

# Principal Deposit Fund 2 - Class BI

30 June 2022



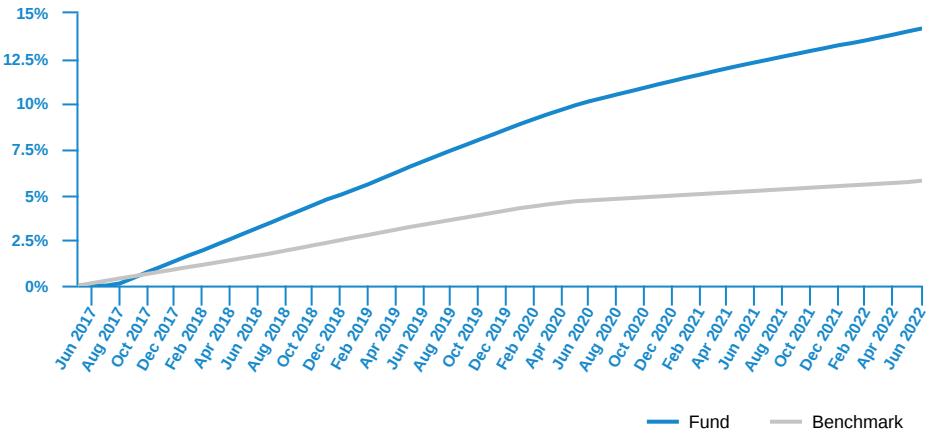
## Fund Objective

The fund seeks to provide investors with liquidity and regular income by investing at least 70% of the funds NAV in Deposits with Financial Institutions. Up to 30% of the funds NAV may be invested in Money Market Instruments, all of which have a remaining maturity period of not more than 365 days. The fund may also invest up to 10% of the funds NAV in Deposits and Money Market Instruments with a remaining maturity period of more than 365 days but less than 732 days.

## Fund Information

|   |   |
|---|---|
| <b>ISIN Code</b>                        | MYU1000GJ005                                  |
| <b>Lipper ID</b>                        | 68428849                                      |
| <b>Bloomberg Ticker</b>                 | CIMPD2B MK                                    |
| <b>Domicile</b>                         | Malaysia                                      |
| <b>Currency</b>                         | MYR   |
| <b>Base Currency</b>                    | MYR   |
| <b>Fund Inception</b>                   | 19 Jun 2017                                   |
| <b>Benchmark</b>                        | CIMB Bank Overnight Rate                      |
| <b>Application Fee</b>                  | Nil   |
| <b>Management Fee</b>                   | Up to 0.25% per annum of the NAV of the Class |
| <b>Trustee Fee</b>                      | Up to 0.01% per annum of the NAV of the Fund  |
| <b>Fund Size (MYR)</b>                  | MYR 8.59 million                              |
| <b>Fund Unit</b>                        | 8.52 million units                            |
| <b>NAV per unit (As at 30 Jun 2022)</b> | MYR 1.0081                                    |

## Fund Performance



Past performance does not guarantee future results. Asset allocation and diversification do not ensure a profit or protect against a loss.

| Cumulative Performance (%) |      |      |      |      |      |      |       |                 |
|----------------------------|------|------|------|------|------|------|-------|-----------------|
|                            | YTD  | 1M   | 3M   | 6M   | 1Y   | 3Y   | 5Y    | Since Inception |
| <b>Fund</b>                | 0.81 | 0.14 | 0.43 | 0.81 | 1.65 | 6.83 | 14.16 | 14.16           |
| <b>Benchmark</b>           | 0.28 | 0.07 | 0.15 | 0.28 | 0.53 | 2.34 | 5.63  | 5.68            |

| Calendar Year Returns (%) |      |      |      |      |      |      |  |
|---------------------------|------|------|------|------|------|------|--|
|                           | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |  |
| <b>Fund</b>               | 1.77 | 2.45 | 3.44 | 3.60 | N/A  | N/A  |  |
| <b>Benchmark</b>          | 0.50 | 0.78 | 1.59 | 1.60 | N/A  | N/A  |  |

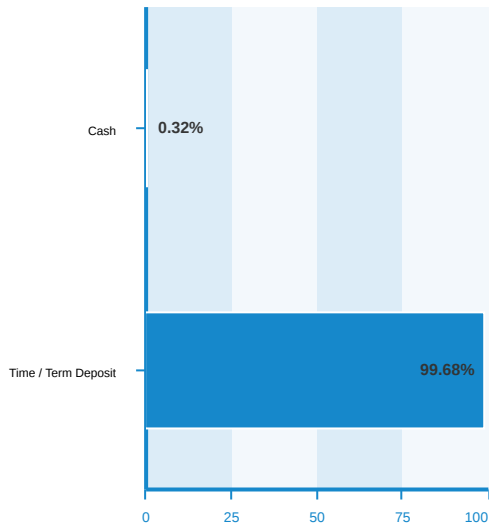
| Most Recent Fund Distributions |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|
|                                | 2022 Jun | 2022 May | 2022 Apr | 2022 Mar | 2022 Feb | 2022 Jan |
| <b>Gross (sen/unit)</b>        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| <b>Annualised Yield (%)</b>    | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |

