

# Reksa Dana Principal Balanced Focus II

Balanced Fund  
Fund Fact Sheet  
29-Nov-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 1104.59
AUM	IDR 11.99 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 (%)

ADI SARANA ARMADA TBK	EQ	3.00%
BANK BRISYARIAH TBK PT	EQ	3.39%
BANK CENTRAL ASIA TBK	EQ	5.42%
BANK MANDIRI ( PERSERO ) TBK	EQ	2.57%
BANK MEGA	MM	4.59%
BANK VICTORIA SYARIAH	MM	5.01%
FR0040	FI	25.90%
FR0072	FI	9.14%
FR0080	FI	8.65%
FR0103	FI	8.23%

\*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 November 2024, IDXA80 fell 8.9 points (-6.7%) to 124.4 level. The laggards were BBRI, BMRI, AMRT, MDKA, and TLKM. While, BRMS, GOTO, ITMG, MYOR, and HEAL were the leaders.

On sectoral basis, Technology was the top performer, while sector Basic Materials, Properties and Real Estate and Transportation & Logistic were the laggards.

During the month, the market recorded net foreign sell of IDR16.5T. In the commodities market, oil price remained flat and traded at USD72.9/barrel while gold prices dropped by 3.4% and traded at USD2,657/ounce. The Rupiah weakened by 1.0% during the month and closed at Rp15,848 per USD. November 2024 inflation rose by 0.3% MoM, compared to previous month at +0.1%. Meanwhile annual inflation stood at +1.55 % YoY, while previous month it was at 1.7%. Trade balance for October 2024 recorded a surplus USD2,475m (previously a surplus of USD3,231m). The BI rate at the end of November 2024 was steady at 6%.

Bonds market strengthened with BINDO index rose by 0.0117%. The yield of 10 Year benchmark FR100 increased from 6.77% to 6.85%. While the yield of 5 Year benchmark, FR101 increased from 6.65% to 6.73%.

## Risk Classification



## Risk Classification Description

Low to moderate volatility with moderate investment growth potential

## Investment Policy

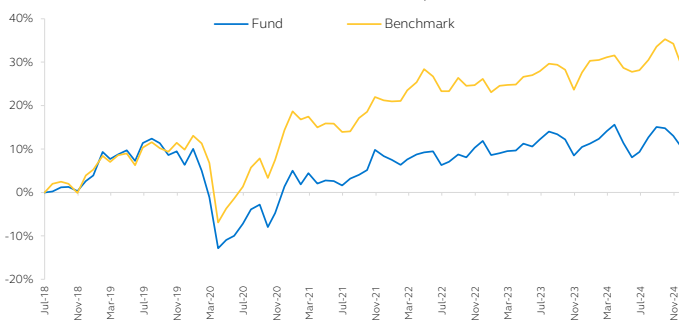
Equity	Max. 79%
Bonds	Max. 79%
Money Market	Max. 79%

## Fund Allocation

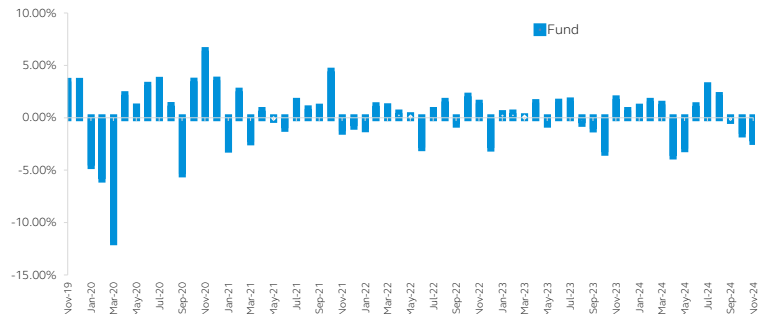
Equity	36.38%
Bonds	51.92%
Money Market*	11.70%

\*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	-0.70%	-2.25%	-4.01%	2.18%	0.00%	1.91%	3.88%	10.46%
		Benchmark *	-0.78%	-3.36%	-2.78%	2.23%	1.57%	5.97%	17.50%	29.29%

\*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 portofolio 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](http://www.principal.co.id)

## Disclaimer

INVESTING THROUGH MUTUAL FUNDS CARRIES RISKS. BEFORE DECIDING TO INVEST, POTENTIAL INVESTORS ARE REQUIRED TO READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/ REFLECT ANY INDICATION OF FUTURE PERFORMANCE. THE FINANCIAL SERVICES AUTHORITY DOES NOT PROVIDE A STATEMENT APPROVING OR DISAPPROVING OF THIS EFFECT, NOR DOES IT STATE THE CORRECTNESS OR ADEQUACY OF THE CONTENTS OF THE PROSPECTUS OF THIS MUTUAL FUND. ANY STATEMENT TO THE CONTRARY THEREOF IS AN UNLAWFUL ACT.

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