

BNI AM Dana Pendapatan Tetap Syariah Ardhani

Sharia Fixed Income Fund

NAV/Unit
IDR 1.550,97

Reporting Date
30 September 2026

Effective Statement
S-350/D.04/2016

Effective Date
11 July 2016

Custodian Bank
PT Bank DBS Indonesia

Inception Date
16 August 2016

AUM
IDR 275.282.140.845

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. 2.50% p.a.

Custodian Fee
Max. 0.15% p.a.

Subscription Fee
Max. 2%

Redemption Fee
Max. 2%

Switching Fee
Max. 2%

Performance Fee
-

Gold Asset Custody Fee
-

ISIN Code
IDN000246303

Bloomberg Code
BNIAPTSJ

- Benefits of Mutual Fund
- Professionally managed
 - Investment diversification
 - Potential for investment value growth
 - Ease of liquidating investments

- 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



Description

BNI AM Dana Pendapatan Tetap Syariah Ardhani invests in fixed income securities, with a medium-term investment horizon and a low-moderate 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

PT Bank DBS Indonesia
BNI-AM ARDHANI PENDAPATAN TETAP SYARIAH
3320046394

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

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.

Investment Objective

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*

Money Market Instruments	: 0%-20%
Fixed Income Sharia Securities / Sukuk issued by the Government of the Republic of Indonesia and/ or corporations traded on the Indonesia Stock Exchange	: 80%-100%
*) Excludes cash and cash equivalents	
**) maturity < 1 year	

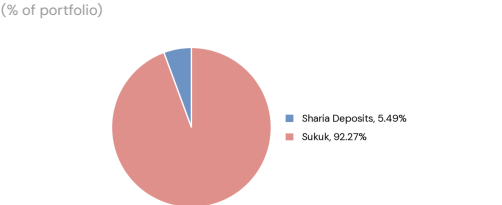
Portfolio Allocation*

Sharia Deposits	: 5,49%
Sukuk	: 92,27%
*) Excludes cash and cash equivalents	

Geographical Composition

Onshore	: 100%
Offshore	: 0%

Portfolio Composition Chart

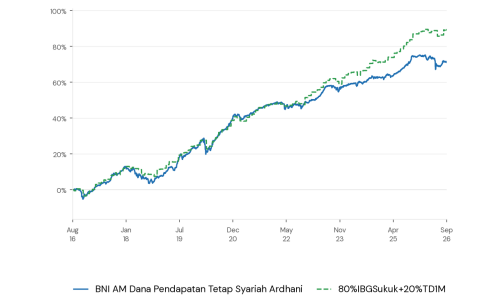


Investment Income Distribution

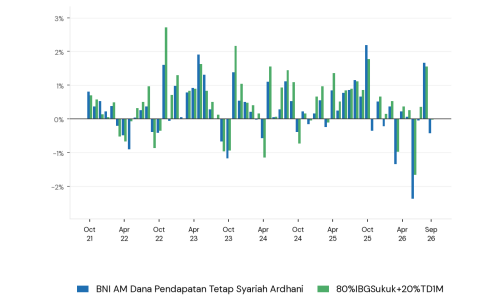
	Dec-24	Jun-25	Dec-25	Jun-26
in IDR (per Participation Unit)	: 30,21	29,92	33,08	32,16
% per annum *	: 3,85	3,77	3,89	4,04

*Excludes returns from reinvesting distributed investment income (dividends)

Fund Performance



Monthly Return



Top Holdings

(In Alphabetical Order)		
PBSO04	Sukuk	6,04%
PBSO15	Sukuk	7,36%
PBSO23	Sukuk	4,12%
PBSO29	Sukuk	9,27%
PBSO30	Sukuk	9,81%
PBSO33	Sukuk	8,45%
PBSO34	Sukuk	3,87%
PBSO37	Sukuk	6,49%
PBSO39	Sukuk	4,17%
PBSO40	Sukuk	11,03%

Performance - 30 September 2026

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
BNI AM Dana Pendapatan Tetap Syariah Ardhani :	-0,42%	1,19%	-0,93%	0,18%	9,11%	17,71%	-2,11%	71,17%
Benchmark* :	-0,02%	1,89%	0,82%	2,97%	17,92%	29,89%	0,52%	89,13%

*80%IBGSukuk+20%TDIM

Highest Month (June 2019)

3,69%

Lowest Month (November 2016)

-4,42%

This mutual fund recorded its highest monthly return of 3,69% in June 2019 and its lowest monthly return of -4,42% in November 2016.

Additional Information

Benchmark used Indobex Govt Bond Index (80%) & TD 1Month nett (20%) before 1 May'25.



BNI AM Dana Pendapatan Tetap Syariah Ardhani

Market Outlook

The Indonesian bond market posted negative performance in September 2026, with the yield on the 10-year Indonesian government bond hovering around 7.15%, up from 7.05% at the end of August 2026. Globally, the yield on the 10-year US government bond also showed a negative trend; it stood at approximately 5.28% at the end of September 2026 rising from 4.75% at the end of August driven by geopolitical developments and a weakening global economy. These developments contributed to a strengthening US dollar worldwide and increased pressure on the exchange rates of emerging market nations. Foreign capital flows into the Indonesian bond market recorded a net inflow of IDR 1 trillion during September 2026. On the domestic front, the BI-Rate remained unchanged at 5.75%. This decision served as a further measure to stabilize the Rupiah exchange rate against heightened global volatility stemming from the conflict in the Middle East, as well as a pre-emptive step to keep inflation in 2026 and 2027 within the government-set target range of 2.5%±1%.

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.

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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