%	-7.79%	-15.22%	-16.59%	-5.49%	3.58%	5.35%	6.63%

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 Allocation[3]

Time Deposit - Bank CIMB Niaga Syariah
Stock - Alamtri Minerals Indonesia Tbk PT
Stock - Alamtri Resources Indonesia Tbk PT
Stock - ANTAM Persero Tbk PT
Stock - Bumi Resources Minerals Tbk PT
Stock - Cisarua Mountain Dairy PT TBK
Stock - Indah Kiat Pulp & Paper Tbk PT
Stock - Indofood Sukses Makmur Tbk PT
Stock - Mayora Indah Tbk PT
Stock - PT TIMAH Persero Tbk
Stock - Telkom Indonesia Persero Tbk PT
Stock - Triputra Agro Persada PT
Stock - United Tractors Tbk PT
SBSN Seri PBS004
SBSN Seri PBS005
SBSN Seri PBS012
SBSN Seri PBS022
SBSN Seri PBS034
SBSN Seri PBS037
SBSN Seri PBS038
SBSN Seri PBSG001
Sukuk Ijarah Berkelanjutan I XL Axiata Thp II Th 2017 Seri E

Non Affiliates



Investment Manager Commentary

The equity market rebounded in July while the bond market was volatile. Market sentimen 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

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