



Mandiri Investa Dana Utama (Class A)

Fixed Income Fund

NAV/Unit IDR 2.425,75

Reporting Date

30 September 2024

Effective Statement

S-2479/BL/2007

Effective Date

24 May 2007

Custodian Bank

Deutsche Bank AG

Inception Date

17 September 2007

Total AUM

IDR 1,39 Trillion

Total AUM Share Class

IDR 1,43 Trillion

Currency

Indonesian Rupiah (IDR)

Pricing Frequency

Daily

Minimum Initial Investment

IDR 10.000

Number of Offered Units

5.000.000.000 (Five Billion)

Management Fee

Max. 2,5% p.a

Custodian Fee

Max. 0,25% p.a

Subscription Fee

Max. 2%

Redemption Fee

Max. 1%

Switching Fee

Max. 1%

ISIN Code

IDN000081007

Bloomberg Code

MANIDUA : JI

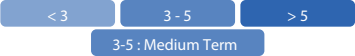
Benefits Of Mutual Fund

- Professional Management
- Investment Diversification
- Investment Value Growth Potential
- Easy investment disbursement

Main Risk Factor

- Risks of Changes in Economic and Political
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of Each Participation Unit
- Risk of Transactions Through Electronic Media
- Risk of Dissolution and Liquidation

Investment Period



Risk Period



Description

MIDU Fund Investing in Bonds Instrument with Medium Term and categorized Low - Medium Risk. This Mutual fund's Portfolio carries various risks for investors.

Information on Mutual Fund Ownership

Confirmation letter for subscription, redemption and switching of mutual funds are valid legal proof of mutual fund ownership issued and delivered by the custodian bank. In case there is Securities Ownership (AKSES) facility, Participation Unit Holders could see Mutual Fund ownership through this page <https://akses.kei.co.id/>.

About Mandiri Investasi

PT Mandiri Manajemen Investasi (Mandiri Investasi) is a separate subsidiary of PT Mandiri Sekuritas established in October 26, 2004. PT Mandiri Sekuritas is Indonesia's leading investment bank and a subsidiary of PT Bank Mandiri (Persero) Tbk., the country's largest stateowned Bank. Mandiri Investasi and/or its predecessors have been managing investment portfolios since 1993, with Business License Number: No. Kep-11/PM/MI/2004. Mandiri Investasi is one of the Indonesia's largest domestic mutual fund, with total assets under management totaling Rp. 45,10 Trillion (as of 30 September 2024).

Custodian Bank

Deutsche Bank AG, Jakarta Branch ("DB") is a branch office of Deutsche Bank AG, a banking institution domiciled and having its headquarter in Germany. DB has a license from the OJK to operate as a custodian in the capital market based on BAPEPAM Chairman Decision No. Kep-07/PM/1994 dated 19 January 1994 and therefore registered with and supervised by the Financial Services Authority (OJK).

Investment Objective

To obtain maximum added value in long term on investor's assets through active trading strategy in capital market and money market to obtain capital gain, discounts, interests, and dividends while considering risk level on particular investments.

Investment Policy*

Debt Securities	: 80% - 98%
Money Market	: 2% - 20%
Equity Securities	: 0% - 18%

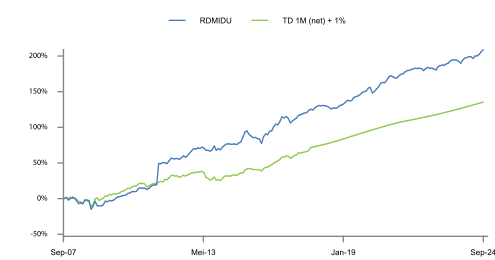
*) exclude deposit, cash and equivalent

Portfolio Allocation*

Bonds	: 95,36%
Deposit	: 3,42%
Equity	: 0,00%

*) exclude deposit, cash and equivalent

Fund Performance

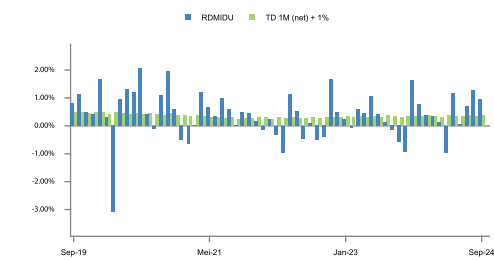


Top Holdings

(In Alphabetical Order)

