



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 December 2022

INVESTMENT MANAGER PROFILE

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 is a sharia investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

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	Fund Size (million)	: IDR 323,617.19
Launch Date	: 25 June 2010	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,515.07	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Government Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 213,598,203.0772
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-2.12%	-1.32%	1.98%	1.98%	-1.82%	-1.57%	3.37%
Benchmark*	-1.81%	-1.37%	3.48%	3.48%	1.07%	0.69%	4.16%

*Current benchmark is effective from 1 Jan 2020

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

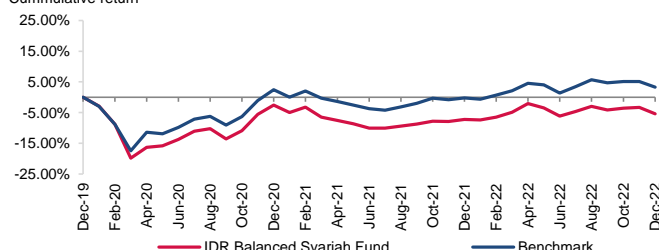
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

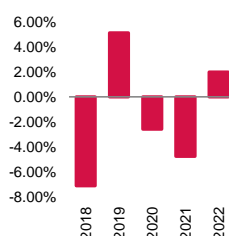
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

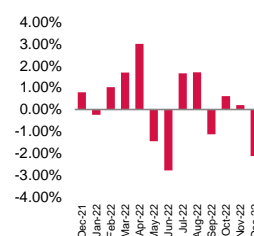


ANNUAL & MONTHLY RETURN

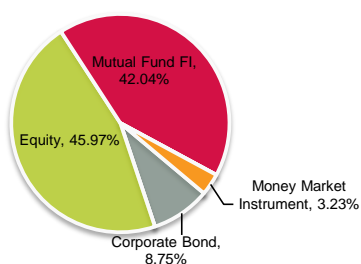
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.05%
Consumer Discretionary	1.26%
Consumer Staples	10.68%
Energy	11.06%
Financials	0.73%
Health Care	5.18%
Industrials	0.38%
Materials	8.16%
Utilities	1.47%
Communication Services Bond	2.19%
Industrials Bond	6.56%
MF Fixed Income	42.04%
TD + Cash	3.23%

TOP HOLDINGS

ADARO ENERGY INDONESIA - Non Affiliates	INDOFOOD CBP SUKSES MAKMUR - Non Affiliates	SBSN SERI PBS021	TELEKOM INDONESIA PERSERO - Non Affiliates
ANEKA TAMBANG PERSERO - Non Affiliates	INDOFOOD SUKSES MAKMUR - Non Affiliates	SBSN SERI PBS026	UNITED TRACTORS - Non Affiliates
ANGKASA PURA 1 8.55 11/22/26 - Non Affiliates	KALBE FARMA - Non Affiliates	SBSN SERI PBS028	VALE INDONESIA - Non Affiliates
CHANDRA ASRI PETROCHEMICAL - Non Affiliates	PERUSAHAAN GAS NEGARA - Non Affiliates	SBSN SERI PBS029	
CHAROEN POKPHAND INDONESIA - Non Affiliates	SBSN SERI PBS011	SBSN Seri PBS033	
INDO TAMBANGRAYA MEGAH - Non Affiliates	SBSN SERI PBS012	SIEXCL-B 7.4% 01SEP2027 - Non Affiliates	

FUND MANAGER COMMENTARY

In December 2022, IDR Balanced Syariah Fund booked performance of -2.12%. In last month, global market in general posted a correction driven by fear of higher-than anticipated Fed rate target as well as slow down in economy as the effect of the ongoing tightening. In contrast, China market rallied, driven by ongoing reopening process. Domestic market followed similar direction to the global market with most indices corrected driven by correction in most large cap amid IDR21t net foreign outflow. The sharia bond market remained stable with IBPA Indonesia Government Sukuk Index Total Return performance recorded no change on monthly basis.

DISCLAIMER: IDR Balanced Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.