

Mandiri Investa Cerdas Bangsa (Class A)

Equity Fund

NAV/Unit IDR 2.444,64

Reporting Date

30 September 2024

Effective Statement

S-3474/BL/2008

Effective Date

04 June 2008

Custodian Bank

Deutsche Bank AG

Inception Date

15 July 2008

AUM

IDR 1,06 Trillion

Total AUM Share Class

IDR 1,12 Trillion

Currency

Indonesian Rupiah (IDR)

Pricing Frequency

Daily

Minimum Initial Investment

Rp 250.000.000

Number of Offered Units

4.000.000.000 (Four Billion)

Management Fee

Max. 2% p.a

Custodian Fee

Max. 0,2% p.a

Subscription Fee

Min. 0,5% & Max. 3%

Redemption Fee

Max. 2%

Switching Fee

Max. 2%

ISIN Code

IDN000507506

Bloomberg Code

MANCEBA: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
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of each participation unit
- Risk of Transaction Through Electronic Media
- Risk of Dissolution and Liquidation Market Risk

Investment Period



Risk Period



Description

MICB Fund investing in Equity with Long Term and categorized High Risk. This Mutual fund's Portfolio carries various risks for investor.

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 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 45,10 Trillion (as of 30 September 2024).

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 an attractive level of investment income in the long term.

Investment Policy*

Equity Securities	: 80% - 100%
Debt Securities	: 0% - 20%
Money Market	: 0% - 20%

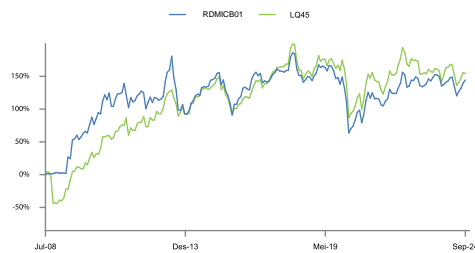
*1 Exclude cash and equivalent

Portfolio Allocation*

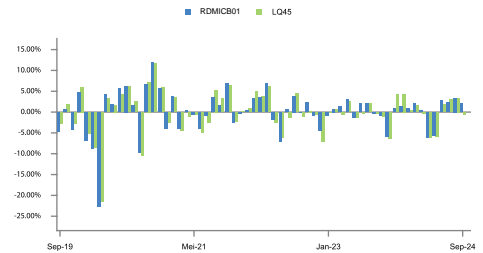
Equity	: 95,36%
Bonds	: 0,00%
Deposit	: 5,63%

*1 Exclude cash and equivalent

Fund Performance



Monthly Return



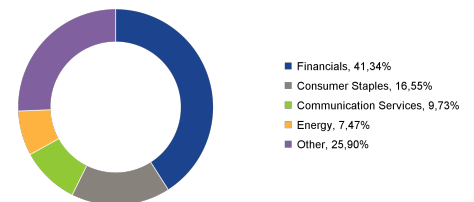
Top Holdings

(In Alphabetical Order)

Adaro Energy Tbk.	Equity	3,46%
Astra International Tbk	Equity	3,55%
Bank Central Asia Tbk.	Equity	9,24%
Bank DKI	Deposit	4,02%
Bank Mandiri (Persero) Tbk.	Equity	8,96%
Bank Negara Indonesia (Persero) Tbk.	Equity	4,38%
Bank Rakyat Indonesia (Persero) Tbk.	Equity	8,93%
Indofood CBP Sukses Makmur Tbk	Equity	3,31%
Sumber Alfaria Trijaya Tbk.	Equity	3,96%
Telkom Indonesia (Persero) Tbk.	Equity	6,56%

Sector Allocation

(5 Biggest Sector)



Performance - 30 September 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMICB01	: 1,97%	7,83%	-1,76%	-2,13%	13,49%	-0,84%	1,53%	144,47%
Benchmark*	: -0,59%	5,77%	-4,77%	-1,45%	4,94%	-3,02%	-3,26%	154,35%

*Benchmark Description:
Since September 2017 until now the benchmark is LQ45
Since July 2008 - August 2017 the benchmark was JCI

Highest Month

(May 2009)

24,69%

Lowest Month

(March 2020)

-22,60%

This Mutual fund had the highest performance of 24,69% in May 2009 and reached the lowest performance of -22,60% in March 2020.

Market Outlook

Global equity markets were boosted by the Fed's recent rate cut. The U.S. Central Bank reduced its policy rate by 50 basis points to 5.00%, a move that is seen as favourable in steering the U.S. economy toward a soft landing rather than a recession. While the U.S. economy is slowing down, the situation is not considered alarming. Positive developments also emerged from China, where the People's Bank of China (PBoC) introduced several economic stimulants, including cuts to benchmark interest rates, mortgage rates, and property down payment requirements. In addition, PBoC has provided loans to investors for share buybacks, adding to the positive growth sentiment for the global economy, including Indonesia. In Indonesia, with the stabilizing inflation and appreciated exchange rate Rupiah, Bank Indonesia took accommodative action by lowering 25 bps BI Rate to push the economy amidst weaker PMI Manufacturing in the last two months. This early action by BI is expected to enhance the resilience of the domestic economy. The Jakarta Composite Index (JCI) hit a record high in September 2024, nearing 8,000 before foreign investors engaged in profit-taking. Global investors are now rotating to China's equity market due to PBoC's substantial economic stimulus. We anticipate several positive domestic catalysts through the end of the year, such as the new government and local elections, which could boost optimism. The correction at the end of September 2024 offers a good entry point for risk-on investors seeking growth opportunities beyond the U.S. market. Overall, we remain optimistic about Indonesia's domestic economic prospects, supported by favourable global conditions.

Fund Bank Account

Deutsche Bank AG
RD MANDIRI INVESTA CERDAS BANGSA
0-083-303-009

PT Bank Mandiri (Persero). Tbk Cabang Bursa Efek Indonesia, Jakarta
REKSA DANA MANDIRI INVESTA CERDAS BANGSA
104.000.4800.947

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