Manulife Syariah

FACT SHEET

MANULIFE DANA EKUITAS OPTIMA SYARIAH USD

JUL 2026

Investment Objective

To provide selected financial investments in accordance with the Syariah Islam principles on various instruments that have been chosen and approved by the Syariah Supervisory Board to suit the values and teachings of Islam.

Risk Classification

Risk classification is based on type of fund.

Low — Mid — High

Money Market — Fixed Income — Balanced — Equity

Fund Information

Inception Date	:	5 Oct 20
Inception Price	:	USD 0.0626
Fund Size	:	USD 571,932.58
Number of unit	:	10,075,608.48
Net Asset Value/Unit [4]	:	USD 0.0568
Fund Currency	:	USD
Type of fund	:	Equity
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	2.50%
Bloomberg Code	:	MADEOSU IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Allocation

Equity	:	80 - 100 %
Money Market	:	0 - 20 %

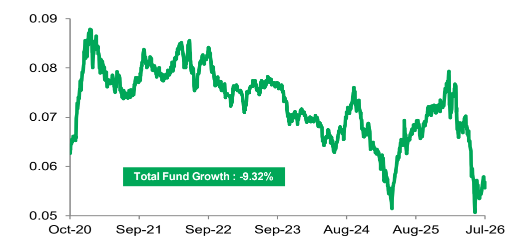
Portfolio

Equity	:	82.61%
Money Market	:	17.39%

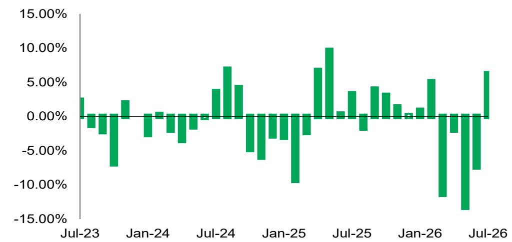
Note

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 80% Indeks Stock Syariah Indonesia + 20% net after tax of average 3-month mudharabah deposit's revenue sharing in USD terms.
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

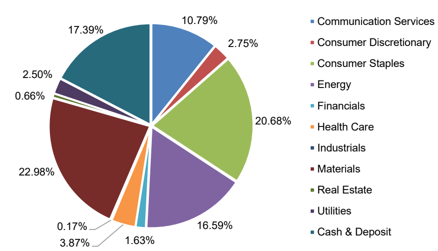
Performance in USD per (31/07/26)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDEOS USD	6.24%	-14.69%	-22.16%	-21.47%	-15.97%	-9.93%	-5.16%	-1.67%
BM [2]	6.97%	-14.13%	-26.87%	-29.08%	-17.82%	-3.68%	0.02%	2.85%

Yearly Performance	2025	2024	2023	2022	2021	2020	2019	2018
MDEOS USD	11.44%	-8.89%	-4.17%	-6.96%	-3.89%	n/a	n/a	n/a
BM [2]	30.32%	-2.72%	-1.12%	4.91%	4.05%	n/a	n/a	n/a

Top Holdings* & Sector Allocation[3]

Stock - Adaro Andalan Indonesia PT
Stock - AKR Corporindo Tbk PT
Stock - Alamtri Minerals Indonesia Tbk PT
Stock - Alamtri Resources Indonesia Tbk PT
Stock - ANTAM Persero Tbk PT
Stock - Archi Indonesia Tbk PT
Stock - Bank Syariah Indonesia Persero Tbk PT
Stock - Bumi Resources Minerals Tbk PT
Stock - Charoen Pokphand Indonesia Tbk PT
Stock - Cikarang Listrindo Tbk PT
Stock - Ciputra Development Tbk PT
Stock - Cisarua Mountain Dairy PT TBK
Stock - Energi Mega Persada Tbk PT
Stock - Indah Kiat Pulp & Paper Tbk PT
Stock - Indo Tambangraya Megah Tbk PT
Stock - Indofood CBP Sukses Makmur Tbk PT
Stock - Indofood Sukses Makmur Tbk PT
Stock - Indosat Tbk PT
Stock - Japfa Comfeed Indonesia Tbk PT
Stock - Kalbe Farma Tbk PT
Stock - Map Aktif Adiperkasa PT
Stock - Mayora Indah Tbk PT
Stock - Medco Energi Internasional Tbk PT
Stock - Merdeka Copper Gold Tbk PT
Stock - Mitra Keluarga Karyasehat Tbk PT
Stock - Pabrik Kertas Tjiwi Kimia Tbk PT
Stock - Perusahaan Gas Negara Persero Tbk PT
Stock - PT TIMAH Persero Tbk
Stock - Siloam International Hospitals Tbk PT
Stock - Telkom Indonesia Persero Tbk PT
Stock - Triputra Agro Persada PT
Stock - United Tractors Tbk PT
Stock - XLSMART Telecom Sejahtera Tbk PT

Non Affiliates



Investment Manager Commentary

Indonesia's equity market advanced in July despite renewed geopolitical tensions stemming from the escalating US-Iran conflict and continued volatility across global equity markets. 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. Portfolio allocations in communication contributed positive attributions, meanwhile allocations in consumer staples contributed negative attributions to performance.

Manulife Indonesia

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