PT Danareksa Investment Management Indonesia

Fund Fact Sheet, September 2026

BNI AM Quality Long Duration Fund

Fixed Income Fund

NAV/Unit
IDR 1.597,42

Reporting Date
30 September 2026

Effective Statement
S-254/D.04/2016

Effective Date
30 May 2016

Custodian Bank
PT Bank DBS Indonesia

Inception Date
16 June 2016

AUM
IDR 9.207.315.387

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
IDN000242708

Bloomberg Code
BNBDNBD:IJ

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

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 Quality Long Duration Fund 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
REKSA DANA PENDAPATAN TETAP BNI-AM QUALITY LONG DURATION FUND
3320046385

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

Obtaining a long term maximum investment returns through strategic allocation in debt securities and money market instruments, by controlling investment risk through the selective selection of debt securities.

Investment Policy*

Debt Securities issued by the Government of Indonesia and/or Debt Companies on the IDX	: 80%-100%
Domestic Money Market Instruments and/or Time Deposits	: 0%-20%

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

Geographical Composition

Onshore	: 100%
Offshore	: 0%

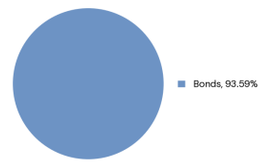
Portfolio Allocation*

Bonds	: 93,59%

*) Excludes cash and cash equivalents

Portfolio Composition Chart

(% of portfolio)

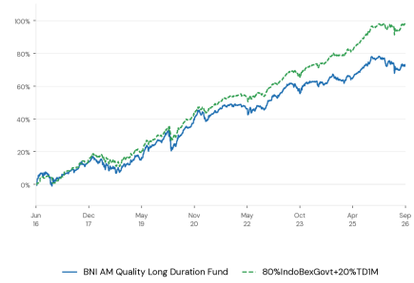


Investment Income Distribution

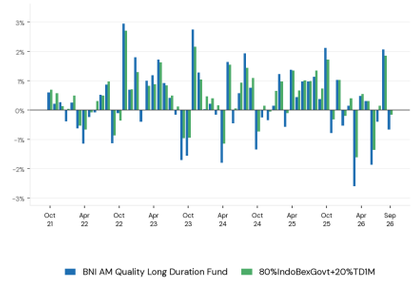
		Dec-24	Jun-25	Dec-25	Jun-26
in IDR (per Participation Unit)	:	30,41	25,90	34,42	33,25
% per annum *	:	3,75	3,16	4,08	4,09

*Excludes returns from reinvesting distributed investment income (dividends)

Fund Performance



Monthly Return



Top Holdings

(In Alphabetical Order)

BPD Jawa Barat Dan Banten	Bond	5,38%
FR0059	Bond	5,44%
FR0067	Bond	6,24%
FR0083	Bond	7,80%
FR0089	Bond	6,24%
FR0104	Bond	5,35%
FR0106	Bond	5,93%
FR0110	Bond	5,49%
Jasa Marga Persero	Bond	5,10%
Medco Energi Internasional	Bond	6,35%

Performance - 30 September 2026

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
BNI AM Quality Long Duration Fund :	-0,67%	0,98%	-0,14%	-0,83%	8,69%	16,89%	-3,11%	72,26%
Benchmark* :	-0,15%	1,85%	1,33%	2,32%	17,82%	29,77%	-0,12%	97,50%

*80%IndoBexGovt+20%TD1M

Highest Month (June 2019) **4,24%**

Lowest Month (March 2020) **-5,54%**

This mutual fund recorded its highest monthly return of **4,24%** in June 2019 and its lowest monthly return of **-5,54%** in March 2020.

reksa dana
pahami, nikmati!

BNI AM Quality Long Duration Fund

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

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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.

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Further information and the Mutual Fund Prospectus are available on our website: www.bni-am.co.id