Bank DKI	Deposit	2,09%
Bank Syariah Indonesia	Bonds	1,43%
Bussan Auto Finance Tbk.	Bonds	1,13%
Government	Bonds	72,68%
Indomobil Finance Indonesia	Bonds	1,24%
Mandiri Tunas Finance	Bonds	1,63%
Mayora Indah Tbk.	Bonds	6,52%
Merdeka Copper Gold Tbk.	Bonds	1,42%
Pupuk Indonesia	Bonds	2,64%
Summarecon Agung Tbk.	Bonds	3,03%

Monthly Return



Investment Profit Sharing

	Jun-24	Jul-24	Aug-24	Sep-24
In Rp (per Participation Unit)	: 9,15	6,80	8,18	8,74
% per annum	: 4,00	4,00	4,00	4,00

Performance - 30 September 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMIDU	: 0,94%	2,93%	3,21%	5,60%	10,43%	25,62%	4,08%	208,94%
Benchmark*	: 0,36%	1,10%	2,17%	4,30%	12,19%	23,16%	3,23%	135,44%

*Benchmark Description:

Since September 2017, Benchmark change to Time Deposit 1 Month (nett) + 1%
Since September 2014 - August 2017 Benchmark using 40% MSGBI + 40% ICBI + 20% TD 1 Month
Since January 2013 - August 2014 Benchmark using 50% KGBI + 50% ICBI
Since November 2007 - December 2012 Benchmark using IDMA

This Total Return data is the result of the calculation of the NAV/UP simulation on Mutual Funds with a profit sharing feature for investors

Highest Month	(July 2011)	24,95%
Lowest Month	(October 2008)	-12,52%

This Mutual fund had the highest performance of 24,95% in July 2011 and reached the lowest performance of -12,52% in October 2008.

Market Outlook

The U.S. Central Bank has made a surprise move by cutting the policy rate by 50 basis points to 5.00%. This reduction is seen as a positive step by investors to prevent the economy from slipping into a recession. The Fed appears to have front-loaded the rate cut to ensure the policy change has a more immediate impact on the economy. Despite the overall economic slowdown, the situation is not considered alarming. In another unexpected move, Bank Indonesia also initiated a rate cut by 25 bps to 6% a day before the Fed's decision. This has been viewed positively by the market, as it aims to stimulate the economy. The move is timely, given that the Rupiah has strengthened, while PMI Manufacturing has weakened, and inflation remains subdued. It is likely that Bank Indonesia will implement further rate cuts in the coming months. The domestic bond market responded favourably to these shifts in monetary policy. The yield on Indonesian Government Bonds (IndoGB) has returned to 6.4%, the same level as at the beginning of the year. We anticipate bond yields will remain stable, as SRBI rates are expected to continue declining and SRBI issuance volumes are lower. The yield spread between IndoGB and U.S. Treasuries is currently within the 250-280 basis points range. Given the global trend of lower yields and declining inflation, we believe Indonesian bonds remain competitive compared to other emerging market bonds.

Fund Bank Account

Deutsche Bank AG
REKSA DANA MANDIRI INVESTA DANA UTAMA
0085456-00-9

PT Bank Mandiri (Persero). Tbk. Cabang Bursa Efek Indonesia, Jakarta
RD MANDIRI INVESTA DANA UTAMA
104-000-441-3220

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Further information and Fund Prospectus can be accessed through our site www.mandiri-investasi.co.id

