

**Effective Date**

13 Apr 2004

**No of Fund Effective Letter**

S-856/PM/2004

**Inception Date**

16 April 2004

**Currency**

IDR

**Type of Fund**

Money Market Fund

**Total Assets**

Rp 4,482.93 Billion

**Minimum Subscription**

10,000

**Unit Offered**

10,000,000,000

**Valuation Period**

Daily

**ISIN Code**

IDN000158607

**Subscription Fee**

Max. 0.00%

**Redemption Fee**

Max. 0.00%

**Switching Fee**

Max. 2.00%

**Management Fee**

Max. 2.00% p.a.

**Custodian Fee**

Max. 0.25% p.a.

**Account Number**

Standard Chartered Bank

306-0914536-0

RD Bahana Dana Likuid kelas

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For further information please contact Bahana TCW

**Investment Manager**

Bahana TCW is a joint venture company between PT Bahana Pembinaan Usaha Indonesia, a stateowned investment company and Trust Company of the West, a leading investment manager company from Los Angeles, United States.

**Investment Objectives**

Maintaining the value of the initial investment and generating a stable and optimal rate of return through investment in money market instruments and debt securities with maturities of less than 1 (one) year.

**Investment Policy**

BDL is a Money Market Fund (100% Money Market/Cash) which provides short-term liquidity management solutions for investors while still providing optimal returns through placements in money market instruments such as deposits. BDL is suitable for a conservative customer profile.

**Asset Allocation**

Bond	21.62 %
Liquidity	78.38 %

**Sector Allocation (Top 5)**

Deposit	65.49 %
Industrial Goods	12.03 %
Retail trade	3.12 %
SRBI	12.89 %
Others	5.22 %

**Securities in Portfolio (Top 10)**

BANK SAHABAT SAMPOERNA	9%
INDAH KIAT PULP AND PAPER	8%
BPD SULAWESI SELATAN & SULAWESI BAI	6%
BANK NATIONALNOBU	6%
BPD RIAU KEPRI SYARIAH	6%
BANK MNC INTERNASIONAL	5%
BUKIT MAKMUR MANDIRI UTAMA	5%
BPD BENGKULU	5%
BANK MEGA	4%
BPD LAMPUNG	4%

**Fund Performance**

Performance	YTD	1-Mo	3-Mo	6-Mo	1-Y	3-Y	5-Y	S.I.*
BDL-G	4.82	0.36	1.21	2.48	4.82	11.31	20.49	208.84
Benchmarks	2.08	0.18	0.55	1.12	2.08	7.59	15.63	106.64

\*Since Inception

Highest Month Performance	December 2008	0.84
Lowest Month Performance	September 2005	-2.25

**Information :**  
Last 1 year performance 4.82%. The benchmark is 100% of the Bloomberg 3-Month IDR Average Deposit Rate Index. This Fund has reached performance 0.84% on December 2008 and achieve performance -2.25% on September 2005.

**Custodian Bank**

Standard Chartered Bank has been operating in Indonesia to conduct business as a Commercial Bank since 1968. And has obtained approval to conduct business as a Custodian in the Capital Market based on Decree of the Chairman of Bapepam No. Kep-35 / PM.WK / 1991 dated June 26, 1991.

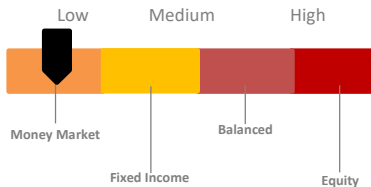
**Investment Risk**

- Risk of Changes in Economic and Political Conditions
- Credit, Industry and Market Risks
- Risk of Dissolution and Liquidation
- Liquidity Risk
- Interest Rate Risk
- Risk of Changes in Tax Regulations & Other Regulations

**Benefits of Mutual Fund Products**

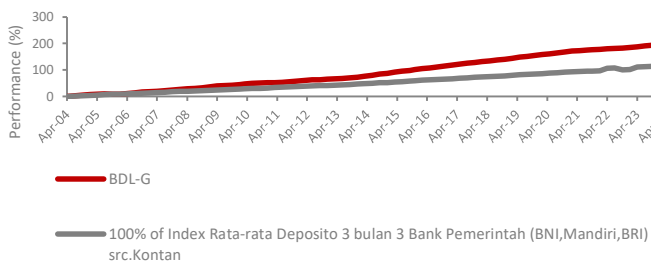
1. Professional management
2. Investment diversification
3. Value growth potential
4. Ease of transaction
5. The minimum nominal investment is relatively affordable

**Risk Classification**

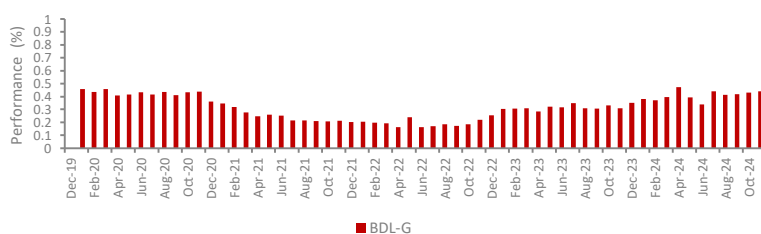


Avoid high risk investments, want stability, want steady income within one to two years.

**Fund Performance Since Inception**



**Monthly Performance in the Last 5 Years**



The benchmark is 100% of the Bloomberg 3-Month IDR Average Deposit Rate Index

Letters or confirmations for purchasing Mutual Funds, redemption of Mutual Funds, and transfer of Mutual Funds are valid legal proof of ownership of Mutual Funds issued or sent by the Custodian Bank. In the event that there is a Securities Ownership Reference Facility (AKSES), Unit Holders can view Mutual Fund ownership through the <https://access.ksei.co.id/> page

**PT Bahana TCW Investment Management**

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