



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 February 2023

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 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 283,539.16 |
| 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 1,509.86 | Benchmark | : 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX) |
| Fund Currency | : IDR | Custodian Bank | : Citibank, N.A |
| Risk Level | : Moderate to High | Total Unit | : 187,791,596.9157 |
| Managed By | : PT. AIA FINANCIAL Indonesia | | |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|------------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Balanced Syariah** | 0.25% | -2.46% | -0.34% | 0.85% | 1.13% | -1.77% | 3.30% |
| Benchmark* | -0.08% | -2.20% | -0.40% | 2.11% | 4.09% | 0.43% | 4.07% |

*Current benchmark is effective from 1 Jan 2020

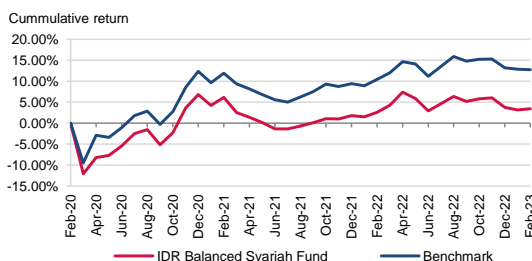
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

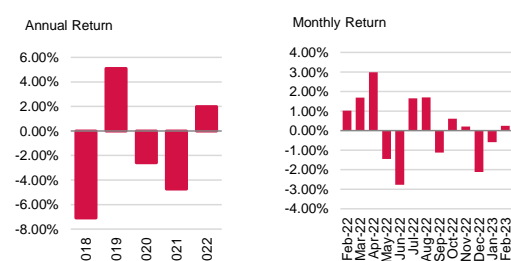
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

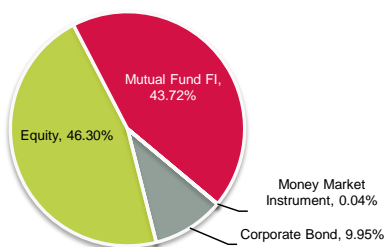
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------------------|--------|
| Communication Services | 7.88% |
| Consumer Discretionary | 1.54% |
| Consumer Staples | 9.48% |
| Energy | 9.71% |
| Financials | 0.93% |
| Health Care | 5.65% |
| Industrials | 0.52% |
| Materials | 9.62% |
| Utilities | 0.97% |
| Communication Services Bond | 2.54% |
| Industrials Bond | 7.41% |
| MF Fixed Income | 43.72% |
| TD + Cash | 0.04% |

TOP HOLDINGS

| | | |
|---|---|--|
| Adaro Energy Indonesia - Non Affiliates | Indofood CBP Sukses Makmur - Non Affiliates | PBS026 |
| Aneka Tambang Persero - Non Affiliates | Indofood Sukses Makmur - Non Affiliates | PBS028 |
| Angkasa Pura I Bond - Non Affiliates | Kalbe Farma - Non Affiliates | PBS033 |
| Barito Pacific - Non Affiliates | PBS011 | Telekom Indonesia Persero - Non Affiliates |
| Chandra Asri Petrochemical - Non Affiliates | PBS012 | United Tractors - Non Affiliates |
| Charoen Pokphand Indonesia - Non Affiliates | PBS021 | XL Axiata Bond 2027 - Non Affiliates |

FUND MANAGER COMMENTARY

In February 2023, IDR Balanced Syariah Fund booked performance of +0.25%. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flattish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR5.8tn inflow in February. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.08% on monthly basis. The sharia bond market had a mixed movement due to unexpected weak tone of Fed officials although domestic macro condition is already to support monetary policy loosening by keeping BI "7dRRR" at 5.75%.

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.