

FUND FACT SHEET/ PRODUCT AND/OR SERVICE INFORMATION SUMMARY

MONTHLY PERFORMANCE REPORT AS OF 31 JULY 2026

DANA PENDAPATAN TETAP ITB HARMONI BNI-AM



Fixed Income Fund

Effective Date	28-Sep-17
Effective Statement	S-602/PM.21/2017
Launch Date	25-Oct-17
Fund Type	Fixed Income Fund
NAV/Unit	1,541.87
Total NAV	67,589,423,426
Total NAV (All Classes)	67,589,423,426
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. 1.50% p.a.
Custodian Fees	Max. 0.9% p.a.
ISIN Code	IDN000309408
Mutual Fund Ownership	Can be accessed on https://akses.ksei.co.id
Custodian Bank Name	PT Bank CIMB Niaga 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

- Credit Risk (Default Risk)
- Regulatory Change Risk
- Dissolution and Liquidation Risk
- Liquidity Risk
- Interest Rate Risk
- Market Risk (Changes in Economic and Political Conditions)
- Industry 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 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: 31-Jul-26

Performance	YTD	1 Mo	3 Mo	6 Mo	1 Yr	3 Yr	5 Yr	Since Inception
Fund	-2.40%	0.08%	-0.64%	-2.14%	0.85%	10.84%	20.63%	54.19%
Benchmark*	-1.68%	0.14%	-0.92%	-1.59%	2.72%	14.99%	28.90%	72.25%

*Benchmark: Indobex Govt Index (80%) & TD 1Month nett (20%)

	Month	Return	Additional Info
Best Month	Jun-19	4.07%	- Yield to Maturity: 8.33%
Worst Month	Mar-20	-5.39%	- Current yield: 7.75%
			- Duration: 3.46

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

Earn interest and principal value appreciation through investment in debt securities and can invest in equity securities and/or other possible instruments.

Investment Policy

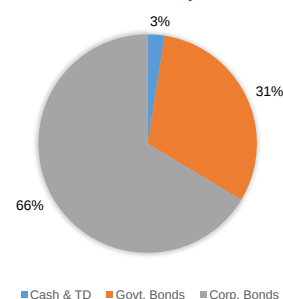
5%-79% in debt securities
10%-79% in equity securities

Top 10 Underlying Securities

(Sorted alphabetically)

BOND	Bank BTN (5.66%)
BOND	BPD Jabar & Banten (7.24%)
BOND	Chandra Asri Petrochemical (4.43%)
BOND	Energi Mega Persada (5.03%)
BOND	FR0108 (3.68%)
BOND	FR0109 (4.90%)
BOND	Indah Kiat Pulp & Paper (7.50%)
BOND	Mayora Indah (5.90%)
BOND	Medco Energi (4.36%)
BOND	OKI Pulp & Paper Mills (9.17%)

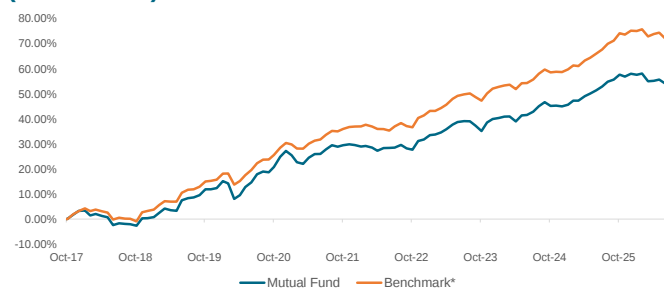
% Portfolio Composition



Custodian Profile

PT Bank CIMB Niaga Tbk is the first national private Custodian Bank that obtained approval from The Financial Services Authority (OJK) based on Capital Market and Financial Institution Supervisory Board (BAPEPAM & LK) number: KEP-71/PM/1991 dated August 22nd, 1991 as the Custodian Bank in the Capital Market.

Fund Performance vs Benchmark (Cumulative)



Fund Bank Account

PT Bank CIMB Niaga Tbk
RD PENDAPATAN TETAP ITB HARMONI BNI-AM
800148630400

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:

(1) INVESTMENT THROUGH MUTUAL FUNDS INVOLVES RISK. BEFORE DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT NECESSARILY INDICATE FUTURE PERFORMANCE, NOR DOES IT CONSTITUTE A FORECAST MADE TO PROVIDE ANY INDICATION OF FUTURE PERFORMANCE OR ITS TRENDS. THE FINANCIAL SERVICES AUTHORITY DOES NOT ISSUE ANY STATEMENT APPROVING OR DISAPPROVING THESE SECURITIES, NOR DOES IT DECLARE THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THIS MUTUAL FUND PROSPECTUS. ANY STATEMENT CONTRARY TO THESE MATTERS IS UNLAWFUL. PT BNI Asset Management, as the Investment Manager, is registered with and supervised by the OJK. (2) The Investment Manager may reject an Investor's application if it does not meet the applicable requirements and regulations. (3) Investors must carefully read this Product and/or Service Information Summary before agreeing to purchase the product and have the right to ask the Mutual Fund Selling Agent (APERD) about all matters related to this Product and/or Service Information Summary. If necessary, investors are advised to seek professional advice before making an investment decision. (4) This Product and/or Service Information Summary does not form part of the prospectus. Investors are still required to read and understand the prospectus before investing. This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT BNI Asset Management solely for informational purposes and does not constitute an offer to buy or a solicitation to sell. All information contained in this document is presented accurately. (5) Confirmation from the Custodian Bank serves as valid proof of ownership of Mutual Fund securities. (6) Mutual funds are capital market products and are not products issued by the APERD. The APERD is not responsible for any claims or risks arising from the management of the mutual fund portfolio.

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

