PT Danareksa Investment Management Indonesia

Fund Fact Sheet, September 2026

BNI AM Indeks IDX High Dividend 20 Kelas R1

Index Equity Fund

NAV/Unit
IDR 916,94

Reporting Date
30 September 2026

Effective Statement
S-1022/PM.21/2022

Effective Date
25 November 2022

Custodian Bank
Standard Chartered Bank

Inception Date
13 June 2023

AUM
IDR 151.303.525.872

Currency
Indonesian Rupiah (Rp)

Pricing Frequency
Daily

Minimum Initial Investment
IDR 10.000

Number of Offered Units
5.000.000.000 (Five Billion)

Management Fee
Max. 3% p.a.

Custodian Fee
Max. 0.25% p.a.

Subscription Fee
Max. 2%

Redemption Fee
Max. 2%

Switching Fee
Max. 2%

Performance Fee
-

Gold Asset Custody Fee
-

ISIN Code
IDN000493707

Bloomberg Code
BNAIXR1:IJ

Benefits of Mutual Fund
- Professional Management
- Investment Diversification
- Investment Value Growth Potential
- Ease of Investment Liquidity

Main Risk Factors
- 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 of Securities Portfolio Adjustment to the Benchmark Index
- Benchmark Index-Related Risk

Investment Period

< 3	3 - 5	> 5

> 5 Years: Long Term

Risk Level

1	2	3	4	5
Low		Moderate		High

High

Description

BNI AM Indeks IDX High Dividend 20 Kelas R1 invests in equity securities, with a long-term investment horizon and a high risk rating. Investors bear the risks of this Mutual Fund portfolio.

Information on Mutual Fund Ownership

In accordance with applicable OJK regulations, confirmation letters regarding mutual fund purchase, resale, and transfer transactions serve as valid legal proof of mutual fund ownership issued and sent by the Custodian Bank. Where the Securities Ownership Reference (AKSES) facility is available, Participation Unit holders may view their mutual fund holdings via the website https://akses.ksei.co.id/.

Fund Bank Account

STANDARD CHARTERED BANK, CABANG JAKARTA
REKSA DANA INDEKS BNI-AM IDX HIGH DIVIDEND 20 Kelas R1
306-8167289-4

About PT Danareksa Investment Management Indonesia

PT Danareksa Investment Management Indonesia ("Danareksa Investments") is an Investment Manager company formed through the merger of PT BNI Asset Management, PT BRI Manajemen Investasi, and PT PNM Investment Management into PT Mandiri Manajemen Investasi as the surviving entity. The merger became effective on October 1, 2026. Danareksa Investments holds a business license as an Investment Manager under license number KEP-11/PM/MI/2004 dated December 28, 2004. Danareksa Investments is a wholly-owned subsidiary of PT Danantara Asset Management.

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.

Custodian Bank Profile

Standard Chartered Bank (Jakarta Branch) has been approved as custodian based on the Decree of the Chairman of the Capital Market Supervisory Agency Number Kep-35/PM.WK/1991 since June 26th, 1991, and is therefore registered and supervised by The Financial Services Authority (OJK).

Investment Objective

Get an added investment value that is equivalent to the stock price performance of the IDX High Dividend 20.

Investment Policy*

Cash and/or Domestic Money Market Instruments	: 0%-20%
Equity Instruments in IDX High Dividend 20	: 80%-100%

*) Excludes cash and cash equivalents
**) maturity < 1 year

Geographical Composition

Onshore	: 100%
Offshore	: 0%

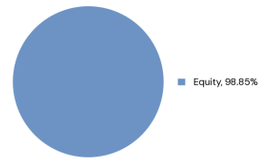
Portfolio Allocation*

Equity	: 98,85%

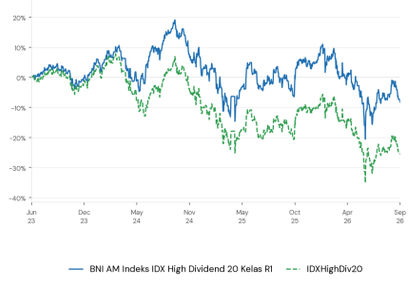
*) Excludes cash and cash equivalents

Portfolio Composition Chart

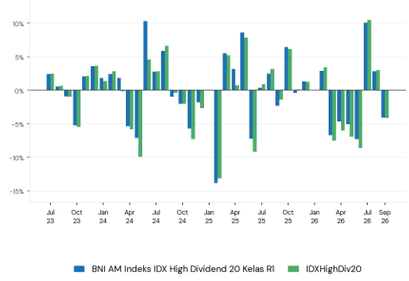
(% of portfolio)



Fund Performance



Monthly Return



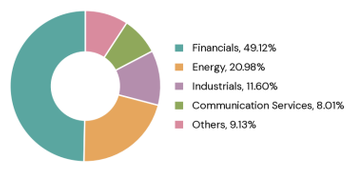
Top Holdings

(In Alphabetical Order)

Alamtri Resources Indonesia	Equity	4,57%
Astra International	Equity	11,60%
Bank Central Asia	Equity	14,25%
Bank Mandiri Persero	Equity	14,39%
Bank Negara Indonesia Persero	Equity	4,59%
Bank Rakyat Indonesia Persero	Equity	15,89%
Bukit Asam Persero	Equity	4,41%
Indo Tambangraya Megah	Equity	2,80%
Telkom Indonesia Persero	Equity	7,89%
United Tractors	Equity	7,98%

Sector Allocation

(5 Largest Sectors)



Performance - 30 September 2026

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
BNI AM Indeks IDX High Dividend 20 Kelas R1 :	-4,10%	8,57%	-8,96%	-6,15%	-10,34%	N/A	-12,60%	-8,31%
Benchmark* :	-4,17%	9,04%	-12,93%	-10,46%	-26,15%	N/A	-16,75%	-25,60%

*IDXHighDiv20

Highest Month (June 2024) **10,29%**

Lowest Month (February 2025) **-13,83%**

This mutual fund recorded its highest monthly return of **10,29%** in June 2024 and its lowest monthly return of **-13,83%** in February 2025.

reksa dana
pahami, nikmati!