Note: June 2017 to June 2022.  
 Performance data represents the combined income & capital return as a result of holding units in the fund for the specified length of time, based on bid to bid prices. Earnings are assumed to be reinvested.  
 Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.  
 Source : Lipper

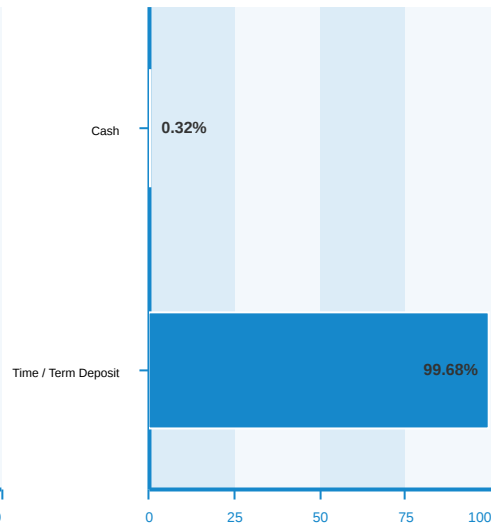
| Top Holdings                              |          |                 | Fund Risk Statistics     |       |
|---|----------|-----------------|--------------------------|-------|
|   | Country  | % of Net Assets |                          |       |
| RHB Bank Bhd Time/Term Deposit            | Malaysia | 19.72           | <b>Beta</b>              | -0.12 |
| Public Islamic Bank Bhd Time/Term Deposit | Malaysia | 19.72           | <b>Information Ratio</b> | 4.90  |
| Public Bank Bhd Time/Term Deposit         | Malaysia | 18.56           | <b>Sharpe Ratio</b>      | -0.69 |
| Malayan Banking Bhd Time/Term Deposit     | Malaysia | 18.48           | (3 years monthly data)   |       |
| RHB Islamic Bank Bhd Time/Term Deposit    | Malaysia | 13.92           |                          |       |
| CIMB Islamic Bank Bhd Time/Term Deposit   | Malaysia | 9.28            |                          |       |

The holdings listed do not constitute a recommendation to purchase or sell a particular security. Cash and/or derivative positions that are not part of the core investment strategy will not be reflected in the top holdings list.

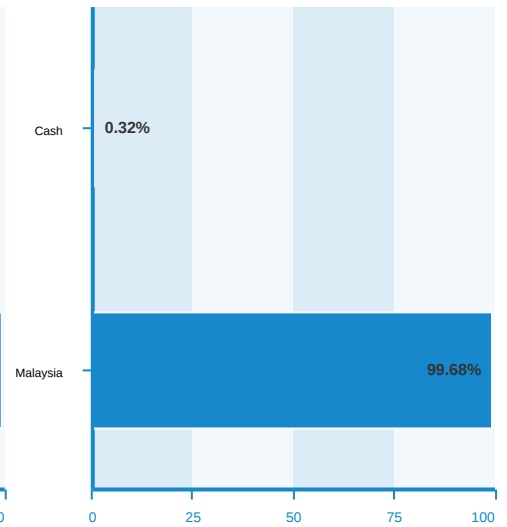
## Asset Allocation (%)



## Sector Allocation (%)



## Regional Allocation (%)



Source: Factset. Fund holdings and allocations shown are unaudited and may not be representative of current or future investments. Percentages may not add up to 100% due to rounding and/or inclusion or exclusion of cash will not be reflected in the top holdings list.

^Based on the fund's portfolio returns as at 15 June 2022, the Volatility Factor (VF) for this fund is 0.19 and is classified as "Very Low" (source: FIMM). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by FIMM based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC. We recommend that you read and understand the contents of the Prospectus Issue No. M3 for the Principal Deposit Fund 2 dated 18 May 2021 which has been deposited with Securities Commission Malaysia before investing and that you keep the said Information Memorandums for your record. Any issue of units to which the Information Memorandums relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandums, subject to the terms and conditions therein. The general risks are returns not guaranteed, general market environment risk, inflation risk, manager risk, and loan financing risk. The specific risks of the fund are credit and default, and interest rate risk. You can obtain a copy of the Information Memorandums from the head office of Principal Asset Management Berhad or from any of our approved distributors. Product Highlight Sheet ("PHS") is available and that investors have the right to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Financing for Investment in Unit Trust Risk Disclosure Statement/Unit Trust Loan Financing Risk Disclosure Statement before deciding to obtain financing to purchase units. All performance figures have been extracted from Lipper.

Carefully consider a fund's objective, risks, charges and expenses.

Visit [www.principal.com.my](http://www.principal.com.my) for a prospectus containing this and other information. Please read it carefully before investing.