



Mandiri Investa Syariah Berimbang

Balanced Fund Syariah

NAV/Unit IDR 3.802,28

Reporting Date

30 September 2024

Effective Statement

S-3189/PM/2004

Effective Date

14 October 2004

Custodian Bank

Deutsche Bank AG

Inception Date

04 November 2004

AUM

IDR 36,72 Billion

Currency

Indonesian Rupiah (IDR)

Pricing Frequency

Daily

Minimum Initial Investment

Rp 50.000

Number of Offered Units

500.000.000 (Five Hundred Million)

Management Fee

Max. 2,5% p.a

Custodian Fee

Max. 0,25% p.a

Subscription Fee

Max. 1%

Redemption Fee

Maks. 1% (≤ 1 year) 0% (> 1 year)

Switching Fee

Max. 1%

ISIN Code

IDN000005006

Bloomberg Code

MANVEST:IJ

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 Electronic Media Transaction
- Risk of Dissolution and Liquidation

Investment Period



Risk Period



Description

MISB Fund Investing in Sharia Equities, Sukuk and Money Market Sharia with Medium Term and categorized 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 KSEI Akses webpage, <https://akses.ksei.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 has a license to operate as a custodian in the Capital Market based on BAPEPAM Chairman Decision No. Kep-07/PM/1994 dated January 19, 1994 and therefore registered and supervised by the Financial Services Authority (OJK).

Investment Objective

To obtain attractive and optimal investment return in long term while providing sufficient return through investments in Equity Securities, Sharia Bonds (Sukuk), and money market instruments in accordance with Islamic Sharia.

Investment Policy*

Equity Sharia Securities	: 5% - 78%
Sukuk	: 20% - 79%
Money Market Sharia	: 2% - 75%

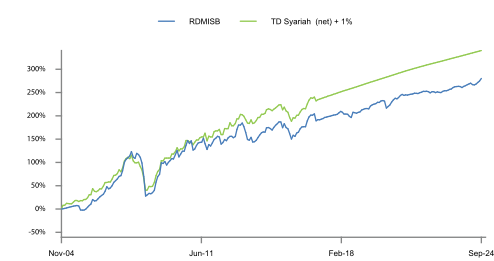
*) Exclude cash and equivalent

Portfolio Allocation*

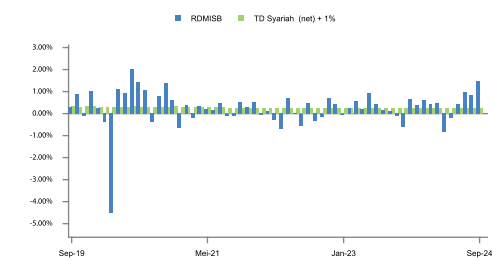
Sharia Equity	: 17,75%
Sukuk	: 70,71%
Sharia Deposit	: 11,57%

*) Exclude cash and equivalent

Fund Performance



Monthly Return



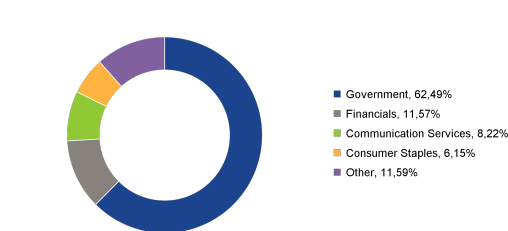
Top Holdings

(In Alphabetical Order)

Adaro Energy Tbk.	Sharia Equity	2,08%
Aneka Tambang Tbk.	Sharia Equity	2,02%
Bank DKI (Unit Usaha Syariah)	Sharia Deposit	8,17%
Bank Tabungan Negara (Unit Usaha Syariah)	Sharia Deposit	3,40%
Government	Sukuk	62,49%
Indofood CBP Sukses Makmur Tbk	Sharia Equity	1,58%
Indosat Tbk.	Sukuk	8,22%
Mayora Indah Tbk.	Sharia Equity	1,94%
Perusahaan Gas Negara Tbk	Sharia Equity	1,34%
Triputra Agro Persada Tbk.	Sharia Equity	1,42%

Sector Allocation

(5 Biggest Sector)



Performance - 30 September 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMISB	: 1,46%	3,33%	2,73%	4,77%	9,30%	16,59%	4,27%	280,23%
Benchmark*	: 0,23%	0,70%	1,41%	2,84%	8,95%	17,11%	2,12%	340,13%

*Benchmark Description:
Since February 2017 until now the benchmark is TD Syariah (net) + 1%
Since February 2014 - January 2017 the benchmark was ISI + ATD Syariah 1M
Since January 2010 - January 2014 the benchmark was JII + TD Syariah 1M
Since November 2004 - December 2009 the benchmark was JII

Highest Month	(July 2009)	14,13%
Lowest Month	(October 2008)	-24,74%

This Mutual fund had the highest performance of 14,13% in July 2009 and reached the lowest performance of -24,74% in October 2008.

Market Outlook

Global equity markets were boosted by the Fed's recent rate cut. The U.S. Central Bank reduced its policy rate by 50 basis points to 5,00%, a move that is seen as favourable in steering the U.S. economy toward a soft landing rather than a recession. While the U.S. economy is slowing down, the situation is not considered alarming. Positive developments also emerged from China, where the People's Bank of China (PBoC) introduced several economic stimulants, including cuts to benchmark interest rates, mortgage rates, and property down payment requirements. In addition, PBoC has provided loans to investors for share buybacks, adding to the positive growth sentiment for the global economy, including Indonesia. In Indonesia, with the stabilizing inflation and appreciated exchange rate Rupiah, Bank Indonesia took accommodative action by lowering 25 bps BI Rate to push the economy amidst weaker PMI Manufacturing in the last two months. This early action by BI is expected to enhance the resilience of the domestic economy. The Jakarta Composite Index (JCI) hit a record high in September 2024, nearing 8,000 before foreign investors engaged in profit-taking. Global investors are now rotating to China's equity market due to PBoC's substantial economic stimulus. We anticipate several positive domestic catalysts through the end of the year, such as the new government and local elections, which could boost optimism. The correction at the end of September 2024 offers a good entry point for risk-on investors seeking growth opportunities beyond the U.S. market. Overall, we remain optimistic about Indonesia's domestic economic prospects, supported by favourable global conditions.

Fund Bank Account

Deutsche Bank AG
RD MANDIRI INV.SYARIAH BERIMBANG
0098442-009

PT Bank Mandiri (Persero). Tbk Cabang Bursa Efek Indonesia, Jakarta
REKSA DANA MANDIRI INVESTA SYARIAH BERIMBANG
104-000-441-3261

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

