



Mandiri Investa Dana Utama (Class A)

Fixed Income Fund

NAV/Unit IDR 2.457,13

Reporting Date
31 July 2025

Effective Statement
S-2479/BL/2007

Effective Date
24 May 2007

Custodian Bank
Deutsche Bank AG

Inception Date
17 September 2007

Total AUM
IDR 1,08 Trillion

Total AUM Share Class
IDR 1,08 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 : JJ

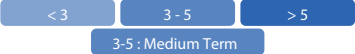
Benefits Of Mutual Fund

- 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. 44,15 Trillion (as of 31 July 2025).

Custodian Bank

Deutsche Bank AG Jakarta Branch 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 January 19, 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%

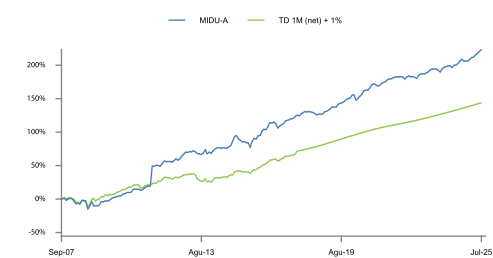
*) exclude deposit, cash and equivalent

Portfolio Allocation*

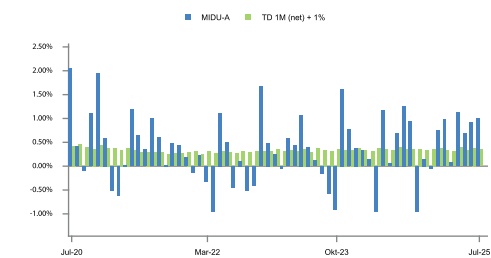
Bonds	: 94,38%
Deposit	: 5,86%
Equity	: 0,00%

*) exclude deposit, cash and equivalent

Fund Performance



Monthly Return



Top Holdings

(In Alphabetical Order)

Bank Tabungan Negara (Persero) Tbk.	Deposit	3,23%
FR0047	Bonds	4,66%
FR0071	Bonds	4,96%
FR0083	Bonds	3,23%
FR0096	Bonds	2,93%
FR0106	Bonds	6,16%
FR0107	Bonds	6,16%
Indah Kiat Pulp & Paper Tbk.	Bonds	9,53%
Mayora Indah Tbk.	Bonds	7,47%
Pindo Deli Pulp And Paper Mills	Bonds	4,80%

Investment Profit Sharing

	Apr-25	May-25	Jun-25	Jul-25
In Rp (per Participation Unit)	: 8,30	7,98	8,55	7,80
% per annum	: 4,35	4,00	4,00	4,00

Performance - 31 July 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIDU-A	: 1,00%	2,63%	4,89%	7,07%	14,45%	23,57%	5,67%	223,61%
Benchmark*	: 0,36%	1,07%	2,12%	4,33%	13,00%	22,01%	2,50%	143,89%

*Benchmark Description:

Since September 2017, Benchmark change to Time Deposit 1 Month (nett) + 1%

Since September 2014 - August 2017 Benchmark using 40% MSGBI + 40% ICB1 + 20% TD 1 Month

Since January 2013 - August 2014 Benchmark using 50% IGB1 + 50% ICB1

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%
(October 2008)	-12,52%

Market Outlook

In July, Indonesian bond market continued its bullish trend that has been started in April. INDOGB 10-year yield declined from June closing at 6.63% to 6.57% (end of July). The bullish trend in the bond market were backed by lower BI Rate on 15 July, slowing inflation rate, de-escalation of geopolitical tension in Mid-East, improving Indonesia risk perception and jumbo liquidity in IDR bond market. The downside risk was from the development of the U.S. import tariffs. That said, Indonesia has been looking at increasing stabilisation with US tariff deal, which puts the country at 19% compared to the previous 32%. The US seems to also be pushing for a weaker USD and stronger IDR, which caused domestic currency trajectory to be strengthening to flattish or in other words, limited further currencies downside risks. Globally, we are also seeing many countries beginning to finish up their deals with the US, and Trump seems to be softening also to China, narrowing the risk of another all-out trade war. The improvement in risk perception can be seen in narrowing CDS spread in July. Market liquidity has also been good in July as there were more than IDR150 tn matured government bond in June. There is also an expectation of higher liquidity in August-October, as there are scheduled maturing govies with total value more than IDR70trn/month. The improving of Indonesia risk perception can be seen from narrowing Indonesian risk premium from 240 bps to 219 bps and lowering CDS 5-year from 77.98 bps to 72.45 bps. This is due to lower the U.S. rating by Moody's to AA+ from top notch, and better Indonesia macroeconomic condition, healthy fiscal budget as well as strong Bank Indonesia's international reserves. As a result, foreign investors were net buy in July of IDR13.28 tn in Government bonds hence totalling net buy of IDR55.32 tn in YTD 2025.

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

