

Reksa Dana Principal Balanced Focus II

Balanced Fund
Fund Fact Sheet
30-Sep-2024



Product Information

Effective Date	02-Apr-2018
No. of Effective Statement	S-319/PM.21/2018
Inception Date	02-Jul-2018
Currency	IDR
Custodian Bank	Deutsche Bank A.G.
NAV Per Unit	IDR 1147.85
AUM	IDR 17.66 BN
Minimum Initial Investment	IDR 100,000.00
Number of Offered Units	Max. 2,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	Max. 1.00 %
Switching Fee	Max. 1.00 %
Management Fee	Max. 2.00 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000335007
Fund's Account Number *	Deutsche Bank A/C. 91785009

* For more information, please refers to Fund's prospectus

Fund's Benefit

- Professional management
- Benefits of Economies of Scale
- Investment Value of Growth
- Ease of Investment

Main Risk Factor

- Risk of Default
- Risk of Liquidity
- Risk of dissolution and liquidation
- Risk of Regulatory Changes
- Risk of Exchange Rate

Top 10 Securities in Portfolio (%)

BANK CENTRAL ASIA TBK	EQ	5.26%
BANK MEGA	MM	5.66%
BANK RAKYAT INDONESIA (PERSERO) TBK	EQ	6.45%
BANK VICTORIA SYARIAH	MM	5.66%
BTPN SYARIAH	MM	5.66%
DEUTSCHE BANK A.G.	MM	5.66%
FR0040	FI	17.75%
FR0080	FI	6.07%
FR0083	FI	6.08%
FR0103	FI	5.78%

*EQ: Equity, FI: Fixed Income, MM: Money Market

Investment Objective

Obtaining optimal investment growth over medium to long term through investment in Equity securities, Fixed income debt securities, and money market instruments, in accordance with the prevailing laws and regulations in Indonesia.

Fund Manager's Comment

In September 2024, IDXA80 rose 1.6 points (+1.2%) to 133.7 level. The leaders were GOTO, PANI, BRMS, AMRT, and MDKA. While, AMMN, BBRI, BMRI, TLKM, and BRPT were the laggards.

On sectoral basis, Technology, Properties & Real Estate and Healthcare sector were the top performers, while Infrastructures and Consumer Cyclical were the laggards. During this month, the market recorded net foreign buy of IDR20.9T. From the commodity market, oil price slipped and traded at level USD71.8/barrel while gold price went up to USD2,636/ounce. The Rupiah exchange rate strengthened by 2.0% during the month and closed at Rp15,140 per USD. September 2024 inflation fell by -0.1% MoM, compared to previous month at -0.03% MoM. Meanwhile annual inflation stood at +1.84% YoY, while previous month at +2.1% YoY. Trade balance for August 2024 recorded surplus USD2.900m (previously at surplus USD501m). The BI rate at the end of September 2024 was at 6% compared to 6.25% on the previous month.

Bonds market strengthened. The BINDO index rose 1,32%. The yield of 10 Years benchmark FR100 decreased from 6.62% to 6.44%. While the yield of 5 Year benchmark, FR101 decreased from 6.50% to 6.16%

Risk Classification



Risk Classification Description

Low to moderate volatility with moderate investment growth potential

Investment Policy

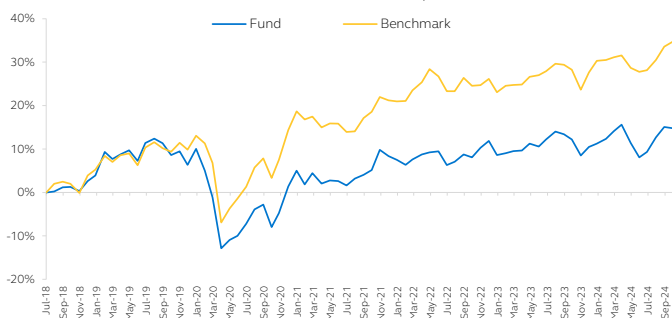
Equity	Maks. 79%
Bonds	Maks. 79%
Money Market	Maks. 79%

Fund Allocation

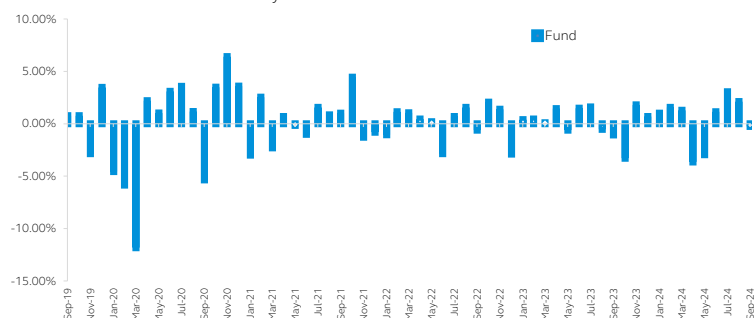
Equity	38.26%
Bonds	35.68%
Money Market*	26.06%

*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

Highest Monthly Performance	Nov-2020 6.41%	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Lowest Monthly Performance	Mar-2020 -11.83%	Fund	3.19%	-0.25%	4.98%	-0.71%	2.31%	9.17%	5.67%	14.79%
		Benchmark *	3.38%	1.29%	6.06%	2.46%	4.87%	13.09%	22.87%	34.70%

*Fund performance Benchmark 50% IDXA80 Index and 50% Indonesian Government IDR Bonds Index

About Principal Asset Management

PT Principal Asset Management (formerly known as PT CIMB-Principal Asset Management), is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Principal offers a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with the company's discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company help achieving financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. PT Principal Asset Management has obtained a business license from Financial Services Authority (OJK) as an Investment Manager based on the Decree of the Chairman of BAPEPAM Number: KEP-05 / PM / MI / 1997 dated May 7, 1997.

About The Custodian Bank

Deutsche Bank AG, Jakarta Branch has obtained the approval to be a Custodian in the capital market from the Capital Market authority pursuant to Chairman of Bapepam Decision No. Kep-07/PM/1994 dated January 19, 1994 and therefore Deutsche Bank A.G., Jakarta Branch is registered and supervised by OJK. Deutsche Bank AG, Jakarta Branch has been providing custodial services since 1994 and fund services, namely administration and custodian of funds since 1996. Deutsche Bank AG, Jakarta Branch is the first custodian bank which provides fund services for the first mutual fund product launched in 1996, namely closed Mutual Fund. Henceforth, Deutsche Bank AG, Jakarta Branch became the pioneer and has consistently provided fund services for mutual fund products and other products for the domestic market among others insurance products (linked fund unit), pension funds, discretionary fund, sharia fund and so forth.

Mutual Fund Ownership

Based on the prevailing OJK regulations, confirmation letters for the implementation of transaction, purchases, transfer and redemption of mutual fund participation units are legal proprietary letters issued and set by custodian bank. Unit holders can see mutual fund ownership through the address <https://Akses.ksei.co.id>.

Futher information related to the Fund Prospectus can be accessed through our site: www.principal.co.id

Disclaimer

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