



# Mandiri Investa Aktif

## Balanced Fund

NAV/Unit IDR 3.960,91

Reporting Date  
31 July 2025

Effective Statement  
S-3011/PM/2004

Effective Date  
24 September 2004

Custodian Bank  
Deutsche Bank AG

Inception Date  
24 March 2005

AUM  
IDR 12,85 Billion

Currency  
Indonesian Rupiah (IDR)

Pricing Frequency  
Daily

Minimum Initial Investment  
IDR 50.000

Number of Offered Units  
1.000.000.000 (One Billion)

Management Fee  
Max. 2,5% p.a

Custodian Fee  
Max. 0,25% p.a

Subscription Fee  
Max. 1%

Redemption Fee  
Max. 1% (≤ 1 year) 0% (> 1 year)

Switching Fee  
Max. 1%

ISIN Code  
IDN000030707

Bloomberg Code  
MANAKTI : J

### Benefits Of Mutual Fund

- Professional management
- Investment diversification
- Investment value growth potential
- Easy investment disbursement

### Main Risk Factor

- Risk of Deteriorating Economic and Political Condition
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of each participation unit
- Risk of Electronic Media Transaction
- Risk of Dissolution and Liquidation Market Risk

### Investment Period



### Risk Period



### Description

MIA Fund Investing in Equities, Bonds and Money Market 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 44,15 Trillion (as of 31 July 2025).

## 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 provide long term capital appreciation through investment in equity and fixed income instrument.

## Investment Policy\*

Equity Securities	: 1% - 79%
Debt Securities	: 20% - 79%
Money Market	: 2% - 79%

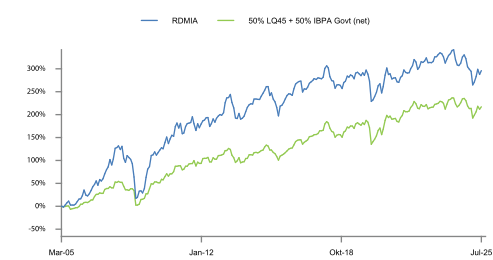
\*) Exclude cash and equivalent

## Portfolio Allocation\*

Equity	: 59,14%
Bonds	: 30,02%
Deposit	: 8,95%

\*) Exclude cash and equivalent

## Fund Performance

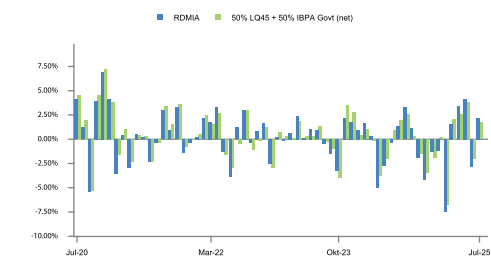


## Top Holdings

(In Alphabetical Order)

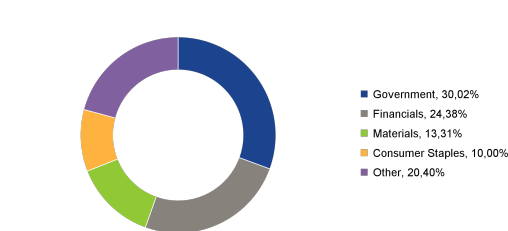
Astra International Tbk	Equity	5,03%
Bank Central Asia Tbk.	Equity	5,14%
Bank Mandiri (Persero) Tbk.	Equity	3,00%
Bank Rakyat Indonesia (Persero) Tbk.	Equity	3,30%
Bank Tabungan Negara (Persero) Tbk.	Deposit	3,89%
Barito Pacific Tbk	Equity	3,42%
Deutsche Bank Indonesia	Deposit	5,06%
Government	Bonds	30,02%
Indofood Sukses Makmur Tbk.	Equity	3,13%
Kalbe Farma Tbk	Equity	2,61%

## Monthly Return



## Sector Allocation

(5 Biggest Sector)



## Performance - 31 July 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMIA	: 2,17%	3,39%	0,41%	-3,94%	-1,81%	9,16%	-0,77%	296,09%
Benchmark*	: 1,71%	3,50%	1,11%	-2,75%	1,39%	19,47%	1,27%	217,12%

\*Benchmark Description:

Since February 2024 the benchmark is 50% LQ45 + 50% IBPA Govt (net)  
Since September 2017 - January 2024 the benchmark is 50% LQ45 + 50% BINDO  
Since January 2014 - August 2017 the benchmark was 40% M5GBI + 40% JCI + 20% SPN  
Since March 2005 - December 2013 the benchmark was IDMA + JCI + SBI

Highest Month	(April 2009)	17,72%
Lowest Month	(October 2008)	-28,46%

This Mutual fund had the highest performance of 17,72% in April 2009 and reached the lowest performance of -28,46% in October 2008.

## Market Outlook

In July, JCI rose steadily, printing 9% growth since end of June. The rise was driven by exotic names, while traditional big caps such as banks have remain laggard. Foreign flow has improved compared to the end of June, but has not printed a net positive yet. Despite this, Indonesia has achieved several positive catalysts in the month, including rate cut, US tariff deal, and I-EU CEPA, all of which are believed to drive up the domestic index. The 25bps rate cut by BI came in time to support domestic growth, with a commitment to further boost domestic growth injecting the market with optimism. The new milestone of I-EU CEPA allows 80% of Indonesian goods to enjoy tariff-free access into the EU, with the agreement itself to be signed by September. Lastly, Indonesia has also concluded a deal with the US regarding its tariffs, obtaining a 19% rate from the previous 32%. As a result of all these factors, the market is expecting to see an improvement in Indonesian economy by the 2H25, in the form of improved purchasing power and increased utilisation rate of domestic companies. Purchasing power was driven even further by continued stimulus disbursed in July, amounting to approx. IDR24tn. The US deal also placed Indonesia in a more attractive light relative to peer countries, given that the only country to have a lower US tariff than Indonesia is Japan. Neighboring countries such as Malaysia and Vietnam are hit with 25% and 20% tariffs, and only the Philippines matches Indonesia at 19%.

## Fund Bank Account

Deutsche Bank AG  
RD MANDIRI INVESTA AKTIF  
0098301-009

PT Bank Mandiri (Persero). Tbk Cabang Bursa Efek Indonesia, Jakarta  
REKSA DANA MANDIRI INVESTA AKTIF  
104-000-441-3428

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PT Mandiri Manajemen Investasi is licensed and supervised by the Indonesia Financial Services Authority (Otoritas Jasa Keuangan) and every product offering is conducted by officers who are registered and supervised by the Indonesia Financial Services Authority (Otoritas Jasa Keuangan)

### PT Mandiri Manajemen Investasi

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Further information and Fund Prospectus can be accessed through our site [www.mandiri-investasi.co.id](http://www.mandiri-investasi.co.id)

