Fund Fact Sheet | 31 October 2025

BNI-AM DANA LIKUID KELAS A

Money Market Fund

Effective Date	21-Dec-12
Effective Letter	S-14586/BL/2012
Launch Date	27-Dec-12
Type	Money Market Fund
NAV/Unit	1,983.38
Total NAV	587,560,084,819
Total NAV (All Classes)	1,914,831,041,744
Currency	Rupiah
Minimum Investment	Rp10,000
Total Units Offered	5,000,000,000
NAV Calculation	Daily
Subscription Fees	None
Redemption Fees	None
Switching Fees	Max. 2%
Management Fees	Max. 1% p.a.
Custodian Fees	Max. 0.15% p.a.
ISIN Code	IDN000149408
Mutual Fund Ownership	Can be accessed from https://akses.ksei.co.id

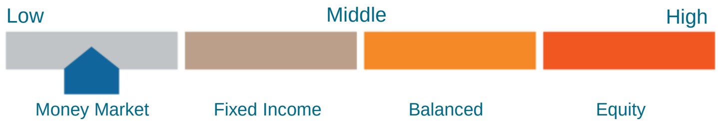
Main Risks

- Changing economic and political condition risks
- Default risks
- Liquidity risks
- Volatility risks
- Full closures risks
- Currrency risks

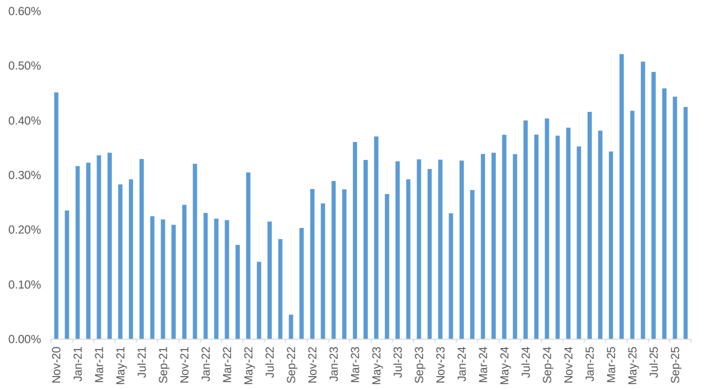
Risk Profile

- Risk level — Low

Risk Classification



Monthly Fund Performance in The Last 5 Years



Mutual Fund Performance

Date: 31-Oct-25

Performance	YTD	1 Mo	3 Mo	6 Mo	1 Yr	3 Yr	5 Yr	Since Inception
Mutual Fund	4.49%	0.42%	1.33%	2.77%	5.27%	13.76%	20.86%	98.34%
Benchmark*	2.69%	0.26%	0.78%	1.60%	3.24%	9.82%	16.24%	71.10%

	Month	Return
Best month	Apr-25	0.52%
Worst month	Mar-25	0.34%

**Benchmark: TD 1Month (after tax)*

Additional Info

- YTM: 4.15%
- Current yield: 4.99%
- Duration: 0.45

BNI Asset Management Profile

PT BNI Asset Management is one of the largest asset management companies in Indonesia with experience over 20 years since its establishment as the asset management division of PT BNI Securities in 12 April 1995. The company spun off from PT BNI Securities in 2011, and had earned its license as Investment Manager from Bapepam-LK (No. KEP-05/BL/MI/2011, dated 7 July 2011). Currently, the company is managing 65 (sixty-five) mutual fund products.

Several mutual funds managed by BNI-AM have received awards from various media and independent research institutions, this includes:

- Seven awards at the 2025 Investment Manager Awards (Anugerah Manajer Investasi 2025) presented by IDX Channel and Edvisor.id
- Two Best Mutual Fund Awards 2025 from Investortrust.id and Infovesta.
- Two awards at the 14th Infobank-Isentia Digital Brand Appreciation 2025 ceremony.

Investment Objectives

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.

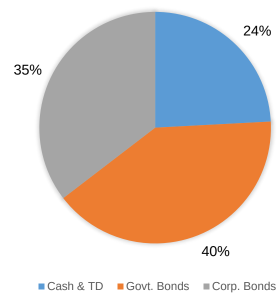
Investment Policy

100% (one hundred percent) on domestic money market instruments with less than 1 year maturity and/or fixed income instruments.

Top 10 Underlying Securities

BOND	FR0086 (15.97%)
SUKUK	PBS032 (12.02%)
BOND	FR0056 (11.87%)
TIME DEPOSIT	Bank CIMB Niaga (8.62%)
BOND	Federal International Finance (4.80%)
TIME DEPOSIT	BPD Sulawesi Utara (3.92%)
SUKUK	PT Pegadaian (3.81%)
BOND	OKI Pulp & Paper Mills (2.93%)
TIME DEPOSIT	BPD Riau Kepri Syariah (2.87%)
SUKUK	CIMB Niaga Auto Finance (2.66%)

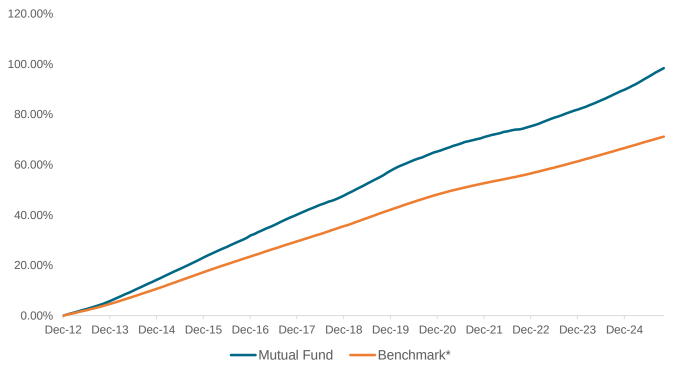
% Portfolio Composition



Custodian 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.

Fund Performance vs Benchmark (Cumulative)



In accordance with OJK regulations, proof of confirmation of purchase, transfer, redemption transactions is valid proof of Unit Penyertaan ownership, which is issued by the Custodian Bank which can be viewed via the https://akses.ksei.co.id page.

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PT BNI Asset Management is licensed and supervised by Otoritas Jasa Keuangan

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For more information visit **www.bni-am.co.id**