

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 3,889.52 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	48.54 %
Liquidity	51.46 %

Sector Allocation (Top 5)

Deposit	37.87 %
Industrial Goods	18.96 %
Financing Services	9.00 %
Telecommunication	6.43 %
Bank Indonesia	13.59 %

Securities in Portfolio (Top 10)

INDAH KIAT PULP AND PAPER TBK	9%
MERDEKA COPPER GOLD TBK	7%
BANK NATIONALNOBU	7%
TOWER BERSAMA INFRASTRUCTURE TBK	6%
BANK SAHABAT SAMPOERNA	6%
SARANA MULTIGRIYA FINANSIAL (PERSER	6%
BUKIT MAKMUR MANDIRI UTAMA	5%
BPD SUMATERA BARAT	5%
BANK MNC INTERNASIONAL	4%
BANK TABUNGAN NEGARA	4%

Fund Performance

Performance	YTD	1-Mo	3-Mo	6-Mo	1-Y	3-Y	5-Y	S.I.*
BDL-G	3.57	0.42	1.26	2.45	4.58	10.66	20.66	205.15
Benchmarks	1.52	0.18	0.57	1.06	1.99	7.76	16.41	106.08

*Since Inception

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

Information :

Last 1 year performance 4.58%. 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

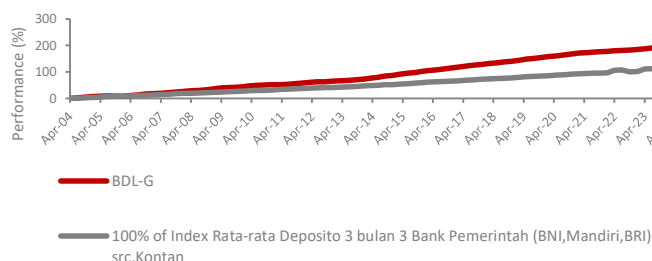
1. Professional management
2. Investment diversification
3. Value growth potential
4. Ease of transaction
5. The minimum nominal investment is relatively affordable

Risk Classification

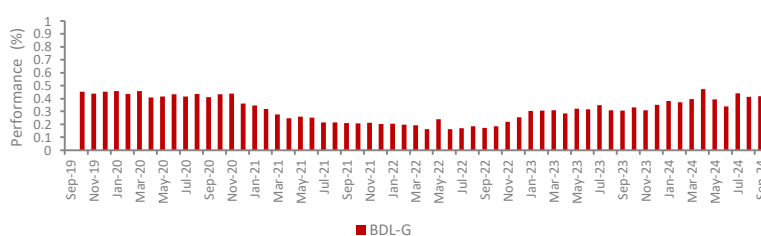


Avoid high risk investments, want stability,
want steady income within one to two years.

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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