

All data are as of 31 August 2026 and document are printed on 04 September 2026, unless otherwise stated

Balanced Fund

Effective Date	09 September 2005
Effective Statement Letter Number	S-2470/PM/2005
Launch Date / Emission	10-Oct-2005
Fund Currency	Indonesian Rupiah
Unit Price (NAV/Unit):	IDR 3,868.39
Total Net Asset Value	IDR 35.28 Billion
Min. Initial Investment*	None
Min. Subsequent Investment*	None
Number of Offered Units*	1,000,000,000 Participation Units
Pricing Frequency	Daily
Subscription Fee*	Max. 2% per transaction
Redemption Fee*	Max. 2% per transaction
Switching Fee*	Max. 1% per transaction
Management Fee*	Max. 2.5% p.a. from NAV
Custodian Fee*	Max. 0.25% p.a. from NAV
Custodian Bank	Deutsche Bank AG, Jakarta
Fund Account Number*	0081190-00-9
ISIN Code	IDN0000077906
Benchmark	Average 1-month TD** (Nett) + 2%

*Please refer to the fund prospectus for more information
 ** 1-month Time Deposits of Bank Mandiri, Bank BCA, Bank BNI

PT. BNP Paribas Asset Management (PT. BNP Paribas AM) is one of the pioneer of investment management firm in Indonesia who has been managing client portfolios in Indonesia since 1992. PT. BNP Paribas AM is a part of unified global organization of BNP Paribas Group. BNP Paribas AM has obtained a business license from the Financial Services Authority (formerly known as the Capital Market Supervisory Agency (BAPEPAM)) as an Investment Manager based on the Baepem Chairman Decree Number: Kep-21/PM-MI/1992 dated 13 July 1992.

The Fund's main feature is to provide regular dividend distribution in cash. Aims to seek optimal returns through active asset allocation in various types of available instruments in accordance with applicable laws and regulations in Indonesia. In accordance with the investment objectives and investment focus, this mutual fund is suitable for investors with conservative to moderate risk profiles with short to medium investment horizon.

- a. Access to various investment instruments
- b. Diversification of investment
- c. Professional management, lighter investment analysis and administrative work

1. Risk of Changes in Economics, Politics, Legal Conditions, and Legislation
2. Market Risk
3. Stock Market Risk
4. Interest Rate Risk
5. Credit and Third-Party Risk
6. Liquidity Risk

Money Market (TD)	1% - 79%
Fixed Income (FI)	1% - 79%
Equity (EQ)	1% - 79%

(In alphabetical order)	
Antam (Persero) - EQ	0.39%
Archi Indonesia - EQ	0.30%
Map Aktif Adiperkasa - EQ	0.54%
OB Bkjt I Hutama Karya II/2017 06062027 - FI	8.71%
OB NEG REP ID FR0104 150730 - FI	39.58%
OB NEG RI Seri FR0110 15052032 - FI	20.55%
TD Bank Maybank Indonesia Tbk PT - MM	8.52%
TD Bank Mega - MM	5.67%
TD Bank Tabungan NEG Tbk PT - MM	8.52%
TD Bank Uob Indonesia PT - MM	5.67%

Low Medium High

Classified as medium risk because this Mutual Fund has majority of the portfolio composition invested in bonds.

Fixed Income	68.85%
Term Deposits	28.38%
Equity	2.07%
Cash	0.71%

Domestic	99%
Offshore	0%

	1-Month	3-Month	6-Month	1-Year	YTD	3-Year*	5-Year*	Sin*
BNP Paribas Equitra Campuran Harmoni	1.38%	1.22%	-2.41%	0.76%	-1.22%	3.11%	3.18%	8.15%
Benchmark	0.34%	1.03%	2.03%	4.07%	2.69%	4.10%	4.05%	5.73%
Highest Month Performance	Sep-2007	11.65%						
Lowest Month Performance	Jul-2007	-8.19%						

Past performance does not reflect future performance

Legend:

