



Mandiri Investa Syariah Berimbang

Balanced Fund Syariah

NAV/Unit IDR 3.838,24

Reporting Date
28 May 2025

Effective Statement
S-3189/PM/2004

Effective Date
14 October 2004

Custodian Bank
Deutsche Bank AG

Inception Date
04 November 2004

AUM
IDR 35,72 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% (≤ 1 year) 0% (> 1 year)

Switching Fee
Max. 1%

ISIN Code
IDN000005006

Bloomberg Code
MANVEST: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 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 43,30 Trillion (as of 28 May 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%

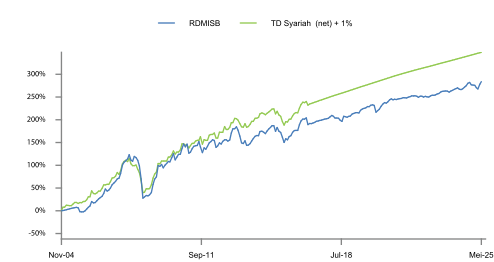
*) Exclude cash and equivalent

Portfolio Allocation*

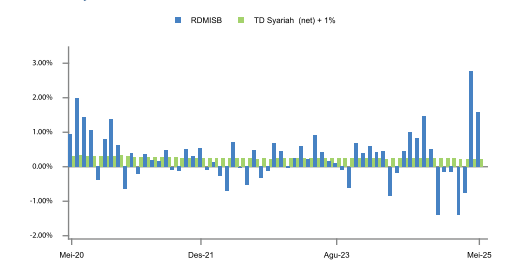
Sharia Equity	: 27,06%
Sukuk	: 62,33%
Sharia Deposit	: 14,70%

*) Exclude cash and equivalent

Fund Performance



Monthly Return



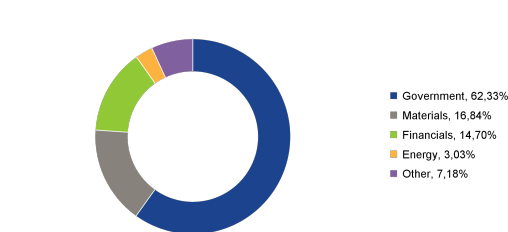
Top Holdings

(In Alphabetical Order)

Adaro Energy Tbk.	Sharia Equity	2,06%
Aneka Tambang Tbk.	Sharia Equity	2,13%
Bank DKI (Unit Usaha Syariah)	Sharia Deposit	14,70%
Bumi Resources Minerals Tbk	Sharia Equity	2,79%
Chandra Asri Pacific Tbk.	Sharia Equity	2,11%
Government	Sukuk	62,33%
Merdeka Copper Gold Tbk.	Sharia Equity	3,44%
Pembangunan Perumahan (Persero) Tbk.	Sharia Equity	1,99%
Pertamina Geothermal Energy Tbk.	Sharia Equity	2,00%
Vale Indonesia Tbk	Sharia Equity	2,44%

Sector Allocation

(5 Biggest Sector)



Performance - 28 May 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMISB	: 1,57%	3,60%	1,86%	4,77%	9,10%	18,80%	2,01%	283,83%
Benchmark*	: 0,21%	0,65%	1,36%	2,79%	8,75%	16,29%	1,12%	348,21%

*Benchmark Description:
Since February 2017 until now the benchmark is TD Syariah (net) + 1%
Since February 2014 - January 2017 the benchmark was ISSI + 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 May 2025, the Indonesian equity market experienced a combination of recovery and volatility, influenced by both global and domestic factors. The market was buoyed by a significant easing of global trade tensions, particularly following the US-China trade agreement reached earlier in the month, which improved investor risk sentiment toward emerging markets like Indonesia. Additionally, Bank Indonesia (BI) implemented a rate cut, further supporting market sentiment by easing monetary conditions. These developments helped the Jakarta Composite Index (JCI) rally by 14.4% over the past three months, despite a modest year-to-date gain of just 1.4%. Domestically, clarity around the Danantara sovereign wealth fund's operations helped calm earlier market concerns about governance and fiscal management. Coupled with rising government spending and anticipated improvements in liquidity in the second half of 2025, these factors supported a shift in investor preference toward equities over bonds. However, several concerns tempered market enthusiasm. Economic growth forecasts for 2025 were revised downward to below 5%, driven largely by sluggish household consumption, which contracted by 8% month-on-month following the Ramadan period, and ongoing layoffs in the manufacturing sector. While agriculture showed strong double-digit growth, manufacturing, which accounts for 19% of GDP, remained under pressure. The market also remained sensitive to foreign capital movements, as evidenced by outflows of IDR 50.7 trillion in first four months of 2025, although inflows improved in May. The rupiah's exchange rate hovered below Rp16,500 per USD, and rising U.S. Treasury yields, which climbed to 4.5%, posed additional risks. The BI rate cut helped ease some pressure on the rupiah and supported liquidity, but the market remained cautious given external uncertainties and domestic economic challenges. Looking ahead, focus remains on undervalued domestic stocks, especially those linked to Danantara and sectors likely to benefit from fiscal stimulus. While short-term volatility related to trade negotiations and the maturity of SRBI bonds in May and June 2025 could persist, improving liquidity conditions supported by the BI rate cut are expected to foster greater market stability over the medium term.

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

