



## FUND FACT SHEET

# IDR DANA BERKAH FUND

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

31 July 2022

### 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 15,299.00
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,934.22	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.01%	0.12%	0.35%	0.63%	1.88%	2.80%	4.15%
Benchmark*	0.01%	0.02%	0.20%	0.70%	1.89%	2.42%	3.66%

\*Current benchmark is effective from 1 March 2022

1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

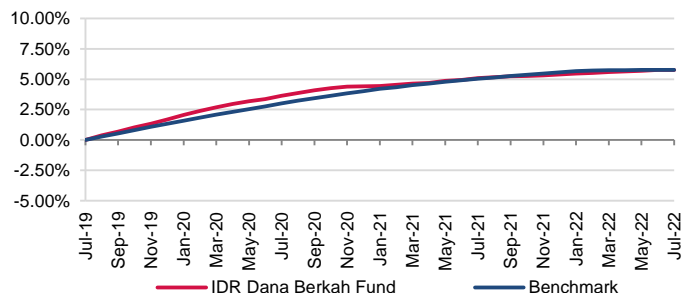
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

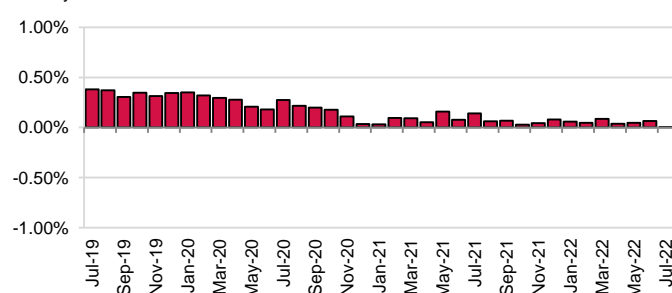
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Bond < 1 Year	18.31%
TD + Cash	81.69%

### TOP HOLDINGS

SBSN Seri PBS027  
Sukuk Negara Ritel SR012  
TD Bank CIMB Niaga Syariah  
TD Bank Danamon Syariah  
TD Maybank Syariah Indonesia

### FUND MANAGER COMMENTARY

Monthly inflation in June recorded higher at 0.61% mom (4.35% yoy) from 0.40% mom (3.55% yoy) in May, a record high since 2017, as food prices continued to rise. On macro side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% as the core inflation was still under control. Meanwhile the banking sector still has ample liquidity, driving the equivalent rates of mudharabah returns to remain stable at the range of 2.25%-3.00% p.a. and the IDR Dana Berkah Fund booked performance of +0.01% in July 2022.

**DISCLAIMER:** IDR Dana Berkah 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.