Fund Fact Sheet, July 2026

Mandiri Investa Pasar Uang (Class A)

Money Market Fund

NAV/Unit IDR 1.837,87

Reporting Date
31 July 2026

Effective Statement
S-3009/PM/2004

Effective Date
24 September 2004

Custodian Bank
Bank Citibank

Inception Date
17 March 2005

AUM MIPU-A
IDR 8,01 Trillion

Total AUM MIPU
IDR 8,27 Trillion

Currency
Indonesian Rupiah (IDR)

Pricing Frequency
Daily

Minimum Initial Investment
IDR 10.000

Number of Offered Units
20.000.000.000 (Twenty Billion)

Management Fee
Max 1,5% p.a

Custodian Fee
Max. 0,25% p.a

Subscription Fee
-

Redemption Fee
-

Switching Fee
Max. 1%

ISIN Code
IDN000001302

Bloomberg Code
MANIPUA : IJ

Benefits Of Mutual Fund

- Professional Management
- Investment Diversification
- Investment Value Growth Potential
- Easy investment disbursement

Main Risk Factor

- Risk of Deteriorating Economic and Political Condition
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of each participation unit
- Risk of Electronic Media Transaction
- Risk of Dissolution and Liquidation Market Risk

Investment Period

< 3 | 3 - 5 | > 5

< 3 : Short Term

Risk Level

1 | 2 | 3 | 4 | 5

Low

Description

MIPU Fund Investing in Money Market with Low Term and categorized Low 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/.

Fund Bank Account
Citibank N.A., Indonesia
RD Mandiri Investa Pasar UangA
0-810525-002

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. 61,87 Trillion (as of 31 July 2026).

Custodian Bank

Citibank, N.A. has received approval as a Custodian Bank in the Capital Markets sector based on the Decree of the Chairman of the Capital Market Supervisory Agency No. KEP-91/PM/1991 dated October 19, 1991, therefore registered with and supervised by the Financial Services Authority (OJK).

Product Description

A collective investment fund pooled from investors and managed by the Investment Manager for investment in financial instruments in accordance with the Mutual Fund's Investment Policy.

Investment Objective

Offering high liquidity to fulfill short-term cash requirements while delivering attractive investment returns

Investment Policy*

Money Market and/or Bonds**	:	100%

*) excluding cash and cash equivalent and may invest up to a maximum of 15% in Foreign Securities
**) maturing < 1 year

Portfolio Allocation*

Deposit	:	24,28%
Bonds	:	86,27%

*) excluding cash and cash equivalents
**) maturing < 1 year

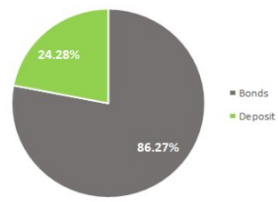
Geographical Composition

Onshore	: 100%
Offshore	: 0.00%

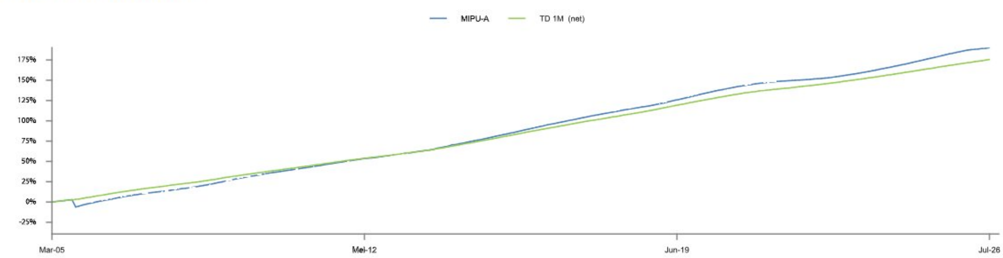
Allocation by Issuer Legal Entity

Portfolio Composition Chart

(% of the portfolio)



Fund Performance

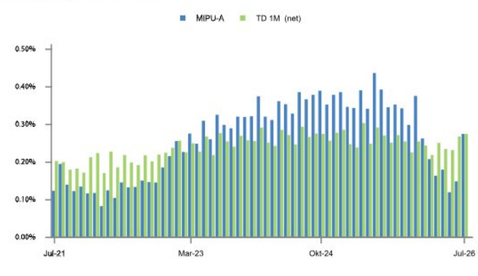


Top Holdings

(In Alphabetical Order)

