



FUND FACT SHEET

IDR EQUITY 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 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 instrument
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 315,824.60
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 931.62	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 339,007,629.1055
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 Equity Syariah**	4.01%	8.68%	16.06%	16.06%	1.00%	-0.99%	-0.46%
Benchmark*	-0.01%	4.40%	21.83%	21.83%	1.77%	-0.04%	2.46%

*Current benchmark is effective from 1 Mar 2023

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

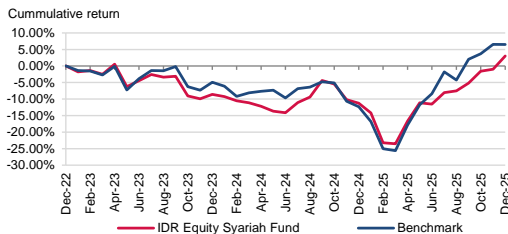
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

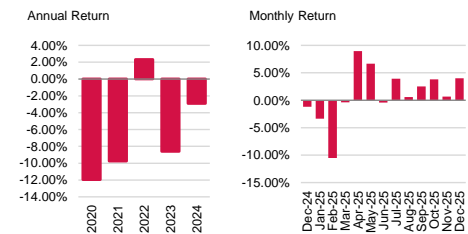
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

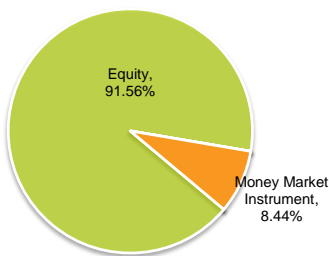
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	17.06%
Consumer Discretionary	1.64%
Consumer Staples	12.29%
Energy	7.62%
Financials	0.80%
Health Care	2.61%
Industrials	13.01%
Information Technology	1.10%
Materials	27.39%
Real Estate	5.32%
Utilities	2.74%
TD + Cash	8.44%

TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Indika Energy - Non Affiliates	Perusahaan Gas Negara - Non Affiliates
Archi Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Timah - Non Affiliates
Astra International - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Merdeka Battery Materials - Non Affiliates	Vale Indonesia - Non Affiliates
Chandra Asri Pacific - Non Affiliates	Merdeka Copper Gold - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Mitra Adiperkasa - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Pakuwon Jati - Non Affiliates	
Indah Kiat Pulp and Paper - Non Affiliates	Pantai Indah Kapuk Dua - Non Affiliates	

FUND MANAGER COMMENTARY

In December 2025, IDR Equity Syariah Fund booked +4.01%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 EXCL), Industrials (ASII), and Materials (BRMS). Biggest negative contributor was Real Estate and Consumer Staples. That said, 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.

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