

Effective Date	15 May 2000
Effective Statement Letter No	S-1062/PM/2000
Launch Date	25 May 2000
Currency	IDR
NAV/Unit	IDR 2.808,12
Fund Size	IDR 11,19 Bio
Minimum Investment	IDR 100.000,00
Unit Offered	2.000.000.000 Unit
Valuation Period	Daily

Initial Fee	Max 3.00%
Redemption Fee	0,00%
Switching Fee	0,00%
Management Fee	Max 1.50%
Custodian Fee	Max 0.25%

About The Fund Manager

PT PNM Investment Management is a subsidiary of PT Permodalan Nasional Madani, a business entity which is also a member of the Ultra Micro Holding which consists of PT Bank Rakyat Indonesia (Persero) Tbk as the parent holding. In managing Mutual Funds, PT PNM Investment Management as the Investment Manager has received several awards. The management of PT PNM Investment Management consists of professionals who are experienced in the Capital Market sector. The Company is backed and fully supported by a group of financial institutions that are state-owned enterprises.

Investment Objective

PNM Syariah seeks an optimum growth through investment in capital market & money market which comply with sharia rule and guidance (fatwa). The fund is focusing on sharia bonds and the equity portfolio which comprise mainly of dividend stocks with low Beta and major JII's stocks.

Asset Allocation

Equity	: 30% - 70%
Fixed Income	: 30% - 70%
Money Market	: 30% - 70%
Cash	: 0% - 20%

Portfolio Breakdown

Equity	: 35,92%
Fixed Income	: 41,93%
Money Market	: 0,00%
Cash	: 22,15%

Top Asset Holding

		%	
1	Govt Sukuk	PBS012	33%
2	Govt Sukuk	PBS032	9%
3	Stock	MDKA	4%
4	Stock	INCO	3%
5	Stock	ASII	3%
6	Stock	TPIA	3%
7	Stock	AMMN	3%
8	Stock	MBMA	2%
9	Stock	ANDRO	2%
10	Stock	CPIN	2%

Fund Performance (%)	Ytd	1 Mo	3 Mos	6 Mos	1 Yr	3 Yrs	5 Yrs	Incpt
PNM SYARIAH	0,32%	0,31%	-0,35%	0,66%	-2,27%	4,96%	-0,66%	180,81%
ATD 6 + JII	-1,19%	-0,77%	0,57%	0,28%	0,36%	-0,16%	-2,06%	272,77%

Potential Risk

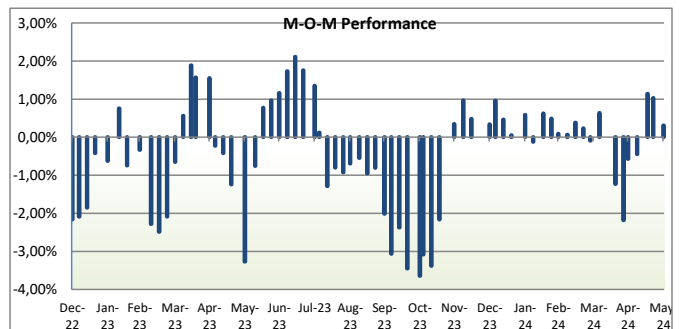
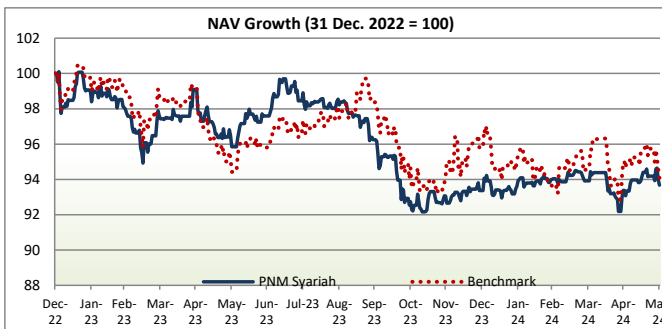
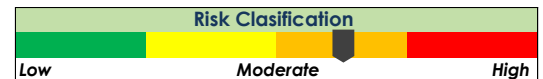
- Market
- Liquidity
- Macroeconomic
- Political

Best Month

May-09
22,48%

Worst Month

Oct-08
-27,36%



Custodian Bank

Bank DBS Indonesia
ISIN Code
IDN000017308

Custodian Bank Profile
Bank DBS Indonesia obtained a license to open a Custodian business and operation from the Capital Market and Financial Institution Supervisory Agency (BAPEPAM & LK) on August 9, 2006 by Decree Number KEP-02/BL/KSTD/2006.

Information of Mutual Fund Ownership: In accordance with OJK regulations, confirmation letters for mutual fund purchase and redemption transaction are valid legal evidence of mutual fund ownership issued and sent by the Custodian Bank. Investors should be able to directly check the updated mutual fund ownership through <https://access.ksei.co.id/>



Past performance of the fund is not a guarantee of this future performance and unit price can go down as well as up and you may lose principal investment. This report is produce for information purposes only, and is not intended to create any rights or obligations. Information describe in this report may not be suitable for all Investors and you are advised to seek independent financial advice before making any investment decisions.



PT PNM Investment Management is registered and supervised by the Financial Services Authority (OJK), and every product offering is carried out by officers who have been registered and supervised by the Financial Services Authority (OJK).



PT PNM Investment Management
Menara PNM Lt.15, Jl. Kuningan Mulia No. 9F
Jakarta 12920, Indonesia Call Center: (021) 2511395

PNM Sijago - Reksadana
Akses informasi produk lebih lanjut melalui website www.pnmim.com

