

Reksa Dana Principal Balanced Focus II

Balanced Fund
Fund Fact Sheet
29-Aug-2025



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 1130.1
AUM	IDR 12.26 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	6.91%
BANK MANDIRI (PERSERO) TBK	EQ	5.79%
BANK NATIONAL NOBU	MM	7.91%
BANK RAKYAT INDONESIA (PERSERO) TBK	EQ	3.96%
FR0072	FI	9.30%
FR0080	FI	8.78%
FR0087	FI	8.41%
MAYORA INDAH TBK	EQ	3.08%
MERDEKA COPPER GOLD TBK	EQ	3.02%
SUMBER ALFARIA TRIJAYA TBK	EQ	3.95%

*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

During the month of August 2025, IDXA80 rose by 1.73 points (+1.46%) to 120.32. The leaders were BBRI, TLKM, EMTK, ASII and BMRI. On the other hand, BRPT, AMMN, GOTO, INDF, and KLBF were the laggards. On the sectoral basis, technology, infrastructure, and miscellaneous industry were the best performers, while consumer cyclical, financials, and transportation were the worst performers. In August 2025, foreign recorded net buy of IDR 11.4tn from Indonesian stock market. In the commodities market, oil price declined to USD 68.12/barrel, meanwhile, gold price increased by 5.89% to USD 3,487/oz. The Rupiah exchange rate weakened by 0.27% from 16,456 per USD to 16,500 per USD. Annual inflation declined to 2.31% YoY from 2.37% YoY in the previous month. Trade balance in July recorded a surplus of USD 4.2 bn (surplus in the previous month was at USD 4.1 bn). BI rate by end of August 2025 was lower at 5.00% from 5.25% in the previous month.

Risk Classification



Risk Classification Description

Low to moderate volatility with moderate investment growth potential

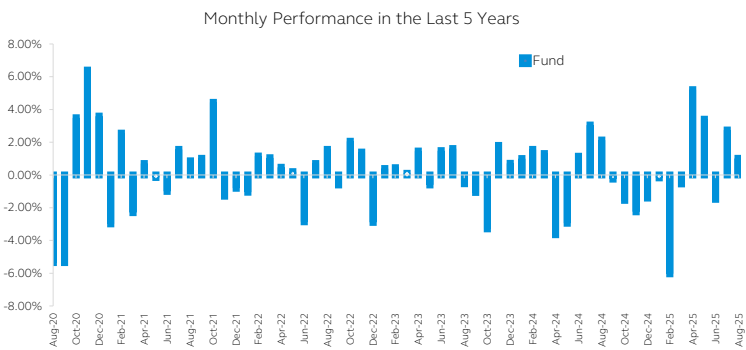
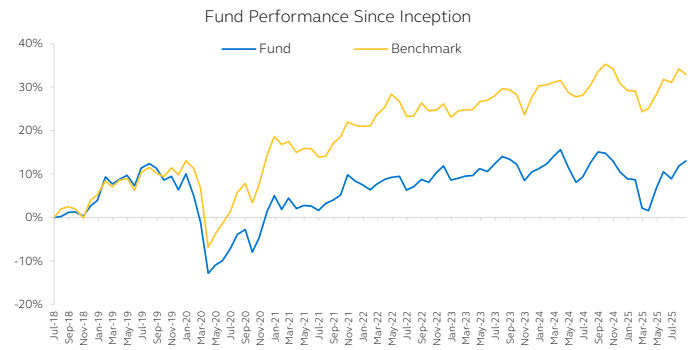
Investment Policy

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

Fund Allocation

Equity	57.63%
Bonds	26.49%
Money Market*	15.88%

*Include Cash and equivalent



Performance Since Inception

Highest Monthly	Nov-2020	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Lowest Monthly	Mar-2020	Fund	3.77%	1.01%	2.26%	10.64%	-1.80%	3.93%	16.23%	13.01%
Performance	-11.83%	Benchmark *	4.54%	1.64%	3.25%	11.79%	-0.04%	3.63%	23.22%	32.93%

*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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