

Mandiri Investa Syariah Berimbang

Balanced Fund Syariah

NAV/Unit IDR 3.762,74

Reporting Date

30 December 2024

Effective Statement

S-3189/PM/2004

Effective Date

14 October 2004

Custodian Bank

Deutsche Bank AG

Inception Date

04 November 2004

AUM

IDR 37,41 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: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 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 totalling Rp 43,79 Trillion (as of 30 December 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 obtain attractive and optimal investment return in long term while providing sufficient 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%

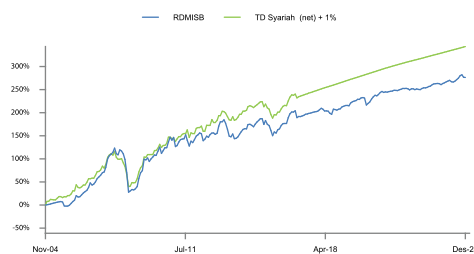
* Exclude cash and equivalent

Portfolio Allocation*

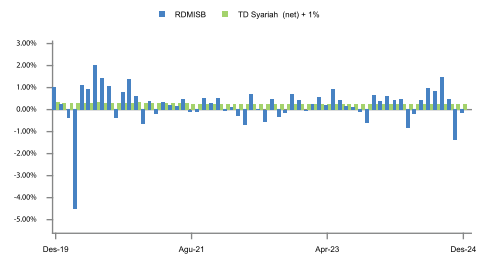
Sharia Equity	: 13,81%
Sukuk	: 75,76%
Sharia Deposit	: 8,02%

* Exclude cash and equivalent

Fund Performance



Monthly Return



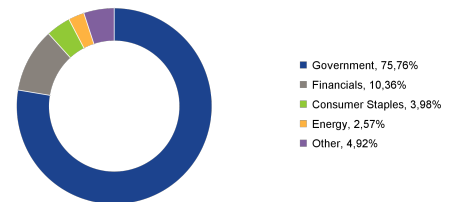
Top Holdings

(In Alphabetical Order)

Aneka Tambang Tbk.	Sharia Equity	1,04%
Aspirasi Hidup Indonesia Tbk.	Sharia Equity	1,23%
Bank DKI (Unit Usaha Syariah)	Sharia Deposit	6,68%
Bank Syariah Indonesia Tbk.	Sharia Equity	2,34%
Bank Syariah Indonesia Tbk.	Sharia Deposit	1,34%
Charoen Pokphand Indonesia Tbk	Sharia Equity	1,45%
Cisarua Mountain Dairy Tbk.	Sharia Equity	1,58%
Government	Sukuk	75,76%
Indofood CBP Sukses Makmur Tbk	Sharia Equity	0,96%
Siloam International Hospitals Tbk	Sharia Equity	1,76%

Sector Allocation

(5 Biggest Sector)



Performance - 30 December 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMISB	: -0,14%	-1,04%	2,26%	3,18%	6,72%	13,33%	3,18%	276,28%
Benchmark*	: 0,24%	0,71%	1,42%	2,85%	8,88%	16,81%	2,85%	343,25%

*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

The Indonesian equity market in December 2024 remained under pressure from the weakening exchange rate. The Rupiah depreciated by 2%, reaching Rp 16,150/USD from Rp 15,850/USD in the previous month. However, for the entire year, the Rupiah only depreciated by 5%, supported by a stable trade surplus. The strength of the U.S. dollar, reflected in the DXY index rising to 108 in December from 100 in September, was driven by shifts in U.S. monetary policy and expectations for the U.S. economy. The Federal Reserve indicated that the pace of rate cuts in 2025 might not match the faster pace seen in 2024. The U.S. economy is experiencing a soft landing, a phase of the slowdown cycle characterized by stable job market and inflation conditions. However, with the implementation of new policies under President Trump, the U.S. economy could strengthen further, increasing the risk of inflationary pressures. In response, the Federal Reserve revised its median forecasts for PCE inflation to 2.5%–2.7%, up from the earlier projection of 2.1%–2.3%. Consequently, the Fed is now expected to cut interest rates in 2025 only twice (50 bps) instead of four times (100 bps) in 2025. The domestic equity market showed signs of losing momentum due to these global developments. A strong DXY index may continue to weigh on Indonesian equities. However, as Trump's policies become clearer and better understood after his inauguration, global markets might shift focus toward diversifying portfolios into emerging markets, including Indonesia. We believe investors should anticipate volatility by maintaining diversified portfolios and avoiding overconcentration in specific asset classes.

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