PT Danareksa Investment Management Indonesia

Fund Fact Sheet, September 2026

BNI AM Dana Pendapatan Tetap ITB Harmoni

Fixed Income Fund

NAV/Unit
IDR 1.563,36

Reporting Date
30 September 2026

Effective Statement
S-602/PM.21/2017

Effective Date
28 September 2017

Custodian Bank
PT Bank CIMB Niaga Tbk

Inception Date
25 October 2017

AUM
IDR 63.492.705.418

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. 0.9% p.a.

Subscription Fee
Max. 2%

Redemption Fee
Max. 2%

Switching Fee
Max. 2%

ISIN Code
IDN000309408

Bloomberg Code
BNAPTIH: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 ITB Harmoni 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 CIMB Niaga Tbk
RD PENDAPATAN TETAP ITB HARMONI BNI-AM
800148630400

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

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

Investment Policy*

Debt Securities	: 80%-100%
Equity securities	: 0%-20%

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

Geographical Composition

Onshore	: 100%
Offshore	: 0%

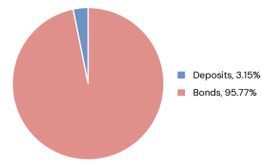
Portfolio Allocation*

Deposits	: 3,15%
Bonds	: 95,77%

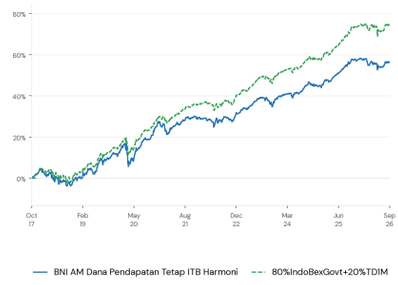
*) Excludes cash and cash equivalents

Portfolio Composition Chart

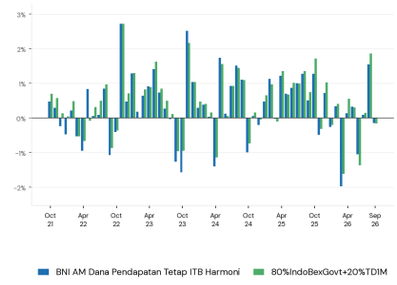
(% of portfolio)



Fund Performance



Monthly Return



Top Holdings

(In Alphabetical Order)

BPD Jawa Barat Dan Banten	Bond	7,80%
Bank Tabungan Negara Persero	Bond	6,03%
Chandra Asri Pacific	Bond	4,72%
Energi Mega Persada	Bond	5,41%
FR0110	Bond	5,57%
FR0111	Bond	5,06%
Indah Kiat Pulp & Paper	Bond	9,70%
Mayora Indah	Bond	6,29%
OKI Pulp & Paper Mills	Bond	6,35%
Tower Bersama Infrastructure	Bond	6,32%

Performance - 30 September 2026

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
BNI AM Dana Pendapatan Tetap ITB Harmoni :	-0,15%	1,48%	0,88%	0,45%	13,88%	21,33%	-1,04%	56,34%
Benchmark* :	-0,15%	1,85%	1,33%	2,32%	17,82%	29,77%	-0,12%	74,46%

*80%IndoBexGovt+20%TD1M

Highest Month (June 2019) **4,07%**

Lowest Month (March 2020) **-5,39%**

This mutual fund recorded its highest monthly return of **4,07%** in June 2019 and its lowest monthly return of **-5,39%** in March 2020.

reksa dana
pahami, nikmati!

BNI AM Dana Pendapatan Tetap ITB Harmoni

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.

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