

Reksa Dana Principal Total Return Bond Fund

Fixed Income Fund

Fund Fact Sheet

30-Sep-2025



Product Information

Effective Date	22-Oct-2004
No. of Effective Statement	S-3258/PM/2004
Inception Date	27-Oct-2004
Currency	RUPIAH
Custodian Bank	PT Bank Central Asia Tbk
NAV Per Unit	IDR 2678.58
AUM	IDR 16.89 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 3,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	Max. 1.00 %
Switching Fee	Max. 1.00 %
Management Fee	Max. 1.50 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000005402
Fund's Account Number *	BCA A/C. 2063998982

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

Fund's Benefit

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

Main Risk Factor

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

Top 10 Securities in Portfolio

FR0080	FI	6.39%
FR0091	FI	6.07%
FR0092	FI	6.10%
FR0096	FI	6.20%
FR0097	FI	6.08%
FR0098	FI	7.37%
FR0100	FI	6.03%
FR0103	FI	7.61%
FR0104	FI	7.85%
SUKUK MUDHARABAH BKLJT I HK THP II THN 2022 SR C	FI	7.83%

Investment Objective

Maintain the investment value and gain a level of return in accordance with a tolerable level of risk in medium term through investments in debt securities, money market instruments, and/or equities-based securities, in accordance with the legislation in force in Indonesia.

Fund Manager's Comment

The Fund's net performance for the month of September 2025 came in positive at +0.47%. Currently, portfolio duration is 6.918 yr. IDR denominated Government bonds prices fell in September 2025. This is indicated by the increase in yield of 10 year benchmark from 6.36% to 6.37%. On the other hand, the yield of 15 year benchmark saw the steepest increase of 4 bps. Rupiah depreciated against USD from 16,500 to 16,665 per USD. Annual inflation rose to 2.65% YoY compared to 2.31% YoY in the previous month. Foreign ownership in government bond reached 14.14% of total government bonds, dropped from the previous month level at 14.87%. 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 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 to moderate volatility with moderate investment growth potential

Investment Policy

Bonds	Min. 80%
Equity	Max. 20%
Money Market	Max. 20%

Fund Allocation

Bonds	95.99%
Equity	
Money Market*	4.01%

*Include Cash and equivalent

Distributed Income**	Jun-23*	Dec-23*	Sep-24*	Jun-25*
IDR (per unit)	25.99	25.87	41.27	49.02
% (annualy)	4.04%	4.04%	6.24%	7.41%

*The presented distributed income is the last 4 (four) period of distribution.

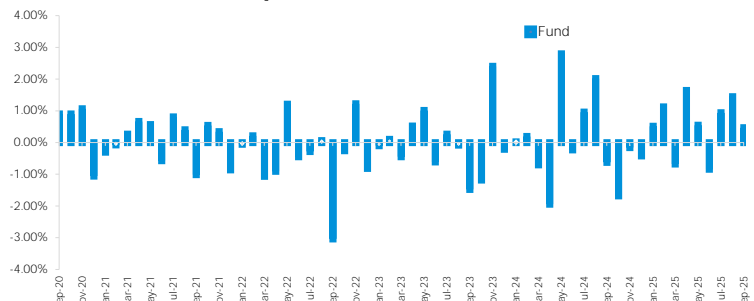
**Principal Total Return Bond Fund aims to distribute quarterly income. Investors should note that there is no guarantee or assurance on the frequency or quantum of income distribution payments. The distribution of quarterly income is dependent on the performance of the fund and will be at the discretion of the Investment Manager. Any income pay out will result in corresponding reduction in NAV and at times impact investor's initial investments.

*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	Jan-2006	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Lowest Monthly Performance	Nov-2005	Fund **	7.23%	0.47%	2.88%	6.22%	4.82%	13.86%	19.57%	217.44%
	-21.79%	Benchmark *	9.62%	0.81%	3.84%	7.52%	8.30%	29.38%	44.67%	652.02%

*Fund performance Benchmark 100% Indonesian Government IDR Bonds Index

**Fund performance with the assumption that the distributed income is reinvested into the fund.

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 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

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