

## Fund Fact Sheet | 27 February 2026

# REKSA DANA SYARIAH BNI AM DANA PENDAPATAN TETAP SYARIAH ARDHANI

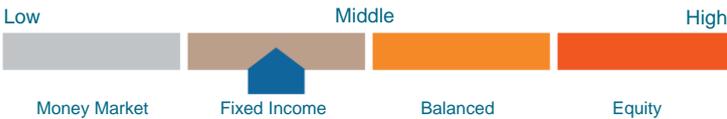
### Sharia Fixed Income Fund

|                                |  |
|--------------------------------|--|
| <b>Effective Date</b>          | 11-Jul-16  |
| <b>Effective Letter</b>        | S-350/D.04/2016  |
| <b>Launch Date</b>             | 16-Aug-16  |
| <b>Type</b>                    | Sharia Fixed Income Fund   |
| <b>NAV/Unit</b>                | 1,619.64   |
| <b>Total NAV</b>               | 319,719,655,588  |
| <b>Total NAV (All Classes)</b> | 319,719,655,588  |
| <b>Currency</b>                | Rupiah   |
| <b>Minimum Investment</b>      | Rp10,000   |
| <b>Total Units Offered</b>     | 5,000,000,000  |
| <b>NAV Calculation</b>         | Daily  |
| <b>Subscription Fees</b>       | Max. 2%  |
| <b>Redemption Fees</b>         | Max. 2%  |
| <b>Switching Fees</b>          | Max. 2%  |
| <b>Management Fees</b>         | Max. 2.50% p.a.  |
| <b>Custodian Fees</b>          | Max. 0.15% p.a.  |
| <b>ISIN Code</b>               | IDN000246303   |
| <b>Mutual Fund Ownership</b>   | Can be accessed from <a href="https://akses.ksei.co.id">https://akses.ksei.co.id</a> |

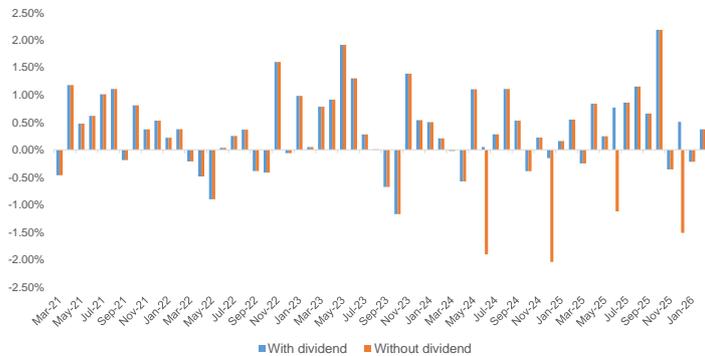
- Main Risks**
- Changing economic and political condition risks
  - Default risks
  - Liquidity risks
  - Volatility risks
  - Full closures risks
  - Currency risks

**Risk Profile**  
- Risk level Medium

### Risk Classification



### Monthly Fund Performance in The Last 5 Years



### Mutual Fund Performance

Date: 27-Feb-26

| Performance               | YTD   | 1 Mo  | 3 Mo   | 6 Mo  | 1 Yr  | 3 Yr   | 5 Yr   | Since Inception |
|---------------------------|-------|-------|--------|-------|-------|--------|--------|-----------------|
| Mutual Fund               | 0.15% | 0.37% | -1.36% | 1.09% | 2.83% | 7.98%  | 15.59% | 61.96%          |
| Mutual Fund with dividend | 0.15% | 0.37% | 0.66%  | 3.17% | 6.95% | 16.76% | 24.99% | 75.14%          |
| Benchmark*                | 0.68% | 0.53% | 1.34%  | 4.03% | 8.90% | 22.69% | 36.94% | 90.41%          |

|             | Month  | Without dividend | With dividend | Additional Info        |
|-------------|--------|------------------|---------------|------------------------|
| Best month  | Oct-25 | 2.19%            | 2.19%         | - YTM: 5.73%           |
| Worst month | Dec-25 | -1.51%           | -0.36%        | - Current yield: 6.03% |
|             |        |                  |               | - Duration: 6.85       |

\*Benchmark: Indobex Govt Sukuk (80%) & TD 1Month nett (20%) [since 1 May25]

Note: Benchmark used Indobex Govt Bond Index (80%) & TD 1Month nett (20%) before 1 May25.

