



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 December 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 Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

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
Launch Date : 25 June 2010
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,650.64
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 114,478.40
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 50% Jakarta Islamic Index
50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank : Citibank, N.A
Total Unit : 69,353,999.4006

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
IDR Balanced Syariah**	2.14%	4.96%	9.92%	9.92%	2.90%	1.14%	3.28%
Benchmark*	0.30%	3.46%	15.44%	15.44%	3.75%	3.07%	4.13%

*Current benchmark is effective from 1 Jan 2020

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

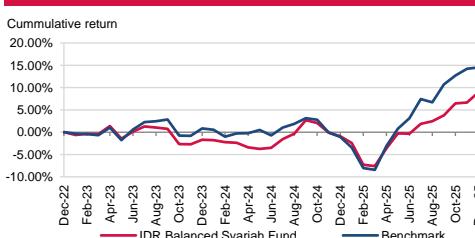
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

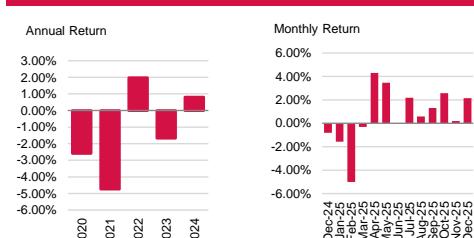
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

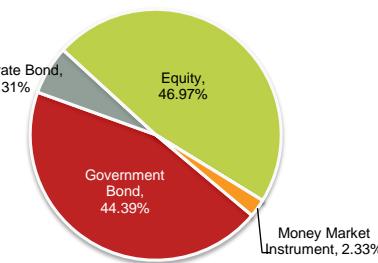
LAST 3 YEARS CUMULATIVE RETURN



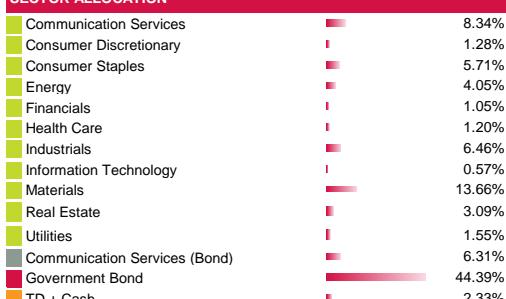
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Archi Indonesia - Non Affiliates	PBS004	Telkom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS005	United Tractors - Non Affiliates
Astra International - Non Affiliates	PBS012	Vale Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	PBS028	XLSmart Telecom Sejahtera - Non Affiliates
Cisarua Mountain Dairy - Non Affiliates	PBS029	
Indika Energy - Non Affiliates	PBS034	Perusahaan Gas Negara - Non Affiliates
Indofood Sukses Makmur - Non Affiliates		Sukuk Ijarah Bknjt III XL Axia I TH22B - Non Affiliates
Kalbe Farma - Non Affiliates		Sukuk Negara IFR6
Merdeka Copper Gold - Non Affiliates		

FUND MANAGER COMMENTARY

In December 2025, IDR Balanced Syariah Fund booked performance of +2.14% mom, above the benchmark performance. JCI recorded +1.6%MoM in December, while JAKISL -0.01%MoM. In December global equity markets continued its positive momentum, driven by the Fed's 25bps rate cut and formally pivoting towards balance-sheet expansion after announcing purchase program of US Treasury bills at USD 40 billion per month. In China, the December Politburo meeting set broad economic priorities for 2026 and reaffirmed consumption at the core of its policy agenda. Domestically, BI held its policy rate at 4.75%, reflecting a continued focus on rebuilding foreign-exchange reserves. Overall, foreign investors were net buyers as we recorded net inflow of Rp10.2tn (US\$612mn) in Dec25, following the +Rp5.2tn (US\$309mn) in Nov25. In terms of key sector inside JAKISL, biggest positive contributors were Communications (mainly XLSmart), Industrials (Astra International), and Materials (Bumi Resources Minerals). Biggest negative contributor was Real Estate and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.93% on a monthly basis. Market sentiment was positively impacted by foreign investor inflows totalling IDR6.5 trillion in December, coupled with stable Rupiah at IDR16,690 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its December policy meeting. BI also reaffirmed that Rupiah stability remains its near-term priority amid ongoing global uncertainty and an uncertain Federal Reserve easing path.

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