Fund Fact Sheet | 30 January 2026

BNI-AM DANA PENDAPATAN TETAP MAKARA INVESTASI

Fixed Income Fund

Effective Date	9-Nov-16
Effective Letter	S-664/D.04/2016
Launch Date	1-Dec-16
Type	Fixed Income Fund
NAV/Unit	1,273.10
Total NAV	188,048,175,782
Total NAV (All Classes)	188,048,175,782
Currency	Rupiah
Minimum Investment	Rp10,000
Total Units Offered	5,000,000,000
NAV Calculation	Daily
Subscription Fees	Max. 2%
Redemption Fees	Max. 2%
Switching Fees	Max. 2%
Management Fees	Max. 1.50% p.a.
Custodian Fees	Max. 0.9% p.a.
ISIN Code	IDN000267705
Mutual Fund Ownership	Can be accessed from https://akses.ksei.co.id

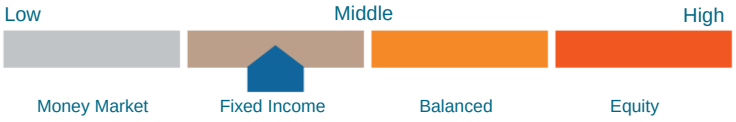
Main Risks

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

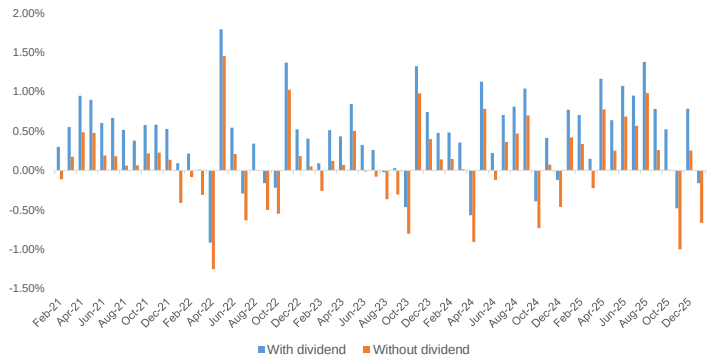
Risk Profile

- Risk level: Medium

Risk Classification



Monthly Fund Performance in The Last 5 Years



Mutual Fund Performance

Date: 30-Jan-26

Performance	YTD	1 Mo	3 Mo	6 Mo	1 Yr	3 Yr	5 Yr	Since Inception
Mutual Fund	-0.67%	-0.67%	-1.41%	-0.19%	2.21%	3.31%	4.58%	27.31%
Mutual Fund with dividend	-0.16%	-0.16%	0.14%	2.84%	7.73%	18.25%	30.90%	79.90%
Benchmark*	0.33%	0.33%	0.97%	1.95%	4.00%	11.73%	20.76%	51.23%

	Month	Without dividend	With dividend
Best month	Aug-25	0.98%	1.38%
Worst month	Nov-25	-1.00%	-0.48%

**Benchmark: Average TD Bank KBMI 4 + 2% (Nett)*

Additional Info

- YTM: 6.18%
- Current yield: 7.13%
- Duration: 3.02

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

Getting interests and principal values appreciation (in the case of debt securities or other possible instruments). Following investment in debt securities, stable growth in investment value is expected.

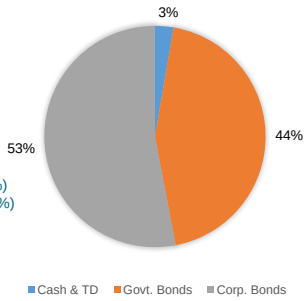
Investment Policy

Minimum 80% on fixed income instruments.
Maximum 20% on cash or other money market instruments.

Top 10 Underlying Securities

BOND	OKI Pulp & Paper Mills (8.07%)
BOND	FR0064 (7.06%)
BOND	FR0104 (6.57%)
BOND	FR0109 (5.89%)
BOND	FR0108 (5.38%)
BOND	FR0103 (4.93%)
BOND	Chandra Asri Petrochemical (4.62%)
BOND	Pindo Deli Pulp & Paper Mills (4.50%)
BOND	FR0101 (4.48%)
BOND	Bank Pan Indonesia (3.76%)

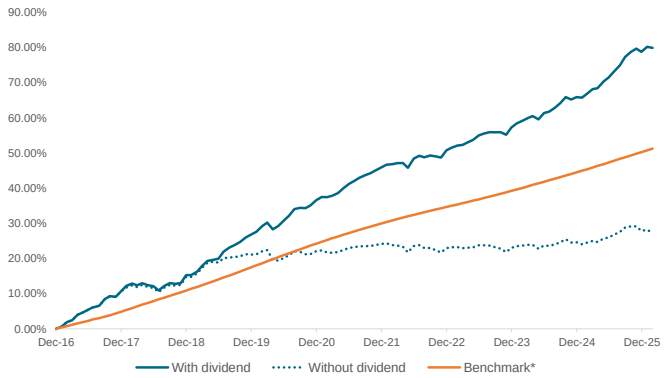
% Portfolio Composition



Custodian 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.

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.

Disclaimer:
INVESTMENT THROUGH MUTUAL FUNDS CONTAINS RISK. BEFORE DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/REFLECT PERFORMANCE INDICATIONS IN THE TIME TO COME. OTORITAS JASA KEUANGAN DOES NOT GIVE A STATEMENT TO APPROVE OR NOT APPROVE THIS FUND, AND DOES NOT GIVE A STATEMENT ABOUT THE TRUTH OR ADEQUACY OF THIS FUND'S PROSPECTUS. EVERY STATEMENT THAT CONTRADICT THE PREVIOUS STATEMENTS IS A LAW VIOLATION. Mutual Funds are not part of third party deposits on Banks and are not included in the scope of the object of the deposit insurance program by Lembaga Penjamin Simpanan. Mutual funds are Capital Market products and not products issued by Sales/Banking Agents. An Investment Fund Selling Agent is not responsible for the demands and risks of managing the portfolio of mutual funds carried out by the Investment Manager. This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT BNI Asset Management only for information needs and does not constitute a form of offer to buy or demand to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek professional opinion before making an investment decision. Past performance is not necessarily a guide to future performance, nor is it an estimate made to provide an indication of future performance or trends. PT BNI Asset Management as the Investment Manager is licensed and supervised by the OJK.

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