

Reksa Dana Syariah Principal Cash Fund Syariah 2



Money Market Fund
Fund Fact Sheet
30-Sep-2024

Product Information

Effective Date	03-Nov-2020
No. of Effective Statement	S-1089/PM.21/2020
Inception Date	21-Jan-2021
Currency	IDR
Custodian Bank	PT Bank Syariah Indonesia, Tbk
NAV Per Unit	IDR 1114.33
AUM	IDR 12.23 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 2,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	0.00%
Redemption Fee	0.00%
Switching Fee	0.00%
Management Fee	Max. 1.00 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000448800
Fund's Account Number *	BSI A/C. 7138262973

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

Fund's Benefit

- Professional management
- Investment Value Growth
- Investment Diversification
- Liquidity or Participation Units are easy to redeem
- Compliance with Sharia Principles in Capital Market

Main Risk Factor

- Risk of Diminishing of Participation Unit
- Risk of Liquidity
- Risk of dissolution
- Risk of Changes in Economic and
- Risk of Regulatory Changes

Top 10 Securities in Portfolio (%)

BANK ALADIN SYARIAH	MM	1.23%
BANK VICTORIA SYARIAH	MM	7.77%
PBS036	FI	48.78%
SUKUK NEGARA RITEL SERI SR-016	FI	40.61%

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

Investment Objective

Maintain the value of the investment and obtain a rate of return that is in accordance with the level of risk that is acceptable in the short term by investing in accordance with the Investment Policy and not contradicting the Sharia Principles in the Capital Market.

Fund Manager's Comment

The Fund's net performance for the month of September 2024 came in at +0.45%, outperforming the benchmark's by +16bps. The average 1-month time deposits rate banks in Indonesia decreased in September 2024. The rates decrease by 8bps 4.03% from 4.11% at the end of the previous month. The average 3-month time deposits rate banks in Indonesia decreased, as indicated by the decreased rate from 4.28% to 4.27%. 1-year Govt Bond yield decreased by 42bps to 6.186% from 6.608% at the end of the previous month. The BI Rate at the end of September 2024 decreased to 6% from 6.25%. Going forward, we remain positive on the local bonds market. We expect the fund to benefit under the current rate cut cycle as some of the allocations are invested in both government and corporate bond.

Risk Classification



Risk Classification Description

Low volatility with limited investment growth potential

Investment Policy

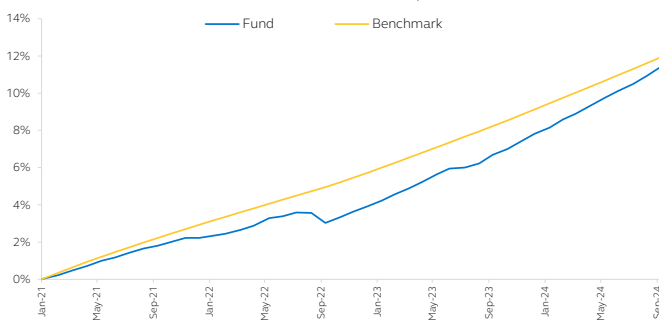
Money Market Sharia	Max. 100%
Bonds Sharia	Max. 100%
(Maturity ≤ 1 Year)	

Fund Allocation

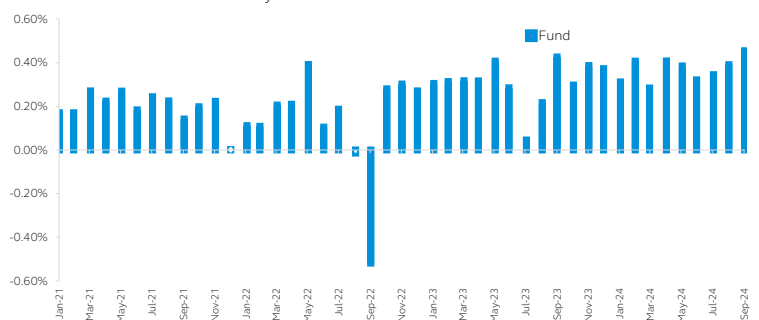
Money Market Sharia*	10.61%
Bonds Sharia	89.39%
(Maturity ≤ 1 Year)	

*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Highest Monthly Performance	Sep-2024	0.45%						
Lowest Monthly Performance	Sep-2022	-0.52%						
Fund		3.36%	0.45%	1.20%	2.33%	4.45%	9.46%	11.43%
Benchmark *		2.58%	0.29%	0.88%	1.74%	3.43%	9.51%	11.94%

*Fund performance Benchmark 100% Bank Indonesia 3 Months Time Deposit 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

PT Bank Syariah Indonesia Tbk obtained approval from OJK based on the Board of Commissioners Decree Number 4/KDK.03/2021. Prior to the merger, Custodian service activities were carried out by PT Bank Syariah Mandiri since 2019 with Core Custody services for customers from various segments, starting from the Corporate segment (among others Banks and Insurance Companies), the Institution/Public Legal Entity segment to the individual/individual customer segment. PT Bank Syariah Mandiri also has experience in acting as a Custodian Bank for a number of Sharia Mutual Funds in the form of Collective Investment Contracts. After the merger, all Custodian services that were originally carried out by PT Bank Syariah Mandiri were then carried out by PT Bank Syariah Indonesia Tbk, using the core custody system previously used by PT Bank Syariah Mandiri and supported by employees who had experience in the capital market industry.

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

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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