



# Mandiri Investa Atraktif (Class A)

## Equity Fund

NAV/Unit IDR 4.084,31

### Reporting Date

30 December 2025

### Effective Statement

S-1521/PM/2005

### Effective Date

10 June 2005

### Custodian Bank

Bank HSBC

### Inception Date

30 August 2005

### AUM MITRA-A

IDR 814,28 Billion

### Total AUM MITRA

IDR 828,40 Billion

### Currency

Indonesian Rupiah (IDR)

### Pricing Frequency

Daily

### Minimum Initial Investment

IDR 250.000.000

### Number of Offered Units

4.000.000.000 (Four Billion)

### Management Fee

Max. 2% p.a

### Custodian Fee

Max. 0,25% p.a

### Subscription Fee

Min. 0,5% & Max. 3%

### Redemption Fee

Max. 2%

### Switching Fee

Max. 2%

### ISIN Code

IDN000507803

### Bloomberg Code

MANTRAA: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 Dissolution and Liquidation
- Risk of Electronic Media Transaction

### Investment Period



### Risk Period



### Description

MITRA Fund investing in Equity with Long Term Period 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 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 63,02 Trillion (as of 30 December 2025).

## Custodian Bank

PT Bank HSBC Indonesia (formerly PT Bank Ekonomi Raharja), which has been operating in Indonesia since 1989, is part of the HSBC Group and has a license from OJK to operate as a custodian in the capital market based on decision No KEP.02/PM.2/2017 dated 20 January 2017, therefore registered with 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% - 98%
Debt Securities	: 0% - 20%
Money Market	: 2% - 20%

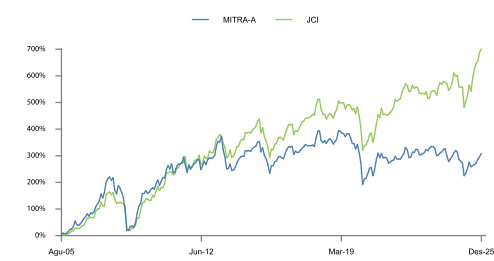
\*) Excluding cash and cash equivalents

## Portfolio Allocation\*

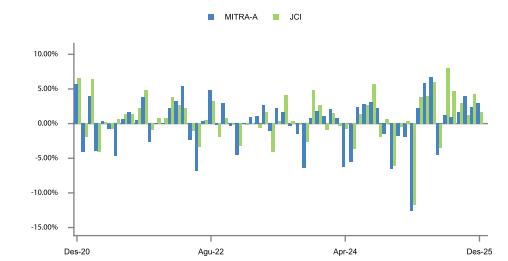
Equity	: 94,15%
Bonds	: 0,00%
Deposit	: 6,56%

\*) Excluding cash and cash equivalents

## Fund Performance



## Monthly Return



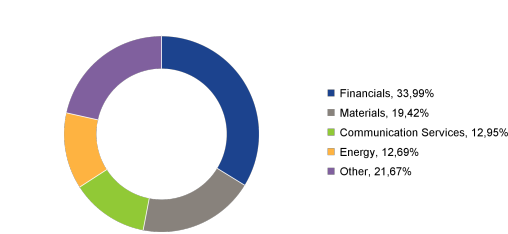
## Top Holdings

(In Alphabetical Order)

Astra International Tbk	Equity	5,45%
Bank Central Asia Tbk.	Equity	8,97%
Bank Mandiri (Persero) Tbk.	Equity	7,45%
Bank Negara Indonesia (Persero) Tbk.	Equity	3,53%
Bank Rakyat Indonesia (Persero) Tbk.	Equity	6,71%
Bank Tabungan Negara (Persero) Tbk.	Deposit	4,23%
Darma Henwa Tbk	Equity	2,40%
Petrosea Tbk	Equity	2,55%
Telkom Indonesia (Persero) Tbk.	Equity	5,87%
XLSMART Telecom Sejahtera Tbk.	Equity	2,38%

## Sector Allocation

(5 Biggest Sector)



## Performance - 30 December 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MITRA-A	: 3,02%	9,59%	13,97%	7,72%	1,16%	-0,20%	7,72%	308,43%
Benchmark*	: 1,62%	7,27%	24,82%	22,13%	26,22%	44,62%	22,13%	701,26%

\*Benchmark Description:  
Since March 2017 until now the benchmark is JCI  
Since March 2013 - February 2017 the benchmark was LQ45  
Since August 2005 - February 2013 the benchmark was JCI

Highest Month	(April 2009)	25,34%
Lowest Month	(October 2008)	-38,83%

This Mutual fund had the highest performance of 25,34% in April 2009 and reached the lowest performance of -38,83% in October 2008.

## Market Outlook

The Indonesian Economy showed gradual improvement, notably with a rebound in optimism and an expansionary PMI of 53.3 (prev: 51.2) and a moderate inflation backdrop of 2.7% YoY. Trade balance and Foreign Reserves remain solid with USD 2.4bn of trade surplus and a rebound in FX reserves of USD 150bn. Bank Indonesia decided to hold the BI Rate at 4.75% on the back of its posture in keeping FX stability. This is on the back of ongoing recovery in the credit market with loan growth of 7.74% in November 2025, well below Bank Indonesia's target of 10% loan growth. However, Bank Indonesia maintained its pro-growth stance with a pro-market monetary policy with various incentives aimed at improving system liquidity such as incentives for banks to extend loans and loosening reserves policy. Fiscal realisation continues to improve with a widening YTD fiscal deficit to 2.4% of GDP (vs 1.8% last year). This is on the back of backloaded government spending on 4Q25 for its priority programs and social spending which was accelerated through debottlenecking efforts from the MoF. We expect fiscal spending to boost growth, especially from priority programs and planned cash assistance for the end of 2025. The various pro-growth measures taken by both the fiscal and monetary sides of the government showed effectiveness. High frequency indicators such as M2 growth, PMI, and retail sales signal a solid recovery in 4Q25, we expect this momentum to carry over to 1H26. Fiscal execution would be the key support for GDP, with an acceleration expected in 1H26. Supportive commodities price, EU-CEPA deal, and ongoing illegal mining crackdown are expected to lower current account deficit and increase export contribution to GDP, which would trigger IDR appreciation. All in all, the following factors would result in a rotational flow into Indonesia as the market is still attractive valuation-wise.

### Fund Bank Account

PT Bank HSBC Indonesia  
REKSA DANA MANDIRI INVESTA ATRAKTIF  
001-840180-069

PT Bank Mandiri (Persero). Tbk Cabang Bursa Efek Indonesia, Jakarta  
REKSA DANA MANDIRI INVESTA ATRAKTIF  
104-000-441-2685

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