

Mandiri Investa Dana Utama

Fixed Income Fund

NAV/Unit Rp. 2,393.96

Reporting Date
30-September-2020

Effective Statement
S-2479/BL/2007

Effective Date
24-May-2007

Custodian Bank
Deutsche Bank AG, Cabang Jakarta

Inception Date
17-September-2007

Total NAV
IDR 1.06 Trillion

Currency
Rupiah (IDR)

Pricing Frequency
Daily

Minimum Initial Investment
IDR 50.000

Number of Offered Units
500.000.000 (Five Thousands Million)

Management Fee
Max. 2.00% p.a

Custodian Fee
Max. 0.25% p.a

Subscription Fee
Max. 1.00%

Redemption Fee
Max. 1.00% (< 1 Year*) *holding period

Switching Fee
Max. 1.00%

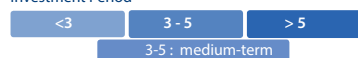
ISIN Code
IDN000081007

Bloomberg Code
MANUTAM : IJ

Main Risk Factors

- Risks of Changes in Economic and Political
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of Each Participati

Investment Period



Risk Tolerance



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 December 28, 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 Indonesia's largest domestic mutual fund, with total assets under management totaling Rp 57.24 Trillion (as of 30 September 2020).

Custodian Bank

Deutsche Bank AG, Jakarta Branch ("DB") is a branch office of Deutsche Bank AG, a banking institution domiciled and having its headquarter in Germany. DB 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 19 January 1994. DB is registered and supervised by the OJK.

Investment Objective

To provide a relatively stable level of income by investing in fixed income instruments selectively.

Investment Policy

Money Market : 2% - 20%
Equity : 0% - 18%
Bonds : 80% - 98%

Portfolio Allocation

Money Market : 3.07%
Equity : 0%
Bonds : 96.93%

Fund Performance Since Inception

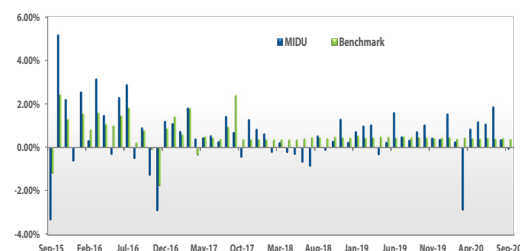


Top Holdings

(In Alphabetical Order)

Chandra Asri Petrochemical Tbk.	Bonds
Government	Bonds
Indosat Tbk.	Bonds
Medco Energi Internasional Tbk.	Bonds
Permodalan Nasional Madani (Persero) Tbk.	Bonds
PT Angkasa Pura II (Persero)	Bonds
Sampoerna AGRO	Bonds
Tower Bersama Infrastructure	Bonds
Tunas Baru Lampung	Bonds
Waskita Karya (Persero) Tbk.	Bonds

Monthly Returns during the Last 5 Years



Performance - 30 September 2020

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIDU	: -0.10%	2.37%	5.93%	6.82%	16.55%	48.05%	4.68%	162.71%
Benchmark*	: 0.40%	1.28%	2.60%	5.45%	17.44%	45.38%	4.01%	101.59%

Best Month

(July 2011) **24.95%** This Mutual fund had a performance of 24.95% July 2011 and reached a performance of

Worst Month

(October 2008) **-12.52%** -12.52% in October 2008.

* Time Deposit 1 bulan + 1%

Market Outlook

September should have been the month for Indonesia bond if it was absent of news on monetary board in Bank Indonesia that could possibly curb the independency of central bank. Although Finance Minister has turned down the story, foreign investors became net seller in September. We think foreign investors cannot resist the fact that Indonesia still offering sound yield and is still rated investment grade category. Foreign fund flow will eventually stream back to Indonesia bond market as we see the hedging cost is consistently below 6% and Rupiah was relatively stable. Mid-term tenor Government bonds can be quite attractive currently due to the wide yield spread to short tenor bonds. On the other side, short-term tenor Government bonds are still supported by ample liquidity in banking system.

Account Number

Deutsche Bank AG, Cabang Jakarta
REKSA DANA MANDIRI INVESTA DANA UTAMA
0085456-00-9

Bank Mandiri Bursa Efek Indonesia, Jakarta Branch
RD MANDIRI INVESTA DANA UTAMA
104-000-441-3220

DISCLAIMER

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PT Mandiri Manajemen Investasi registered and supervised by the Financial Services Authority, and each product offering shall be made by workers who have been registered and supervised by the Financial Services Authority. PUJK (Pelaku Usaha Jasa Keuangan) and Individual registered and supervised by OJK.



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