



# Mandiri Investa Syariah Berimbang

## Balanced Fund Syariah

NAV/Unit IDR 4.050,12

Reporting Date  
31 July 2025

Effective Statement  
S-3189/PM/2004

Effective Date  
14 October 2004

Custodian Bank  
Deutsche Bank AG

Inception Date  
04 November 2004

AUM  
IDR 44,73 Billion

Currency  
Indonesian Rupiah (IDR)

Pricing Frequency  
Daily

Minimum Initial Investment  
IDR 50.000

Number of Offered Units  
500.000.000 (Five Hundred Million)

Management Fee  
Max. 2,5% p.a

Custodian Fee  
Max. 0,25% p.a

Subscription Fee  
Max. 1%

Redemption Fee  
Max. 1% ( $\leq 1$  year) 0% ( $> 1$  year)

Switching Fee  
Max. 1%

ISIN Code  
IDN000005006  
Bloomberg Code  
MANVEST:J

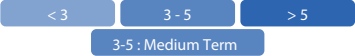
### Benefits Of Mutual Fund

- 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 Electronic Media Transaction
- Risk of Dissolution and Liquidation

### Investment Period



### Risk Period



### Description

MISB Fund Investing in Sharia Equities, Sukuk and Money Market Sharia 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 obtain attractive and optimal investment return in long term while providingsufficient return through investments in Equity Securities, Sharia Bonds (Sukuk), and money market instruments in accordance with Islamic Sharia.

### Investment Policy\*

Equity Sharia Securities	: 5% - 78%
Sukuk	: 20% - 79%
Money Market Sharia	: 2% - 75%

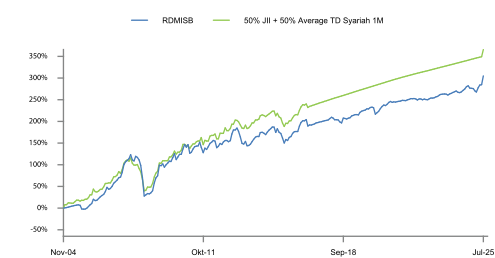
\*) Exclude cash and equivalent

### Portfolio Allocation\*

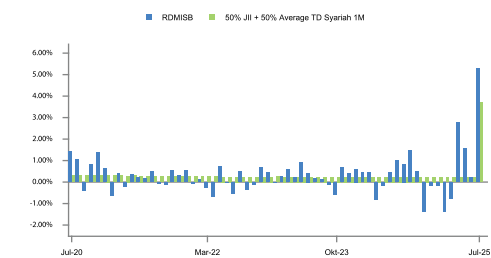
Sharia Equity	: 36,56%
Sukuk	: 46,16%
Sharia Deposit	: 10,62%

\*) Exclude cash and equivalent

### Fund Performance



### Monthly Return



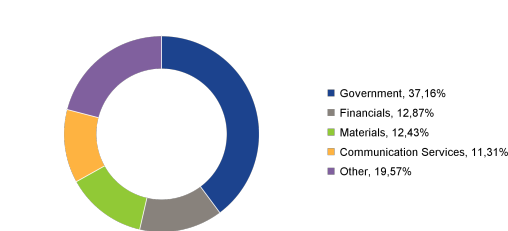
### Top Holdings

(In Alphabetical Order)

Bank DKI (Unit Usaha Syariah)	Sharia Deposit	10,62%
Barito Pacific Tbk	Sharia Equity	3,96%
Darma Henwa Tbk	Sharia Equity	3,67%
Dayamitra Telekomunikasi Tbk.	Sharia Equity	2,82%
Elang Mahkota Teknologi Tbk	Sharia Equity	2,85%
Government	Sukuk	37,16%
Medikaloka Hermina Tbk.	Sharia Equity	2,89%
Pertamina Geothermal Energy Tbk.	Sharia Equity	4,26%
Smart Tbk.	Sukuk	4,50%
XL Axiata Tbk.	Sharia Equity	2,75%

### Sector Allocation

(5 Biggest Sector)



### Performance - 31 July 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMISB	: 5,28%	7,18%	7,80%	8,99%	15,76%	21,16%	7,64%	305,01%
Benchmark*	: 3,69%	4,13%	4,82%	6,31%	12,48%	20,07%	5,07%	365,73%

\*Benchmark Description:

Since July 2025 until now the benchmark is 50% JII + 50% Average TD Syariah 1M  
Since February 2017 - June 2025 the benchmark was TD Syariah (net) + 1%  
Since February 2014 - January 2017 the benchmark was ISI + ATD Syariah 1M  
Since January 2010 - January 2014 the benchmark was JII + TD Syariah 1M  
Since November 2004 - December 2009 the benchmark was JII

Highest Month

(July 2009)

14,13%

Lowest Month

(October 2008)

-24,74%

This Mutual fund had the highest performance of 14,13% in July 2009 and reached the lowest performance of -24,74% 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 INV.SYARIAH BERIMBANG  
0098442-009

PT Bank Mandiri (Persero). Tbk Cabang Bursa Efek Indonesia, Jakarta  
REKSA DANA MANDIRI INVESTA SYARIAH BERIMBANG  
104-000-441-3261

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### 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)

