

Reksa Dana Principal Bond

Fixed Income Fund
Fund Fact Sheet
30-Jan-2026



Product Information

Effective Date	01-Oct-2007
No. of Effective Statement	S-4968/BL/2007
Inception Date	02-Oct-2007
Currency	IDR
Custodian Bank	Standard Chartered Bank
NAV Per Unit	IDR 49948.23
AUM	IDR 1.17 TN
Minimum Initial Investment	IDR 100,000.00
Number of Offered Units	Max. 20,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	≤1 Year: Maks. 1.00 %; > 1 Year: 0.00 %
Switching Fee	N/A
Management Fee	Max. 1.00 % per annum
Custodian Fee	Max. 0.20 % per annum
ISIN Code	IDN000051307
Fund's Account Number *	SCB A/C. 30606215635

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

Fund's Benefit

- Professional management
- Investment Diversification
- Liquidity
- Ease of Investment
- Investment flexibility
- Transparency

Main Risk Factor

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

Investment Objective

Maximize investment return in medium to long term through investments in domestic debt and money market instruments in accordance with the legislation in force in Indonesia.

Fund Manager's Comment

The Fund's net performance for the month of January 2026 came in positive at +0.02%. Currently, portfolio duration is 7.423 yr. IDR denominated Government bonds prices fell in January 2026. This is indicated by the increase in yield of 10 year benchmark from 6.09% to 6.33%. On the other hand, the yield of 10 year benchmark saw the steepest increase of 24 bps. Rupiah depreciated against USD from 16,769 to 16,785 per USD. Annual inflation rose to 3.55% YoY compared to 2.92% YoY in the previous month. Foreign ownership in government bond reached 13.16% of total government bonds, dropped from the previous month level at 13.39%. Going forward, we remain positive on the local bonds market. We expect this fixed income fund to benefit under current rate cut cycle and supported by ample liquidity. Additionally, although current global financial markets volatility is moderating, we remain nimble and continue to monitor the situation and adjust our allocations as needed.

Top 10 Securities in Portfolio (%)

FR0052	FI	3.05%
FR0067	FI	6.26%
FR0071	FI	4.71%
FR0076	FI	10.55%
OBL BKLJT I HUTAMA KARYA THP III TH 17 SR B	FI	4.46%
OBL BKLJT I SEMEN INDONESIA THP II TH 2019 SR B	FI	4.76%
PBS005	FI	12.84%
PBS007	FI	7.88%
PBS015	FI	4.86%
PBS028	FI	6.84%

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

Risk Classification



Risk Classification Description

Low to moderate volatility with moderate investment growth potential

Investment Policy

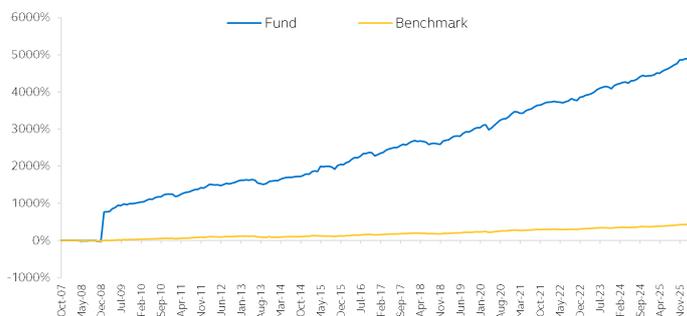
Bonds	80%-100%
Money Market	0%-20%

Fund Allocation

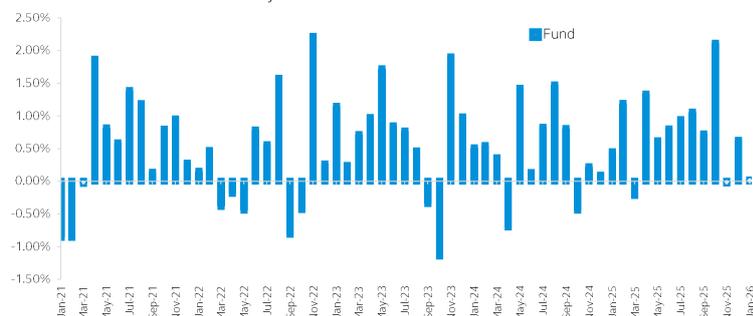
Bonds	99.37%
Money Market*	0.63%

*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	Dec-2008 916.12%							
Lowest Monthly Performance	Oct-2008 -18.97%							
		Fund						
		Benchmark *						

*Fund performance Benchmark 100% 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

Standard Chartered Bank, Jakarta Branch has a license from the OJK to operate as a custodian in the capital market based on BAPEPAM Chairman Decision No. Kep 35/PM.WK/1991 dated 26 June 1991, and Standard Chartered Bank is registered and supervised by the OJK. Standard Chartered Securities Services started operations in Indonesia in 1991 as the first foreign Custodian Bank to be awarded with the license from BAPEPAM (now OJK) and started fund services since 2004 which has grown very rapidly until now as one of the major fund services providers and is quite calculated in the local market.

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.

Mutual funds are Capital Market products and not products issued by Selling Agents/Banks. Mutual Fund Selling Agents are not responsible for the demands and risks of mutual fund portfolio management carried out by the Investment Manager. This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT Principal Asset Management only for informational needs and does not constitute a form of offer to buy or a request to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek a professional opinion before making an investment decision. Past performance is not necessarily a clue to future performance, nor is it an estimate made to give an indication of its future performance or tendencies. PT Principal Asset Management as an Investment Manager registered and supervised by OJK.

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