

# Reksa Dana Principal Balanced Focus II

Balanced Fund  
Fund Fact Sheet  
30-Nov-2023



## 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 1104.58
AUM	IDR 52.93 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. 5.00 %
Redemption Fee	Max. 5.00 %
Switching Fee	Max. 5.00 %
Management Fee	Max. 5.00 % 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 PT	EQ	7.29%
BANK MANDIRI PERSERO TBK PT	EQ	4.97%
BANK NOBU	MM	6.05%
BANK RAKYAT INDONESIA PERSERO TBK PT	EQ	6.97%
FR0040	FI	6.08%
FR0068	FI	4.23%
FR0079	FI	4.31%
FR0081	FI	9.44%
FR0090	FI	7.24%
FR0091	FI	5.57%

\*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

On November 2023, Jakarta Composite Index (JCI) closed up 328.5 points (+4.9%) to 7,080.7 level. The leaders were BREN, GOTO, BBRI, TLKM, and AMMN while the laggards were ASII, UNTR, CPIN, CARE, and BRPT. During this month, the market recorded net foreign sell of -IDR0.2T. From the commodity market, oil price slipped and traded at level USD76.0/barrel while gold price went up to USD2,038/ounce. Rupiah exchange rate strengthened by 2.4% during the month and closed at Rp15,510 per USD. November 2023 inflation rose by +0.4% MoM (previous month at +0.2% MoM), elevating annual inflation to level of +2.9% YoY (previous month at +2.6% YoY). Trade balance for October 2023 recorded surplus USD3,480m (previously at surplus USD3,405m). The BI-7 Day Reverse Repo Rate benchmark interest rate at the end of November 2023 will not change at 6%. Going forward, we still see the potential for an increase in Bank Indonesia interest rates of 25bps until the end of this year.

## Risk Classification



## Risk Classification Description

Low to moderate volatility with moderate investment growth potential

## Investment Policy

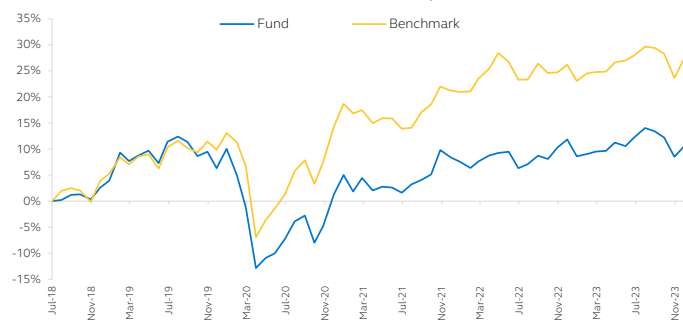
Equity	Maks. 79%
Bonds	Maks. 79%
Money Market	Maks. 79%

## Fund Allocation

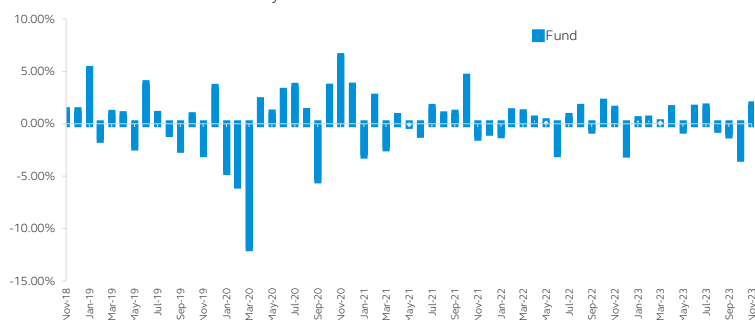
Equity	45.85%
Bonds	38.57%
Money Market*	15.58%

\*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



## Performance Since Inception

Highest Monthly	Nov-2020	6.41%	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Lowest Monthly	Mar-2020	-11.83%	Fund	1.71%	1.80%	-2.60%	-0.09%	-1.24%	8.98%	7.63%	10.46%
Performance			Benchmark *	2.89%	3.36%	-1.73%	0.21%	-0.37%	10.76%	22.33%	27.29%

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

## Disclaimer

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