In accordance with OJK regulations, proof of confirmation of purchase, transfer, redemption transactions is valid proof of Unit Penyertaan ownership, which is issued by the Custodian Bank which can be viewed via the <https://akses.ksei.co.id> page.

**Disclaimer:**  
INVESTMENT THROUGH MUTUAL FUNDS CONTAINS RISK. BEFORE DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/REFLECT PERFORMANCE INDICATIONS IN THE TIME TO COME. OTORITAS JASA KEUANGAN DOES NOT GIVE A STATEMENT TO APPROVE OR NOT APPROVE THIS FUND, AND DOES NOT GIVE A STATEMENT ABOUT THE TRUTH OR ADEQUACY OF THIS FUND'S PROSPECTUS. EVERY STATEMENT THAT CONTRADICT THE PREVIOUS STATEMENTS IS A LAW VIOLATION. Mutual Funds are not part of third party deposits on Banks and are not included in the scope of the object of the deposit insurance program by Lembaga Penjamin Simpanan. Mutual funds are Capital Market products and not products issued by Sales/Banking Agents. An Investment Fund Selling Agent is not responsible for the demands and risks of managing the portfolio of mutual funds carried out by the Investment Manager. This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT BNI Asset Management only for information needs and does not constitute a form of offer to buy or demand to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek professional opinion before making an investment decision. Past performance is not necessarily a guide to future performance, nor is it an estimate made to provide an indication of future performance or trends. PT BNI Asset Management as the Investment Manager is licensed and supervised by the OJK.

### BNI Asset Management Profile

PT BNI Asset Management is one of the largest asset management companies in Indonesia with experience over 20 years since its establishment as the asset management division of PT BNI Securities in 12 April 1995. The company spun off from PT BNI Securities in 2011, and had earned its license as Investment Manager from Bapepam-LK (No. KEP-05/BL/MI/2011, dated 7 July 2011). Currently, the company is managing 65 (sixty-five) mutual fund products.

Several mutual funds managed by BNI-AM have received awards from various media and independent research institutions, this includes:

- Seven awards at the 2025 Investment Manager Awards (Anugerah Manajer Investasi 2025) presented by IDX Channel and Edvisor.id
- Two Best Mutual Fund Awards 2025 from Investortrust.id and Infovesta.
- Two awards at the 14th Infobank-Isentia Digital Brand Appreciation 2025 ceremony.

### Investment Objectives

Obtain maximum investment returns in the long term through strategic allocation in Fixed Income Sharia Securities/Sukuk and Sharia money market instruments, by controlling investment risk through a selective selection of Sharia Fixed Income Securities/Sukuk and not contradicting Sharia Principles in the Capital Market.

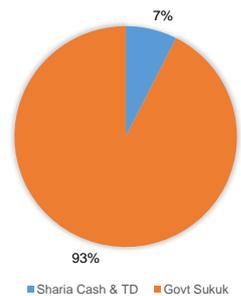
### Investment Policy

Minimum 80% and maximum 100% of the Net Asset Value on Fixed Income Sharia Securities / Sukuk issued by the Government of the Republic of Indonesia and/or corporations traded on the Indonesia Stock Exchange.  
Min. 0% and max. 20% of Net Asset Value on Money Market instruments.

### Top 10 Underlying Securities

|              |                         |
|--------------|-------------------------|
| SUKUK        | PBS039 (8.51%)          |
| SUKUK        | PBS029 (8.49%)          |
| SUKUK        | PBS005 (7.75%)          |
| SUKUK        | PBS033 (7.60%)          |
| SUKUK        | PBS040 (7.22%)          |
| SUKUK        | PBS015 (6.56%)          |
| SUKUK        | PBS037 (5.91%)          |
| SUKUK        | PBS004 (5.50%)          |
| TIME DEPOSIT | BPD BJB Syariah (5.35%) |
| SUKUK        | PBS034 (5.12%)          |

### % Portfolio Composition



### Custodian Profile

PT Bank DBS Indonesia (DBSI) obtained a license to open a Custodian business and operational to the Capital Market and Financial Institution Supervisory Agency (BAPEPAM & LK) on August 9th, 2006 with Decree number KEP-02/BL/Kstd/2006.

### Fund Performance vs Benchmark (Cumulative)

