



# Mandiri Investa Dana Syariah (Class D)

## Fixed Income Fund Syariah

NAV/Unit IDR 4.446,22

Reporting Date  
31 July 2025

Effective Statement  
S-9134/BL/2008

Effective Date  
22 December 2008

Custodian Bank  
Deutsche Bank AG

Inception Date  
06 December 2024

Total AUM  
IDR 14,43 Billion

Total AUM Share Class  
IDR 184,82 Billion

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. 0,2% p.a

Subscription Fee  
Max. 2%

Redemption Fee  
Max. 1%

Switching Fee  
Max. 1%

ISIN Code  
IDN000531209

Bloomberg Code  
MANIDSD : IJ

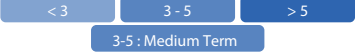
### Benefits Of Mutual Fund

- 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 Dissolution and Liquidation
- Risk of Transactions Through Electronic Media

### Investment Period



### Risk Period



### Description

MIDS Fund Investing in Sukuk and Sharia Money Market 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.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 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

Obtain maximum added value in long term through active trading strategy in capital market and money market in accordance with Sharia Principles in Capital Market while considering risk level of particular investments.

## Investment Policy\*

Sukuk	: 80% - 100%
Equity Sharia Securities	: 0% - 20%
Money Market Sharia	: 0% - 20%

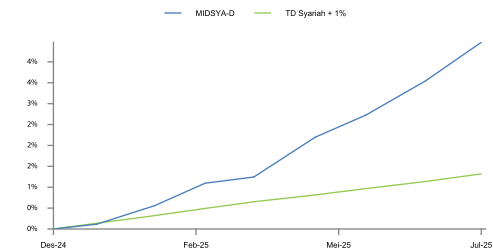
\*) exclude deposit, cash and equivalent

## Portfolio Allocation\*

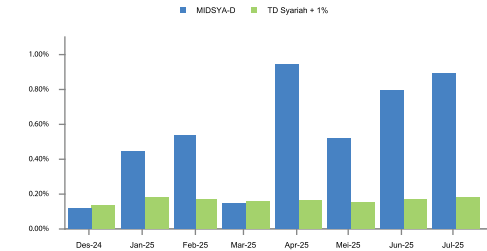
Sukuk	: 94,20%
Sharia Equity	: 0,00%
Sharia Deposit	: 4,87%

\*) exclude cash and equivalent

## Fund Performance



## Monthly Return



## Top Holdings

(In Alphabetical Order)

Indah Kiat Pulp & Paper Tbk.	Sukuk	5,66%
PBS003	Sukuk	6,51%
PBS004	Sukuk	7,08%
PBS030	Sukuk	5,32%
PBSG001	Sukuk	5,79%
Pindo Deli Pulp And Paper Mills	Sukuk	5,51%
Sampoerna Agro Tbk.	Sukuk	4,34%
Samudera Indonesia Tbk	Sukuk	6,00%
Smart Tbk.	Sukuk	10,89%
XLSMART Telecom Sejahtera Tbk.	Sukuk	7,18%

## Investment Profit Sharing

	Apr-25	Mei-25	Jun-25	Jul-25
In Rp (per Participation Unit)	: 14,95	15,57	16,69	15,18
% per annum	: 4,30	4,30	4,30	4,30

## Performance - 31 July 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIDSYA-D	: 0,89%	2,22%	3,89%	n.a.	n.a.	n.a.	4,35%	4,47%
Benchmark*	: 0,18%	0,50%	1,00%	n.a.	n.a.	n.a.	1,18%	1,32%

\*Time Deposit Sharia (nett) + 1%

Highest Month	(April 2025)	0,94%
Lowest Month	(March 2025)	0,15%

This Mutual fund had the highest performance of 0,94% in April 2025 and reached the lowest performance of 0,15% in March 2025.

## 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 IDR70tn/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 SYARIAH  
0081026-00-6

PT Bank Mandiri (Persero). Tbk. Cabang Bursa Efek Indonesia, Jakarta  
REKSA DANA MANDIRI INVESTA DANA SYARIAH  
104-000-441-3162

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