

FUND FACT SHEET/ PRODUCT AND/OR SERVICE INFORMATION SUMMARY

MONTHLY PERFORMANCE REPORT AS OF 30 JUNE 2026

BNI-AM UGM PROGRESSIVE BALANCED



Balanced Fund

Effective Date	19-Feb-16
Effective Statement	S-62/D.04/2016
Launch Date	12-May-16
Fund Type	Balanced Fund
NAV/Unit	1,454.84
Total NAV	54,452,225,713
Total NAV (All Classes)	54,452,225,713
Currency	Rupiah
Minimum Investment	Rp10,000
Total Units Offered	5,000,000,000
NAV Calculation	Daily
Subscription Fees	Max. 2%
Redemption Fees	Max. 2%
Switching Fees	Max. 2%
Management Fees	Max. 2.99% p.a.
Custodian Fees	Max. 0.25% p.a.
ISIN Code	IDN000231909
Mutual Fund Ownership	Can be accessed on https://akses.ksei.co.id
Custodian Bank Name	PT Bank Maybank Indonesia Tbk
Prospectus Access	Can be accessed on https://bni-am.co.id

Product Description

A pool of funds from a group of investors managed by an Investment Manager and subsequently invested in various securities in the capital market.

Main Risks

- Risk of Changes in Economic and Political Conditions
- Regulatory and Taxation Change Risk
- Liquidity Risk
- Risk of Decline in NAV per Unit
- Dissolution and Liquidation Risk

Risk Classification

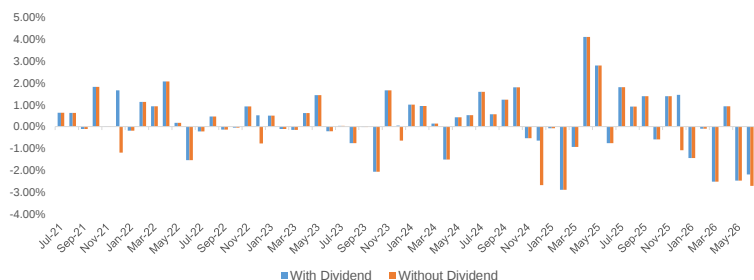


Risk Level: Medium

Description: number 1 indicates low risk with lower potential investment returns, while 5 indicates high risk with higher potential investment returns.

This product invests in equity, bond and/or money market instruments, and categorized as Medium Risk. Investors bear the risk of the portfolio.

Monthly Fund Performance in The Last 5 Years



Fund Performance

Date: 30-Jun-26

Performance	YTD	1 Mo	3 Mo	6 Mo	1 Yr	3 Yr	5 Yr	Since Inception
Fund	-8.09%	-2.71%	-4.24%	-8.09%	-4.54%	-1.02%	5.68%	45.48%
Fund with dividend	-7.60%	-2.19%	-3.73%	-7.60%	-1.56%	4.93%	16.77%	70.92%
Benchmark*	-7.88%	-2.11%	-4.54%	-7.88%	-0.44%	13.25%	30.16%	90.81%

*Benchmark: Corp. Bond Index After Tax (80%) & LQ45 (20%) [since 1 Sep'25]

	Month	Without dividend	With dividend
Best Month	Apr-25	4.11%	4.11%
Worst Month	Mar-20	-5.67%	-5.67%

Additional Info
- Yield to Maturity: 6.76%
- Current yield: 6.1%
- Duration: 1.91

Note: Benchmark used Corp. Bond Index After Tax (80%) & JCI (20%) before 1 Sep'25.

Required Documents for Unit Purchase

- Complete the Account Opening Form, Prospective Unit Holder Profile, and Unit Purchase Order Form, which can be obtained from the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).
- Submit a Taxpayer Identification Number (NPWP) and a copy of identification (KTP/Passport) for individuals, or the KTP/Passport of the authorized officer for legal entities.
- Other documents in accordance with the APU & PPT Program in the Financial Services Sector.

Investment Manager 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 Sekuritas in 12 April 1995. PT BNI Asset Management obtained 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:

- 7 awards at the 2025 Investment Manager Awards (Anugerah Manajer Investasi 2025) presented by IDX Channel and Edvisor.id
- 2 Best Mutual Fund Awards 2026 and 1 Most Trusted Financial Brand Awards 2026 from Investortrust.id and Infovesta.
- 2 awards at the 14th Infobank-Isentia Digital Brand Appreciation 2025 ceremony.

Investment Objectives

Provide optimal returns/returns by investing in various types of securities that are considered the most profitable at certain times by acting in accordance with Indonesia's macroeconomic conditions to benefit from various types of investment instruments, both investment in securities in the capital market and in the money market.

Investment Policy

10%-79% in debt securities.

5%-79% in equity securities.

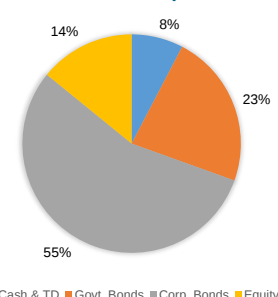
0%-79% in cash and/or money market instruments.

Top 10 Underlying Securities

(Sorted alphabetically)

TIME DEPOSIT	Bank Mega Syariah (6.24%)
SUKUK	Bumi Serpong Damai (9.18%)
BOND	FR0103 (5.36%)
BOND	FR0104 (7.19%)
BOND	FR0109 (7.00%)
BOND	Indosat (5.51%)
BOND	OKI Pulp & Paper Mills (6.84%)
SUKUK	PT PLN (3.70%)
SUKUK	Sinar Mas Agro (3.69%)
BOND	Tower Bersama Infrastructure (7.26%)

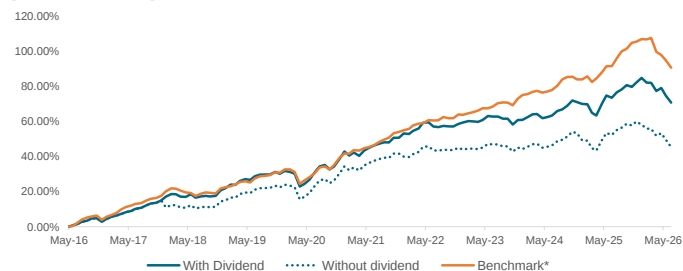
% Portfolio Composition



Custodian Profile

PT Bank Maybank Indonesia Tbk is the first national private bank to obtain approval from the Capital Market authority based on the Capital Market and Financial Institution Supervisory Board (BAPEPAM) Number Kep-67/PM/1991 dated July 20th 1991 as the Custodian Bank in the Capital Market.

Fund Performance vs Benchmark (Cumulative)



Fund Bank Account

PT Bank Maybank Indonesia Tbk
BNI-AM UGM PROGRESSIVE BALANCED
2-259-385509

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:

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PT BNI ASSET MANAGEMENT

Centennial Tower, 19th Floor
Jln. Gatot Subroto Kav 24 & 25 Jakarta 12930
You can submit questions and complaints via:
T. +62-21 2996 9646 (Hotline) / F. +62-21 2996 9647
E. customerservices@bni-am.co.id

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@bniassetmanagement

For more information visit www.bni-am.co.id

