

Reksa Dana Principal Cash Fund

Money Market Fund

Fund Fact Sheet

30-Dec-2025



Product Information

Effective Date	16-Nov-2011
No. of Effective Statement	S-12405/BL/2011
Inception Date	23-Dec-2011
Currency	IDR
Custodian Bank	Deutsche Bank A.G.
NAV Per Unit	IDR 1938.91
AUM	IDR 186.15 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 1,000,000,000.00 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	IDN000128402
Fund's Account Number *	Deutsche Bank A/C. 0084616009

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

Fund's Benefit

- Professional management
- Benefits of Economics of Scale
- Investment Value Growth
- Ease of Investment Disbursement

Main Risk Factor

- Risk of Changes in Economic and
- Risk of Default
- Risk of Liquidity
- Risk of Reduced Number of Participation
- Risk of Dissolution and liquidation

Top 10 Securities in Portfolio (%)

BANK ALADIN SYARIAH	MM 7.52%
BANK JAGO	MM 7.79%
BANK MEGA	MM 3.76%
BANK NATIONAL NOBU	MM 7.52%
BPD SUMATERA BARAT	MM 6.45%
FR0056	FI 21.74%
FR0086	FI 14.54%
OBL BKLJT VI ASTRA SEDAYA FINANCE THP V TH 2025 SR A	FI 3.23%
OBL BKLJT VII MANDIRI TUNAS FINANCE THP I TH 2025 SR A	FI 2.97%
PBS032	FI 13.44%

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

Investment Objective

Preserve investment value and gain a level of return in accordance with the tolerable level of risk in medium term through investments in domestic Money Market and Debt Instruments in IDR or other currencies with maturity below one year.

Fund Manager's Comment

The Fund's net performance for the month of December 2025 came in positive at +0.33%, outperforming the benchmark's by 6 bps. The average 3-month time deposits rate of banks in Indonesia dropped by 3 bps to 3.85% from 3.88% at the end of the previous month. Rupiah depreciated against USD from 16,660 to 16,769 per USD. 1-year government bond yield decreased in December 2025 by 19 bps to 4.86% from 5.05% at the end of the previous month. BI rate at the end of December 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

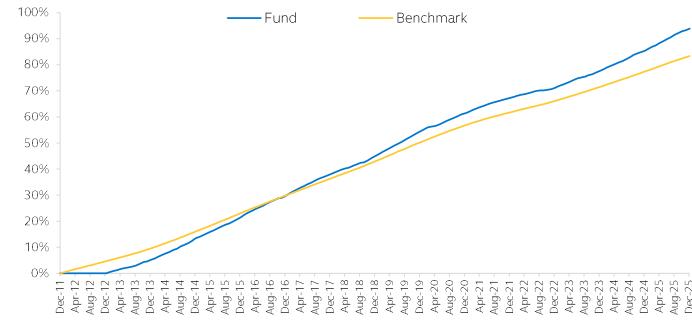
Investment Policy

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

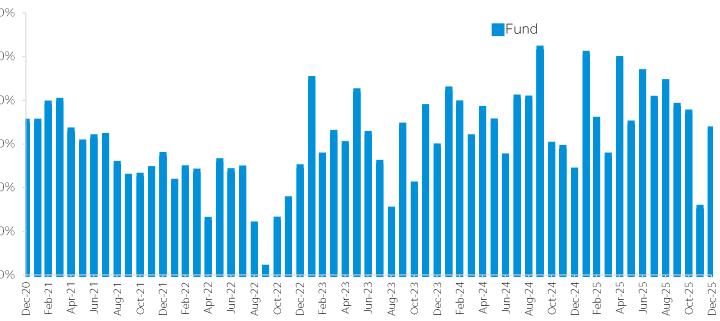
Fund Allocation

Money Market*	37.32%
Bonds	62.68%
(Maturity ≤ 1 Year)	
*Include Cash and equivalent	

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

Highest Monthly Performance	Dec-2014	1.02%	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Lowest Monthly Performance	Dec-2011	0.00%	Fund	4.61%	0.33%	0.86%	2.10%	4.61%	13.30%	20.12%	93.89%

*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

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>.

Further information related to the Fund Prospectus can be accessed through our site: www.principal.co.id

Disclaimer

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