



FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

29 August 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 primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instruments
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy : Sharia Equity
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 859.74
Fund Currency : IDR
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 23,204.49
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% Indonesia Sharia Stock Index
2% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 26,990,144.14

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-0.52%	-0.08%	-0.22%	-4.04%	-1.83%	0.43%	-1.47%
Benchmark*	4.20%	18.26%	24.09%	19.42%	9.55%	12.85%	5.61%

*Current benchmark is effective from 1 Mar 2022

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

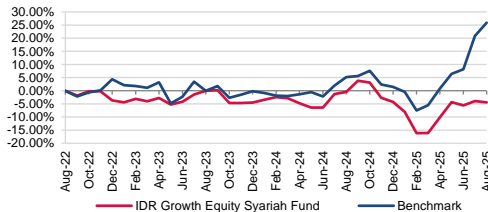
1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

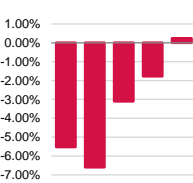
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

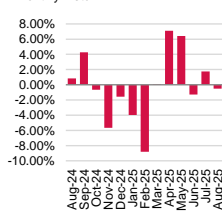


ANNUAL & MONTHLY RETURN

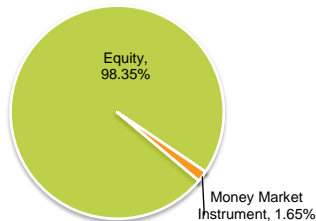
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.18%
Consumer Discretionary	8.73%
Consumer Staples	15.99%
Energy	5.67%
Financials	2.15%
Health Care	4.43%
Industrials	12.34%
Information Technology	3.46%
Materials	24.17%
Real Estate	8.16%
Utilities	1.08%
TD + Cash	1.65%

TOP HOLDINGS

Alamtri Minerals Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Darma Henwa - Non Affiliates	Pakuwon Jati - Non Affiliates
Arwana Citramulia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Selamat Sempurna - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Bank BTPN Syariah - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Kalbe Farma - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Central Omega Resources - Non Affiliates	Mastersystem Infotama - Non Affiliates	
Chandra Asri Pacific - Non Affiliates	Mayora Indah - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Medikaloka Hermina - Non Affiliates	
Ciputra Development - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, IDR Growth Equity Syariah Fund booked negative return of -0.52%MoM, below the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. Similarly, ISII Index index was up +4.4% mom, largely driven by Energy (Dian Swastatika Sentosa), Communication Services (Elang Mahkota Teknologi), and Industrials. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

DISCLAIMER: IDR Growth Equity 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.