

Mandiri Investa Dana Utama (Class D)

Fixed Income Fund

NAV/Unit IDR 2.637,99

Reporting Date

27 February 2026

Effective Statement

S-2479/BL/2007

Effective Date

24 May 2007

Custodian Bank

Deutsche Bank AG

Inception Date

14 June 2024

AUM MIDU-D

IDR 1,01 Billion

Total AUM MIDU

IDR 1,34 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

IDN000531506

Bloomberg Code

MANIDUD : IJ

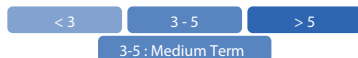
Benefits Of Mutual Fund

- 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.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 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. 63,67 Trillion (as of 27 February 2026).

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%

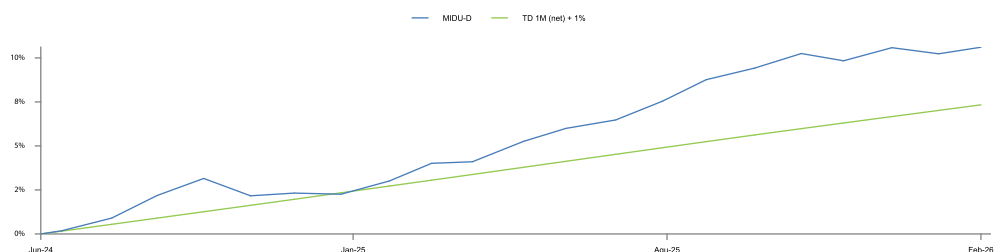
*) excluding deposit, cash and cash equivalent and may invest up to a maximum of 15% in Foreign Securities
 **) maturing < 1 year

Portfolio Allocation*

Bonds	: 92,74%
Deposit	: 5,82%
Equity	: 0,00%

*) excluding cash and cash equivalents

Fund Performance

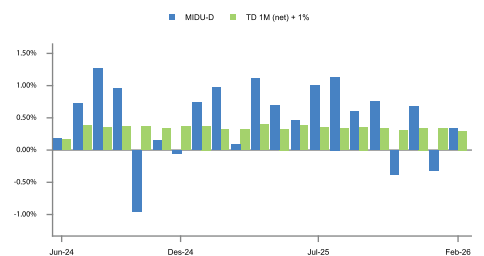


Top Holdings

(In Alphabetical Order)

Bank Mandiri (Persero) Tbk.	Bonds	2,56%
Bank Tabungan Negara (Persero) Tbk.	Bonds	5,72%
FR0059	Bonds	4,35%
FR0082	Bonds	2,35%
FR0096	Bonds	2,55%
FR0104	Bonds	2,51%
FR0109	Bonds	2,22%
Indah Kiat Pulp & Paper Tbk.	Bonds	7,34%
Mayora Indah Tbk.	Bonds	6,33%
Pindo Deli Pulp And Paper Mills	Bonds	3,59%

Monthly Return



Performance - 27 February 2026

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIDU-D	: 0,34%	0,70%	1,69%	6,34%	n.a.	n.a.	0,02%	10,61%
Benchmark*	: 0,30%	0,97%	1,99%	4,15%	n.a.	n.a.	0,63%	7,34%

*Time Deposit 1 Month (nett) + 1%

Highest Month (August 2024) **1,27%**

Lowest Month (October 2024) **-0,96%**

This Mutual fund had the highest performance of 1,27% in August 2024 and reached the lowest performance of -0,96% in October 2024.

Market Outlook

In February 2026, the Indonesian bond market turned bearish due to domestic sentiment. At the beginning of the month, the INDOGB10Y yield traded sideways in a range of 6.29%-6.32%, supported by rising foreign inflows. As of February 6, 2026, foreign ownership reached a YTD high of IDR890.36 trillion (13.28%), marking a YTD increase of IDR 11.71 trillion. Market sentiment deteriorated after Moody's maintained Indonesia's Baa2 rating but revised the outlook to negative from stable. The outlook downgrade reflects concerns over potential institutional deterioration due to unclear coordination and policy execution, which could affect governance quality and policy credibility. Moody's also highlighted fiscal risks, emphasizing the importance of preserving central bank independence and macro-financial stability. In response, the bond market experienced sell-offs, pushing the INDOGB10Y yield up to 6.46%. Foreign investors subsequently reduced their holdings, with ownership declining to IDR 875.40 trillion (13.01%), equivalent to a YTD outflow of IDR 3.25 trillion by the end of February. The negative sentiment also weighed on weekly government bond auctions, as incoming bids for both conventional (SUN) and shariah (SBSN) bonds declined. By the end of February 2026, the INDOGB10Y yield traded sideways in the 6.40%-6.45% range. At the February Bank Indonesia Board of Governors Meeting (RDG BI), the BI Rate was kept unchanged at 4.75%, in line with consensus. The decision was guided by ongoing global financial market uncertainty, while signaling that it will continue to assess room for potential rate cuts.

Fund Bank Account

Deutsche Bank AG
 REKSA DANA MANDIRI INVESTA DANA UTAMA
 0085456-00-6

PT Bank Mandiri (Persero) Tbk. Cabang Bursa Efek Indonesia, Jakarta
 RD MANDIRI INVESTA DANA UTAMA
 104-000-441-3220

DISCLAIMER

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PT Mandiri Manajemen Investasi

Menara Mandiri 2 Lantai 15, Jl. Jend. Sudirman Kav. 54-55
 Jakarta 12190, Indonesia Call Center: (021) 526 3505



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