



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 May 2025

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
 30% - 80% : IDR Sharia Fixed Income securities and/or Sharia Fixed Income Mutual Fund(s) adhered with latest regulations
 30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy : Sharia Balanced
 Launch Date : 25 June 2010
 Launch Price : IDR 1,000.00
 Unit Price (NAV) : IDR 1,510.66
 Fund Currency : IDR
 Risk Level : Moderate to High
 Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 120,969.57
 Fund Management Fee : 1.85% per annum
 Pricing Frequency : Daily
 Benchmark : 50% Jakarta Islamic Index
 50% Indonesia Gov. Sukuk Index (IGSIX)
 Custodian Bank : Citibank, N.A
 Total Unit : 80,077,085.9273

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|------------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Balanced Syariah** | 3.47% | 7.58% | 0.60% | 3.57% | -0.75% | 2.32% | 2.80% |
| Benchmark* | 4.06% | 9.59% | 1.90% | 0.30% | 0.02% | 3.40% | 3.41% |

*Current benchmark is effective from 1 Jan 2020

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

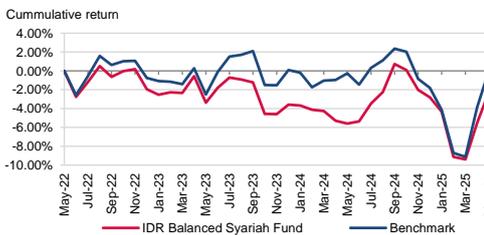
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

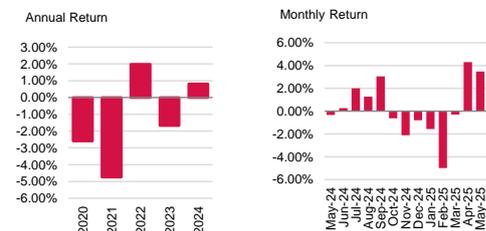
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

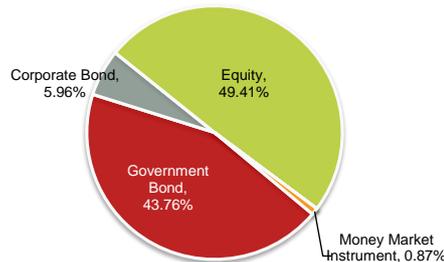
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-------------------------------|--------|
| Communication Services | 7.71% |
| Consumer Discretionary | 3.03% |
| Consumer Staples | 7.92% |
| Energy | 3.62% |
| Financials | 3.34% |
| Health Care | 2.48% |
| Industrials | 5.81% |
| Information Technology | 0.55% |
| Materials | 11.28% |
| Real Estate | 2.54% |
| Utilities | 1.15% |
| Communication Services (Bond) | 5.96% |
| Government Bond | 43.76% |
| TD + Cash | 0.87% |

TOP HOLDINGS

| | | |
|--|---|--|
| Alamtri Resources Indonesia - Non Affiliates | Merdeka Copper Gold - Non Affiliates | Sukuk Negara IFR6 |
| Aneka Tambang Persero - Non Affiliates | Mitra Adiperkasa - Non Affiliates | Telekom Indonesia Persero - Non Affiliates |
| Arwana Citramulia - Non Affiliates | PBS004 | |
| Astra International - Non Affiliates | PBS005 | |
| Bank Syariah Indonesia - Non Affiliates | PBS012 | |
| Bumi Resources Minerals - Non Affiliates | PBS028 | |
| Indofood CBP Sukses Makmur - Non Affiliates | PBS029 | |
| Indofood Sukses Makmur - Non Affiliates | PBS033 | |
| Kalbe Farma - Non Affiliates | Sukuk Ijarah Bkntl III XL Axiata I TH22B - Non Affiliates | |

FUND MANAGER COMMENTARY

In May 2025, IDR Balanced Syariah Fund booked performance of +3.47% mom, below the benchmark performance. In May 2025, JCI continued its positive momentum and reversing early-year weakness, up +6.04% MoM. The gain was driven by improved domestic sentiment, especially improved tax revenue and BI rate cut. Globally, weakening DXY also helped to strengthen the Rupiah -3.2% MoM to IDR16255 level, providing further optimism for equity markets. Foreign participation remained modest with a net-inflow of IDR5.5trn (\$773mn), but this marked the first monthly net-inflow in the last 4 months. In terms of sector inside JAKISL, largest positive contributors were Materials (primarily TPIA IJ and ANTM IJ), Communication Services (TLKM IJ), and Energy. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.58% on a monthly basis. Meanwhile, Bank Indonesia (BI) lowered its policy rate by 25bp to 5.50%, marking its second cut since January in line with market expectations. BI reiterated that the decision is consistent with efforts to keep inflation within target, stabilize the currency in line with fundamentals, and support economic growth.

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