Reksa Dana Principal Islamic Equity Growth Syariah

Equity Fund
Fund Fact Sheet
30-Sep-2025

Product Information

Effective Date	06-Aug-2007
No. of Effective Statement	S-3933/BL/2007
Inception Date	10-Sep-2007
Currency	IDR
Custodian Bank	Deutsche Bank A.G.
NAV Per Unit	IDR 1291.53
AUM	IDR 67.44 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 500,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	Max. 1.00 %
Switching Fee	Max. 1.00 %
Management Fee	Max. 2.00 % per annum
Custodian Fee	Max. 0.11 % per annum
ISIN Code	IDN000049608
Fund's Account Number *	Deutsche Bank A/C. 85480009

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

Investment Objective

Maximize long term return by portolio allocation in Sharia Equities and Money Market Instrument in accordance with Islamic laws.

Fund Manager's Comment

During the month of September 2025, JAII70 rose by 13.59 points (+7.25%) to 200.88. The leaders were BRPT, BRMS, PTRO, MBMA and FILM. On the other hand, AMMN, TPIA, MDKA, TLKM, and PANI were the laggards. On the sectoral basis, miscellaneous industry, basic material, and consumer non-cyclical sectors were the best performers, while infrastructure, financials, and technology were the worst performers. In September 2025, foreign recorded net sell of IDR 4.7tn from Indonesia's stock market. From the commodity market, oil price declined to USD 67.02/barrel, meanwhile, gold price increased by 10.15% to USD 3,841/oz. The Rupiah exchange rate weakened by 1.00% from 16,500 per USD to 16,665 per USD. Annual inflation increased to 2.65% YoY from 2.31% YoY in the previous month. Trade balance in August recorded surplus of USD 5.5 bn (surplus in the previous month was at USD 4.2 bn). BI rate by end of September 2025 was lower at 4.75% from 5.00% in the previous month.

Fund's Benefit

- Managed by professional management
- Supervision of the sharia supervisory board for investment management
- Investment Diversification
- Transparency of information
- Ease of Investment

Main Risk Factor

- Risk of Changes in Economic and Political
- Risk of Default
- Risk of Exchange Rate
- Risk of Liquidity
- Risk of Diminishing Net Asset Value
- Risk of dissolution and liquidation

Risk Classification

Risk Classification Description

High volatility with high investment growth potential

Top 10 Securities in Portfolio (%)

ASTRA INTERNATIONAL TBK	EQ	4.28%
BANK ALADIN SYARIAH	MM	5.93%
BANK BTPN SYARIAH TBK	EQ	4.60%
BUMI RESOURCES MINERALS TBK	EQ	4.48%
DARMA HENWA TBK	EQ	5.95%
INDIKA ENERGY TBK	EQ	5.16%
MAYORA INDAH TBK	EQ	4.21%
PANTAI INDAH KAPUK DUA TBK	EQ	4.15%
TELEKOMUNIKASI INDONESIA TBK	EQ	4.08%
UNILEVER INDONESIA TBK	EQ	3.70%

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

Investment Policy

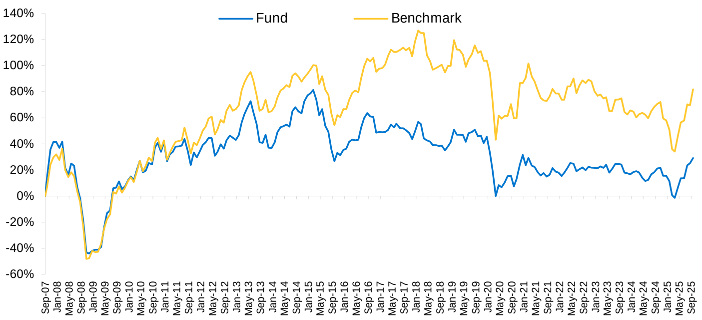
Equity Sharia	80%-95%
Money Market Sharia	5%-20%

Fund Allocation

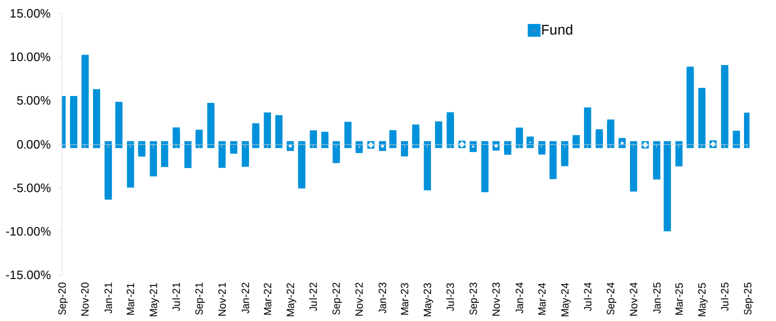
Equity Sharia	93.85%
Money Market Sharia*	6.15%

*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

Highest Monthly Performance	Apr-2009 24.32%
Lowest Monthly Performance	Oct-2008 -30.01%

Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	11.80%	3.27%	13.60%	30.95%	6.56%	7.81%	20.26%	29.15%
Benchmark **	15.13%	7.25%	15.18%	35.64%	6.61%	-2.59%	13.98%	81.86%

**The benchmark until May 2018 was the Indonesia Sharia Stock Index (ISSI), whereas from June 2018 onwards is the Jakarta Islamic Index 70 (JII70).

The change of mutual fund benchmark effectively started on September 30, 2024.

In alliance with CIMB

Please Refer to page 2 for further information and disclosures

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 portofolio 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

Disclaimer

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