Adira Dinamika Multi Finance Tbk.	Bonds	4,30%
Bank DKI	Deposit	9,68%
Bank Rakyat Indonesia (Persero) Tbk.	Bonds	5,07%
Bank Riau Kepri Syariah	Deposit	6,05%
BPD Jawa Tengah Tbk.	Deposit	5,02%
Federal International Finance	Bonds	3,67%
Government	Bonds	46,89%
Pegadaian (Persero)	Bonds	6,11%
Sarana Multigriya Finansial (Persero)	Bonds	4,99%
Wahana Ottomitra Multiartha Tbk.	Bonds	3,24%

Monthly Return



Performance - 31 July 2026

		1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIPU-A	:	0,28%	0,54%	1,10%	3,12%	12,25%	17,18%	1,37%	190,18%
Benchmark*	:	0,27%	0,78%	1,49%	3,03%	9,83%	15,68%	1,74%	175,60%

*Benchmark Description:
Since February 2011, Benchmark change to TD 1 Month (nett)
Since May 2010 - January 2011 Benchmark using SBI 3 Month
Since December 2008 - April 2010 Benchmark using SBI 1 Month

Highest Month	(November 2005)	1,24%
Lowest Month	(September 2005)	-8,69%

This Mutual fund had the highest performance of 1,24% in November 2005 and reached the lowest performance of -8,69% in September 2005.

reksa dana
pahami, nikmati!

Mandiri Investa Pasar Uang (Class A)

Market Outlook

Through July 2026, the upward trend in SRBI yields halted and began to reverse after Bank Indonesia assessed that the yield structure had reached its peak. At the 31 July auction, the weighted average accepted rate fell to 7.20% for the 6-month tenor, 7.42% for 9 months, and 7.63% for 12 months, down 16bps, 12bps, and 7bps MoM respectively. The shift is an instrument recalibration rather than an easing: Bank Indonesia redirected its capital-attraction effort from higher yields toward targeted incentives, raising the hedging sell-swap incentive from 10% to 12.5% and extending a 15% incentive on hedging sell-DNDF. The approach continued to work — nonresident holdings of SRBI rose to IDR 288.65 trillion as of 20 July, or 27.11% of outstanding, from IDR 238.09 trillion on 15 June, with second-quarter foreign portfolio net inflows reaching USD 8.5 billion. The Rupiah closed at IDR 17,990 per US dollar, 0.11% weaker point-to-point against end-June, after briefly breaching 18,100 mid-month on the re-escalation of the US–Iran conflict in early July and renewed disruption to Strait of Hormuz traffic. The plateau in SRBI yields transmitted into downward repricing along the short curve: the 1-year SUN yield fell 26bps MoM to 6.91% at end-July (from 7.17% at end-June), narrowing the spread over the BI-Rate from 142bps to 116bps. The front-end inversion has not disappeared but has begun to normalise partially. Its character remains policy-driven, anchored in exchange-rate defence rather than a classic market-driven recession signal; the narrowing spread reflects easing short-term liquidity premia following the end of the hiking cycle rather than a change in growth expectations. Bank Indonesia held the BI-Rate at 5.75% at the 21–22 July Board of Governors meeting, with the Deposit Facility at 4.75% and the Lending Facility at 6.50%, following a cumulative 100bps of increases since May. The decision diverged from majority consensus, which had expected a 25bps hike to 6.00%, and came as the Federal Reserve held the Fed Funds Rate at 3.50–3.75% on 29 July with three dissents favouring a 25bps increase. Domestic liquidity remained tight: the liquid assets to third-party funds ratio fell to 23.08% in June from 24.74% in May, while bank placements in monetary operation instruments rose IDR 39.3 trillion MoM to IDR 886.6 trillion as of 21 July, with the 1-month deposit rate at 4.76%. Enhancements to the macroprudential liquidity incentive framework, lifting the cap to 6.0% of third-party funds including up to 2.0% for money market deepening, take effect 1 September 2026. These conditions keep the reinvestment rate for money market portfolios attractive even though the cycle peak has passed. Absolute short-tenor yields remain well above the BI-Rate, so placements in SRBI and short-dated government securities continue to offer competitive returns without duration risk. The narrowing inversion argues for accelerating yield lock-in across available tenors ahead of further normalisation, while keeping portfolio volatility contained amid still-elevated global uncertainty.

Transaction Requirements and Procedures

The procedures for Subscription, Redemption, and Switching transactions are set out in the Prospectus, available on PT Mandiri Manajemen Investasi website: https://www.mandiri-investasi.co.id/id/produk/reksa-dana

PT Mandiri Manajemen Investasi
Menara Mandiri 2 Lantai 15, Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190, Indonesia Call Center: (021) 526 3505