

BNI AM Dana Pendapatan Tetap Syariah Dompot Dhuafa

Sharia Fixed Income Fund

NAV/Unit
IDR 4.085,44

Reporting Date
30 September 2026

Effective Statement
S-1003/PM/2004

Effective Date
21 April 2004

Custodian Bank
PT Bank CIMB Niaga Tbk

Inception Date
22 April 2004

AUM
IDR 10.615.552.917

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. 1.50% p.a.

Custodian Fee
Max. 0.25% p.a.

Subscription Fee
Max. 2%

Redemption Fee
Max. 2%

Switching Fee
Max. 2%

ISIN Code
IDN000007200

Bloomberg Code
BNISYAR:IJ

- Benefits of Mutual Fund
- Professional Management
 - Benefits of Economies of Scale
 - Growth of Investment Value
 - Investment Diversification
 - Ease of Investment Liquidity
 - Compliance with Sharia Principles
 - Investing While Doing Charity

- 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

Investment Period

< 3

3 – 5

> 5

3–5 Years: Medium Term

Risk Level

1

2

3

4

5

Low Moderate High

Low-Moderate

Description

BNI AM Dana Pendapatan Tetap Syariah Dompot Dhuafa 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

CIMB Niaga Syariah Cabang Niaga Tower
Reksa Dana BNI-AM Dana Pendapatan Tetap
Syariah Dompot Dhuafa
860007537000

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 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.

Investment Objective

Providing a long term stable growth of investment value to sharia investors who seek for investment return that are clean from elements of usury, gharar and maisyir by placing funds in sharia bonds issued by Indonesian companies.

Investment Policy*

Fixed Income Securities, Debt Securities/Sharia Bonds, Sharia Money Market Instruments	: 80%–98%
Cash and or cash equivalents	: 2%–20%
*) Excludes cash and cash equivalents	
**) maturity < 1 year	

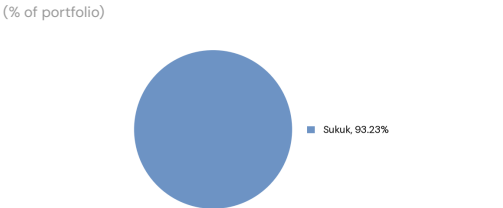
Portfolio Allocation*

Sukuk	: 93,23%
*) Excludes cash and cash equivalents	

Geographical Composition

Onshore	: 100%
Offshore	: 0%

Portfolio Composition Chart

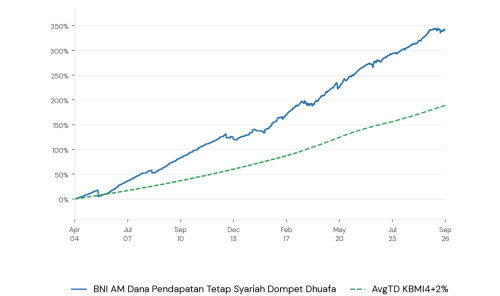


Investment Income Distribution

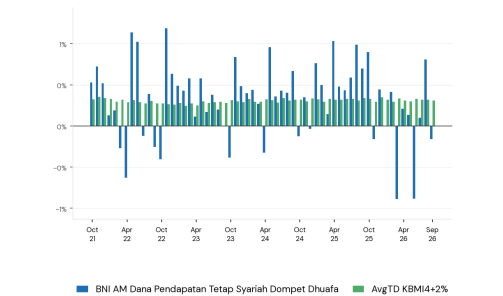
	Sep-16	Jun-17	Dec-17	Dec-18
in IDR (per Participation Unit)	: 39,72	83,12	84,27	13,11
% per annum *	: 1,50	4,50	6,00	0,47

*Excludes returns from reinvesting distributed investment income (dividends)

Fund Performance



Monthly Return



Top Holdings

(In Alphabetical Order)

CIMB Niaga Auto Finance	Sukuk	9,39%
Hutama Karya	Sukuk	9,43%
Indah Kiat Pulp & Paper	Sukuk	9,57%
Indosat	Sukuk	9,55%
PBSO29	Sukuk	9,05%
PBSO37	Sukuk	9,26%
PT PLN	Sukuk	19,05%
Sinar Mas Agro Resources & Technology	Sukuk	9,25%
Tower Bersama Infrastructure	Sukuk	8,67%

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 Dompot Dhuafa :	-0,16%	0,75%	0,20%	0,91%	11,89%	20,81%	-0,27%	341,52%
Benchmark* :	0,31%	0,95%	1,90%	3,87%	12,00%	20,10%	2,87%	188,86%

*AvgTD KBMI4+2%

Highest Month (October 2015)

2,89%

Lowest Month (September 2005)

-10,85%

This mutual fund recorded its highest monthly return of 2,89% in October 2015 and its lowest monthly return of -10,85% in September 2005.

BNI AM Dana Pendapatan Tetap Syariah Dompot Dhuafa

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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