

Mandiri Investa Dana Utama (Class A)

Fixed Income Fund

NAV/Unit IDR 2.476,60

Reporting Date
29 August 2025Effective Statement
S-2479/BL/2007Effective Date
24 May 2007Custodian Bank
Deutsche Bank AGInception Date
17 September 2007AUM MIDU-A
IDR 1,26 TrillionTotal AUM MIDU
IDR 1,26 TrillionCurrency
Indonesian Rupiah (IDR)Pricing Frequency
DailyMinimum Initial Investment
IDR 10.000Number of Offered Units
5.000.000.000 (Five Billion)Management Fee
Max. 2,5% p.aCustodian Fee
Max. 0,25% p.aSubscription Fee
Max. 2%Redemption Fee
Max. 1%Switching Fee
Max. 1%ISIN Code
IDN000081007Bloomberg Code
MANIDUA : IJ

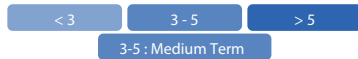
Benefits Of Mutual Fund

- 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 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 state-owned 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. 45,01 Trillion (as of 29 August 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

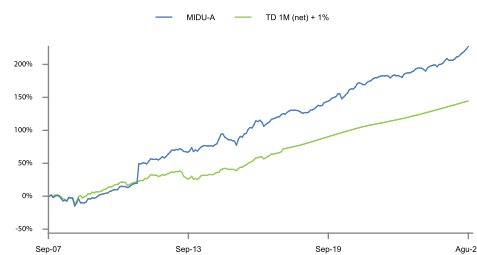
To obtain maximum added value in long term on investor's assets through active trading strategy in capital market and money market to obtain capital gain, discounts, interests, and dividends while considering risk level on particular investments.

Investment Policy*

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

* exclude deposit, cash and equivalent

Fund Performance



Top Holdings

(In Alphabetical Order)

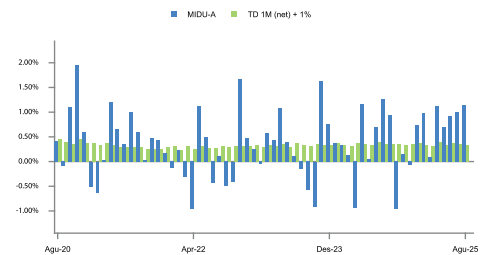
Bank Mega Tbk.	Deposit	3,17%
Bank Syariah Indonesia	Deposit	2,77%
FR0047	Bonds	4,02%
FR0071	Bonds	4,30%
FR0083	Bonds	2,79%
FR0106	Bonds	7,30%
FR0107	Bonds	7,18%
Indah Kiat Pulp & Paper Tbk.	Bonds	8,23%
Mayora Indah Tbk.	Bonds	6,72%
Pindo Deli Pulp And Paper Mills	Bonds	4,16%

Portfolio Allocation*

Bonds	: 90,84%
Deposit	: 9,60%
Equity	: 0,00%

* exclude deposit, cash and equivalent

Monthly Return



Investment Profit Sharing

	May-25	Jun-25	Jul-25	Aug-25
In Rp (per Participation Unit)	: 7.98	8.55	7.80	8.41
% per annum	: 4.00	4.00	4.00	4.00

Performance - 29 August 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIDU-A	: 1,14%	3,09%	5,05%	6,94%	15,62%	24,46%	6,87%	227,29%
Benchmark*	: 0,33%	1,07%	2,12%	4,31%	13,03%	21,87%	2,84%	144,70%

*Benchmark Description:

Since September 2017, Benchmark change to Time Deposit 1 Month (net) + 1%
 Since September 2014 - August 2017 Benchmark using 40% MSGBI + 40% ICBI + 20% TD 1 Month
 Since January 2013 - August 2014 Benchmark using 50% KGI + 50% KBI
 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

In August, the bond market saw a continued bullish sentiment from the previous months. 10Y govies yield closed at 6.388, down from 6.578 at the beginning of the month. Yield went as low as 6.312 in the same month, but jumped back up following the protests in the last week of August. Risk premium as measured by INDON CDS 5Y mirrored SUN 10Y yield movement, showing overall decline from 74.622 at the beginning of August and closing at 67.316 by the end of the month. Similarly, CDS went as low as 66.00, but slightly rebounded following the protests after Affan Kurniawan's tragic incident. In our opinion, given the stabilising political situation following the closing weekend, the market should be in a position to further lower risks, alongside with yield. We are also expecting further liquidity improvement in the coming months. Govies maturing in September amounted to a total of IDR77tn, followed by another IDR107tn in October. The improving liquidity points to another positive sentiment in the market, making fixed income funds a prudent alternative to those seeking less volatile investment products.

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