



FUND FACT SHEET

IDR DANA BERKAH FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

28 February 2019

INVESTMENT MANAGER

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that registered and supervised by the Indonesian Financial Services Authority. AIA in Indonesia is a subsidiary of the AIA Group. With experienced personnel, AIA's Investment team manages the investments of all existing funds in accordance with its investment objectives and risk profile. 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 shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 11,363.13
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,794.79	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.38%	1.20%	0.81%	3.98%	4.29%	4.96%	4.67%
Benchmark*	0.25%	0.84%	0.55%	3.21%	3.37%	3.73%	4.09%

*Current benchmark is effective from 1 Dec 2010

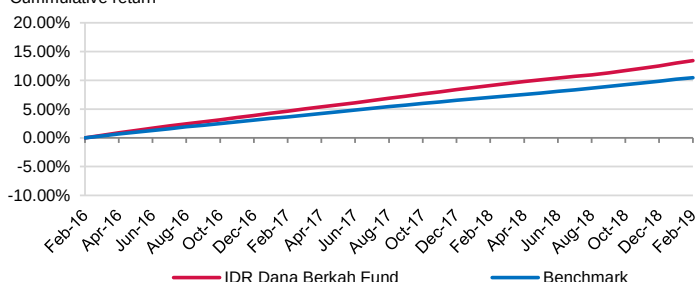
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

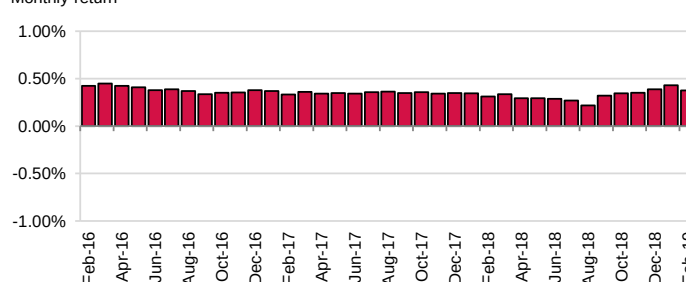
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

TD + Cash 100.00%

TOP HOLDINGS

PT Bank Jabar Syariah
PT Bank Panin Syariah Tbk
PT Bank Syariah Bukopin

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund booked return of +0.38% in February 2019. Inflation in January 2019 edged down at 3.13% YoY (+0.62% MoM), compared to previous month's figure of 3.23% YoY (+0.27% MoM). Bank Indonesia has kept its 7-day reverse repo rate unchanged at 6.00%, as widely expected. Given the recent strength in the IDR and benign inflation readings, there was little impetus for BI to tighten monetary policy. Meanwhile, Sharia Banks decreased their mudharabah rates at the range of 7.25%-8.25%.

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