PT Danareksa Investment Management Indonesia

Fund Fact Sheet, September 2026

BNI AM Dana Likuid Kelas A

Money Market Fund

NAV/Unit
IDR 2.057,26

Reporting Date
30 September 2026

Effective Statement
S-14586/BL/2012

Effective Date
21 December 2012

Custodian Bank
PT Bank DBS Indonesia

Inception Date
27 December 2012

AUM
IDR 322.889.589.007

Total AUM Share Class
IDR 683.206.656.200

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% p.a.

Custodian Fee
Max. 0.15% p.a.

Subscription Fee
-

Redemption Fee
-

Switching Fee
-

ISIN Code
IDN000149408

Bloomberg Code
BNIAMDL:IJ

Benefits of Mutual Fund
- Professional Management
- Benefits of Economies of Scale
- Growth of Investment Value
- Ease of Investment Withdrawal

Main Risk Factors
- Risk of Changes in Economic and Political Conditions
- Credit Risk (Default Risk)
- Liquidity Risk
- Risk of Decline in Total NAV
- Regulatory Change Risk
- Interest Rate Risk
- Market Risk
- Dissolution and Liquidation Risk

Investment Period

< 3	3 – 5	> 5

< 3 Years: Short Term

Risk Level

1	2	3	4	5
Low		Moderate		High

Low

Description
BNI AM Dana Likuid Kelas A invests in money market instruments, with a short-term investment horizon and a low 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 BNI-AM DANA LIKUID Kelas A
3320111836

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

BNI-AM Dana Likuid aims to provide an attractive investment growth rate with minimum risk while obtaining high liquidity to meet cash needs in a short time.

Investment Policy*

Domestic money market instruments with less than 1 year maturity and/or fixed income instruments	: 100%

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

Geographical Composition

Onshore	: 100%
Offshore	: 0%

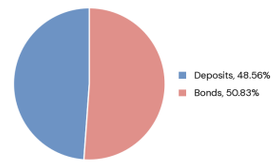
Portfolio Allocation*

Deposits	: 48,56%
Bonds	: 50,83%

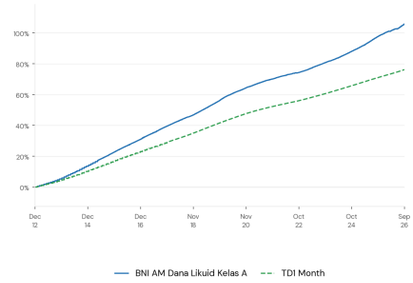
*) Excludes cash and cash equivalents

Portfolio Composition Chart

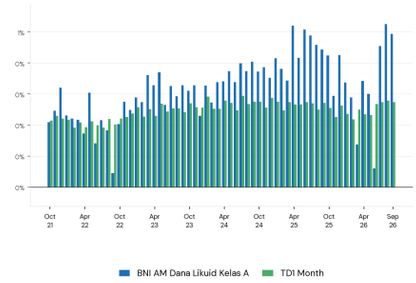
(% of portfolio)



Fund Performance



Monthly Return



Top Holdings

(In Alphabetical Order)

BANK CIMB Niaga	Deposit	7,76%
BANK HiBank	Deposit	4,09%
BANK Mega Syariah	Deposit	6,57%
BPD Aceh Syariah	Deposit	5,46%
BPD Nagari/Sumbar	Deposit	6,96%
BPD Riau Kepri Syariah	Deposit	7,50%
BPD Sumselbabel UUS	Deposit	4,09%
Energi Mega Persada	Bond	6,83%
Indah Kiat Pulp & Paper	Bond	6,26%
OKI Pulp & Paper Mills	Bond	5,11%

Performance - 30 September 2026

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
BNI AM Dana Likuid Kelas A :	0,49%	1,48%	2,20%	4,17%	14,10%	21,23%	2,98%	105,72%
Benchmark* :	0,27%	0,83%	1,57%	3,05%	9,89%	15,99%	2,29%	76,16%

*TD1 Month

Highest Month (August 2014) 0,74%

Lowest Month (September 2022) 0,04%

This mutual fund recorded its highest monthly return of **0,74%** in August 2014 and its lowest monthly return of **0,04%** in September 2022.

reksa dana
pahami, nikmati!

PT Danareksa Investment Management Indonesia

BNI AM Dana Likuid Kelas A

Market Outlook

In September 2026, Bank Indonesia decided to maintain the BI-Rate at 5.75%. This move serves to further stabilize the Rupiah exchange rate against the impact of heightened global volatility stemming from the conflict in the Middle East, while also acting as a pre-emptive measure to keep inflation in 2026 and 2027 within the government-set target range of 2.5% ± 1%. Throughout September 2026, Bank Indonesia implemented stabilization policies and strengthened its monetary operations strategy by optimizing SRBI, SVBI, and SUVBI instruments. These measures helped deepen Indonesia's financial system and reinforced Rupiah exchange rate stability to mitigate the impact of global financial market uncertainty. Given the issuance of these instruments, we anticipate that investments in money market mutual funds will remain attractive as an alternative investment option, supported by sustained market liquidity.

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