

Kaya Bahana Conservative Short Portfolio

April 2026



Company Profile

In 2024, PT Kaya Lautan Permata (Kaya) obtained an APERD (Agen Penjual Efek Reksa Dana) license from the Otoritas Jasa Keuangan (OJK), marking a significant milestone in our commitment to regulatory excellence and investor protection.

As a leader in AI-based asset allocation advisory, Kaya leverages advanced algorithms and real-time data to deliver intelligent, personalized investment strategies. Our platform simplifies and optimizes investing, aligning portfolios with each investor's financial goals, risk profile, and market conditions.

Investment Objectives:

Kaya's investment strategy aims to generate absolute returns by strategically investing in bonds and term deposits.

Kaya's Bahana Conservative Short Portfolio is designed to deliver stable and consistent returns with a strong emphasis on capital preservation and liquidity. The strategy prioritizes a higher allocation to money market assets and a more conservative exposure to bonds. Through disciplined and tactical asset allocation, the portfolio aims to minimize volatility and downside risk while ensuring sufficient liquidity to meet client needs, making it suitable for investors with a more risk-averse profile.

Investment Policy:

Fixed Income Fund : 1% - 99%
Money Market Fund : 1% - 99%

General Information

Currency

Indonesian Rupiah (IDR)

Minimum Purchase

IDR 15,000,000

Switching Fee

Stamp Duty (IDR 10,000) for transactions above IDR 10,000,000

Performance Fee*

0.50% (Standard)

Management Fee

Bahana Mes Syariah Fund G - 2.40%
Bahana Likuid Syariah G - 0.40%

Return Since Inception

Bahana Mes Syariah Fund G : **+4.98%**
Bahana Likuid Syariah G : **+8.43%**

Bloomberg Ticker

Bahana Mes Syariah Fund G : BTCWMES.IJ
Bahana Likuid Syariah G : BTCWLKS.IJ

Asset Under Management (AUM)

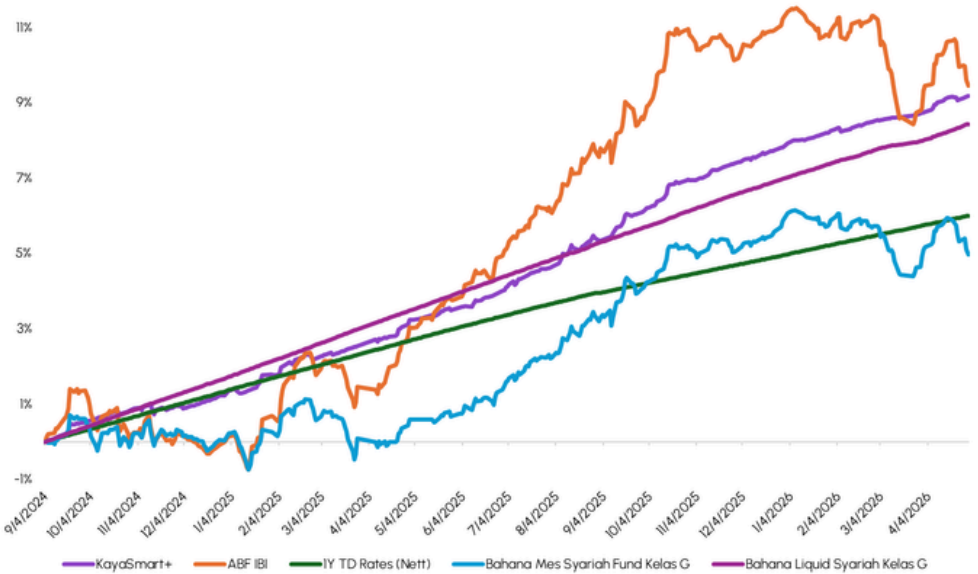
Bahana Mes Syariah Fund G : 123.14B
Bahana Likuid Syariah G : 618.62B

Custodian Bank

PT Bank Standard Chartered - Fixed Income & Money Market

*Charged upon switching and applies once each time the 6% performance target is reached. Additional fees may apply if performance reaches ≥2 times the target within the same period.

Return vs Benchmark



Return	1 Month	3 Month	9 Month	YTD	1 Year	Since Inception	Max Drawdown
Kaya Bahana Conservative Short Portfolio	+0.42%	+0.84%	+4.36%	+1.15%	+5.76%	+9.17%	-0.27%
ABF IBI	+0.61%	-1.31%	+3.04%	-1.77%	+6.22%	+9.45%	-2.76%
1 Year TD Rates (Nett)	+0.25%	+0.74%	+2.27%	+0.97%	+3.23%	+6.00%	0.00%
Bahana Mes Syariah Fund Kelas G	+0.33%	-0.84%	+2.61%	-1.02%	+4.37%	+4.98%	-1.64%
Bahana Likuid Syariah Kelas G	+0.42%	+0.98%	+3.47%	+1.32%	+4.79%	+8.43%	0.00%

Sharpe Ratio **0.02**

The Sharpe Ratio measures the excess return earned for each unit of risk taken. **A higher Sharpe Ratio reflects more efficient fund performance.**



<0 : Returns fall below the risk-free rate
0 - 1 : Relatively weak performance
1 - 2 : Solid performance
2 - 3 : Strong performance
>3 : Exceptional performance

Standard Deviation **0.56%**

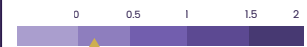
Standard Deviation measures the extent to which returns deviate from their average over a given period.



<3% : Stable
3% - 6% : Low Volatility
6% - 15% : Moderate Volatility
15% - 25% : High Volatility

Beta Portfolio **0.15**

Portfolio beta measures sensitivity of a portfolio's returns to market movements, indicating systematic risk relative to the market.



<0 : Moves Opposite To The Market
0 - 0.5 : Low Sensitivity
0.5 - 1.5 : Moderate to High Sensitivity
1.5 - 2 : Very High Sensitivity
>2 : Highly Leverage To Market Movements

Performance Comparison

Indicator	KayaSmart+	Fixed Income Fund Category
Return (1Y)	+5.76%	+4.04%
Standard Deviation (1Y)	0.56%	2.25%
Sharpe Ratio	0.02	0.35
Max Drawdown*	-0.27%	-1.64%

*KayaSmart+ Portfolio vs Bahana Mes Syariah Fund G

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