

Reksa Dana Principal Bukareksa Pasar Uang

Money Market Fund
Fund Fact Sheet
28-Nov-2025



Product Information

| | |
|----------------------------|-------------------------------------|
| Effective Date | 31-Oct-2016 |
| No. of Effective Statement | S-627/D.04/2016 |
| Inception Date | 23-Dec-2016 |
| Currency | IDR |
| Custodian Bank | PT Bank Central Asia Tbk |
| NAV Per Unit | IDR 1308.96 |
| AUM | IDR 1.61 BN |
| Minimum Initial Investment | IDR 10,000.00 |
| Number of Offered Units | Max. 5,000,000,000.00 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 | IDN000265709 |
| Fund's Account Number * | BCA A/C. 206-326-2625 |

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

Fund's Benefit

- More attractive yield
- Investment can be disbursed every day
- Professional management

Main Risk Factor

- Risk of Default
- Risk of Liquidity
- Risk of dissolution and liquidation
- Risks of Political, Economic, and
- Risk of Exchange Rate

Top 10 Securities in Portfolio (%)

| | | |
|--------|----|--------|
| FR0086 | FI | 74.69% |
| PBS032 | FI | 24.85% |

Investment Objective

Maintain the value of investment, obtain liquidity, and a level of return in accordance with the tolerable level of risk in the short term through investment in domestic money market instruments and/or Debt Instruments issued with a maturity of not more than 1 year (one) year and/or the remaining maturity is not more than 1 (one) year and/or deposits in Rupiah and/or other foreign currencies.

Fund Manager's Comment

The Fund's net performance for the month of November 2025 came in negative at -0.01%, underperforming the benchmark's by 25 bps. The average 3-month time deposits rate of banks in Indonesia dropped by 4 bps to 3.88% from 3.92% at the end of the previous month. Rupiah depreciated against USD from 16,630 to 16,660 per USD. 1-year government bond yield increased in November 2025 by 23 bps to 5.05% from 4.82% at the end of the previous month. BI rate at the end of November 2025 was steady at 4.75%. Going forward, we remain positive on the local bonds market. We expect this fund to benefit under current rate cut cycle and supported by better liquidity as a result of lower SRBI Issuances by Bank Indonesia. Additionally, although current global financial markets volatility is moderating, we remain nimble and continue to monitor the situation and adjust our allocations as needed.

Risk Classification



Risk Classification Description

Low volatility with limited investment growth potential

Investment Policy

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

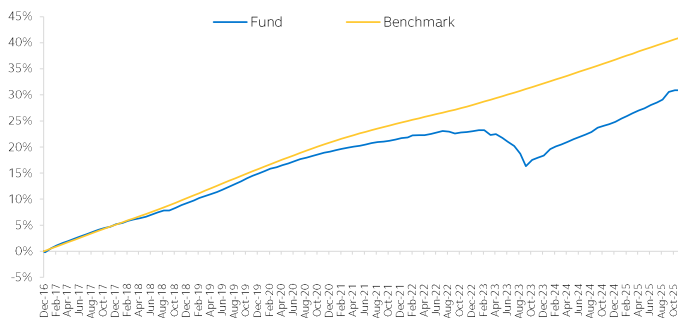
Fund Allocation

| | |
|---------------------|--------|
| Money Market* | 0.46% |
| Bonds | 99.54% |
| (Maturity ≤ 1 Year) | |

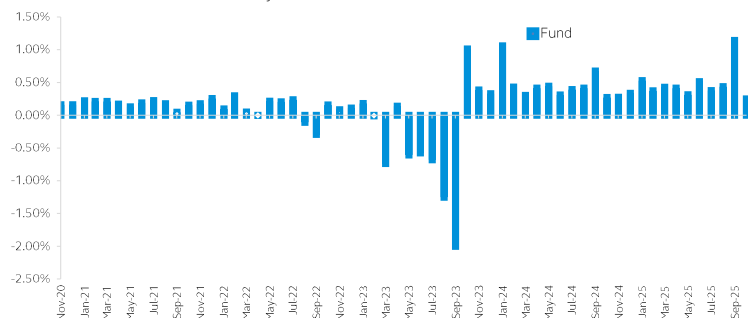
*Include Cash and equivalent

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

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

| Highest Monthly Performance | Sep-2025 | Performance | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------------------|----------|-------------|-------|---------|----------|----------|--------|---------|---------|-----------------|
| | 1.14% | | | | | | | | | |
| Lowest Monthly Performance | Sep-2023 | Fund | 4.88% | -0.01% | 1.39% | 2.74% | 5.23% | 6.53% | 10.06% | 30.90% |
| | -2.00% | Benchmark * | 3.08% | 0.24% | 0.80% | 1.65% | 3.39% | 10.36% | 17.00% | 40.99% |

*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 the Capital Market authority 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 Central Asia Tbk obtained approval as a Custodian Bank in the capital market based on the Decree of the Chairman of Bapepam Decision Number: KEP-148/PM/1991 dated November 13, 1991 concerning Approval as a Place to Deposit Assets in the Capital Market to PT Bank Central Asia. BCA Custodian has provided various services to depositors, both local and overseas. Assets deposited in the form of stocks, bonds, warrants, pre-emptive rights, Bank Indonesia Certificates, Government Bonds, deposit certificates, debt recognition letters and land securities. Seeing positive capital market developments, BCA Custodian has also entered the mutual fund market as a custodian bank since August 2001.

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.

PT Principal Asset Management
Revenue Tower, District 8, Lantai 5 Jl. Jend. Sudirman No.52-53 Jakarta 12190
Telepon : +(6221) 5088 9988 Fax : +(6221) 5088 9999
Website: www.principal.co.id

Find us on:
@principal.id
Principal Indonesia
Principal Indonesia

