

Reksa Dana Syariah Principal Cash Fund Syariah 2

Money Market Fund  
Fund Fact Sheet  
31-Jul-2025



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 1158.95                         |
| AUM                        | IDR 12.68 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 | 5.13%  |
| PBS036                         | FI | 47.33% |
| SUKUK NEGARA RITEL SERI SR-017 | FI | 45.78% |

\*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 July 2025 came in positive at +0.38%, outperforming the benchmark by 9 bps. The average 3-month time deposits rate of banks in Indonesia dropped by 20 bps to 4.26% from 4.46%. Rupiah depreciated against USD from 16,290 to 16,455 per USD. 1-year government bond yield decreased in July 2025 by 48 bps to 5.77% from 6.25%. BI rate at the end of July 2025 decreased from 5.50% to 5.25% from the previous month. 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, we are also aware that the global financial markets continues to be volatile and we 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

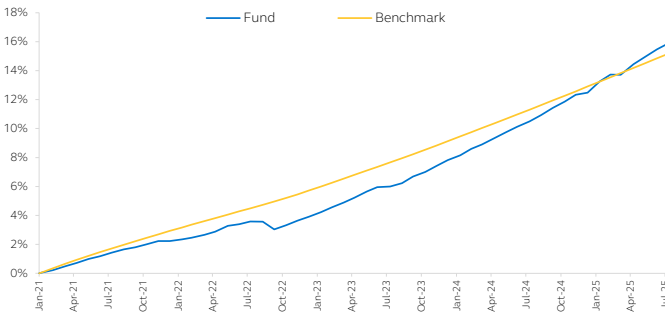
|                     |           |
|---------------------|-----------|
| Money Market Sharia | Max. 100% |
| Bonds Sharia        | Max. 100% |
| (Maturity ≤ 1 Year) |           |

Fund Allocation

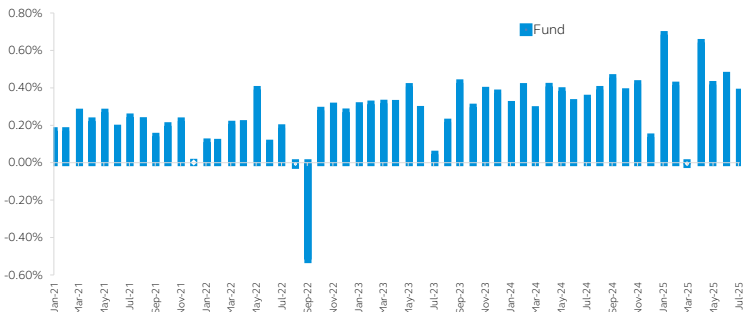
|                      |        |
|----------------------|--------|
| Money Market Sharia* | 6.90%  |
| Bonds Sharia         | 93.10% |
| (Maturity ≤ 1 Year)  |        |

\*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

| Highest Monthly Performance | Jan-2025 | 0.69%  | Performance | YTD   | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------------------|----------|--------|-------------|-------|---------|----------|----------|--------|---------|---------|-----------------|
| Lowest Monthly Performance  | Sep-2022 | -0.52% | Fund        | 3.03% | 0.38%   | 1.27%    | 2.33%    | 4.89%  | 11.88%  | -       | 15.90%          |
|                             |          |        | Benchmark * | 2.01% | 0.29%   | 0.86%    | 1.71%    | 3.48%  | 10.22%  | -       | 15.18%          |

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

Disclaimer

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