BNI AM Indeks IDX High Dividend 20 Kelas R1

Market Outlook

Indonesia's equity market closed lower in September 2026, with the JCI declining 6.96% MoM, driven by net foreign outflows of Rp8.75tn. The Rupiah also weakened, pressured by higher UST 10Y yields that raised the global hurdle rate, the Fed's hike in the Fed Funds Rate to 3.75–4.00% for the first time since 2023, and Brent prices rising above US$100/bbl amid escalating geopolitical tensions. The combination of higher global yields and oil prices heightened concerns over Indonesia's external and fiscal trade-offs. Domestic pressure also came from new mining regulations restricting transactions between mining licence holders and their affiliates, as well as agrarian reform regulations covering land redistribution and land ownership limits. On the other hand, the IDX lowered the stock price floor from Rp50 to Rp1 to improve price discovery and liquidity, alongside adjustments to the upper and lower auto-rejection limits. On the fiscal front, President Prabowo replaced Purbaya and appointed Suahasil as the new Finance Minister, which is expected to ease investor concerns over the direction of fiscal policy and internal dynamics within the Ministry of Finance. On the macroeconomic front, Indonesia's manufacturing PMI returned to expansionary territory, rising to 52.4 in September 2026 from 49.8 in August 2026. The trade surplus reached US$3.55bn in August 2026, with exports growing 6.72% YoY, supported by higher non-oil and gas exports. Meanwhile, imports increased 19.09% YoY, primarily driven by a 30.73% increase in oil and gas imports. On a cumulative basis, the January–August 2026 trade surplus reached US$7.25bn, with exports rising 4.74% while imports grew faster at 19.84%. Headline inflation increased to 3.19% YoY in August 2026 from 2.28% in July 2026, remaining within BI's 1.5–3.5% target range. Underlying price pressures also strengthened, with core inflation rising to 2.92% YoY, the highest level since March 2023. On a MoM basis, CPI increased 0.21%, reversing from a 0.14% contraction in July 2026. BI kept the BI Rate unchanged at 5.75% at its 22–23 September meeting, with the Deposit Facility and Lending Facility rates at 4.75% and 6.50%, respectively. BI continued to rely on non-rate instruments to maintain Rupiah stability without raising interest rates, including higher hedging incentives to attract capital inflows and strengthen foreign exchange reserves.

Requirements and Transaction Procedures

Transaction procedures for Subscription, Redemption, and Investment Switching may refer to the Prospectus, which is available at: https://www.bni-am.co.id.

For further information on participation unit subscription, redemption, and investment switching requirements and procedures (if available), please refer to the Mutual Fund Prospectus.

DISCLAIMER

1. INVESTING IN MUTUAL FUNDS INVOLVES RISK. BEFORE DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE OR INDICATE FUTURE PERFORMANCE. THE FINANCIAL SERVICES AUTHORITY (OJK) DOES NOT APPROVE OR DISAPPROVE THESE SECURITIES, NOR DOES IT CONFIRM THE ACCURACY OR ADEQUACY OF THIS MUTUAL FUND PROSPECTUS. ANY STATEMENT TO THE CONTRARY IS UNLAWFUL. PT Danareksa Investment Management Indonesia, as the Investment Manager, is licensed and supervised by OJK.
2. The Investment Manager may reject your application if it does not meet the applicable requirements and regulations.
3. You must carefully read this Product and/or Service Information Summary before agreeing to purchase the product and are entitled to ask the Mutual Fund Selling Agent (APERD) about any matters relating to this summary.
4. This Fund Fact Sheet (FFS) is a Product and/or Service Information Summary and does not form part of the Prospectus. Investors must still read and understand the Prospectus before investing.
5. Mutual Funds are capital market products and are not issued by APERD. APERD is not responsible for any claims and risks arising from management of the mutual fund portfolio.
6. Clients are advised to obtain independent financial advice before making investment decisions. Products and investment strategies managed in Mutual Funds may not be suitable for all clients and should be considered in light of their investment objectives, risk profiles, financial circumstances, and investment needs.

PT Danareksa Investment Management Indonesia

Head Office
Mandiri Tower 2, 15th Floor
Jl. Jend. Sudirman Kav. 54-55, Senayan, Kebayoran Baru, Jakarta Selatan, DKI Jakarta

Operational Support Office
BRI II Building, 25th Floor
Jl. Jenderal Sudirman Kav. 44-46, Bendungan Hilir, Tanah Abang, Jakarta Pusat, DKI Jakarta

Call Center: +62 21 5095 5733
WhatsApp: +62811 9005 0028
Email: cs@danareksainvestments.com
Further information and the Mutual Fund Prospectus are available on our website: www.bni-am.co.id