- BNP Paribas Equitara Campuran Harmoni
- Benchmark NAV

Date	Monthly Change (%)
Aug-21	0.40
Oct-21	0.70
Dec-21	0.10
Feb-22	0.30
Apr-22	0.40
Jun-22	0.10
Aug-22	0.20
Oct-22	0.80
Dec-22	0.10
Feb-23	0.20
Apr-23	0.60
Jun-23	0.10
Aug-23	0.20
Oct-23	1.10
Dec-23	0.30
Feb-24	0.30
Apr-24	0.10
Jun-24	0.40
Aug-24	0.70
Oct-24	0.70
Dec-24	-0.10
Feb-25	0.70
Apr-25	0.10
Jun-25	0.30
Aug-25	0.50
Oct-25	1.30
Dec-25	0.80
Feb-26	0.50
Apr-26	-2.20
Jun-26	-1.20
Aug-26	0.80
Oct-26	1.40

* If the length of the fund has not reached 5 years since the inception then it will show the latest monthly performance up to 5 years.
Past performance does not reflect future performance

Deutsche Bank A.G. Jakarta Branch has been approved as a Custodian in the field of capital market based on the Decree of the Chairman of the Capital Market Supervisory Agency Number Kep-07/PM/1994 dated January 19, 1994 and therefore Deutsche Bank A.G., Jakarta Branch is registered and supervised by the OJK

1. Opening a Mutual Fund account at the Investment Manager / APERD
2. Filling out the Transaction Form and making payment via transfer
3. Submitting the Transaction Form and supporting documents (including proof of payment) before the specified deadline to the Investment Manager / APERD

The public offering of the product Participation Units is conducted continuously until the offered Participant Units have been fully subscribed.

PT BNP Paribas Asset Management
Sequis Tower Lantai 28, Jl. Jend. Sudirman Kav. 71,
SCBD Lot 11B, Jakarta 12190, Indonesia
Tel : 021-509 33 500 – Faks. : 021 509 33 597-99
<https://www.bnpparibas-am.com/id-id/profesional/hubungi-kami/>

Mutual Fund information can also be accessed through PT BNP Paribas AM website at www.bnpparibas-am.co.id

INVESTING THROUGH MUTUAL FUNDS CONTAINS RISKS. BEFORE DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/REFLECT AN INDICATION OF FUTURE PERFORMANCE.

THE FINANCIAL SERVICES AUTHORITY HAS NOT PROVIDED ANY STATEMENTS APPROVING OR DISAPPROVING THESE SECURITIES, NOR HAS IT ASSERTED THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THIS MUTUAL FUND PROSPECTUS. ANY STATEMENTS CONTRARY TO THE FOREGOING ARE UNLAWFUL.

Mutual funds are capital market products and not products issued by selling agents/banks. Mutual fund selling agents are not responsible for the claims and risks associated with managing mutual fund portfolios by investment managers.

This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT BNP Paribas Asset Management for informational purposes only and does not constitute an offer to buy or a solicitation to sell. All information contained in this document is presented as accurate. If necessary, investors are advised to seek professional advice before making any investment decisions. Past performance is not necessarily indicative of future performance, nor is it a forecast intended to provide any indication of future performance or trends.

The Investment Manager may reject an investor's application if it does not meet the applicable requirements and regulations. Investors are obliged and must still carefully read and understand this Prospectus and document before agreeing to purchase this product and have the right to ask APERD about any matters related to this Prospectus and document.

This Fund Fact Sheet also serves as a Summary of Product and/or Service Information of a General Version as stipulated in the Board of Commissioners Member Regulation of the Financial Services Authority Number 37/PADK.08/2025 on the Provision of Information and Delivery of Information for Marketing Financial Products and Services, including any amendments or replacements that may be issued from time to time.

The information contained in this Product Information Summary is valid from the document printing date until the next updated document is issued / until the end date of the following calendar month.

PT BNP Paribas Asset Management as an Investment Manager is registered and supervised by the OJK

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