



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 1,543.24
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 118,155.71
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 : 76,563,257.4645

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	2.17%	5.70%	2.77%	3.47%	0.35%	1.63%	2.92%
Benchmark*	4.14%	10.88%	8.58%	6.28%	2.34%	3.63%	3.80%

*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)

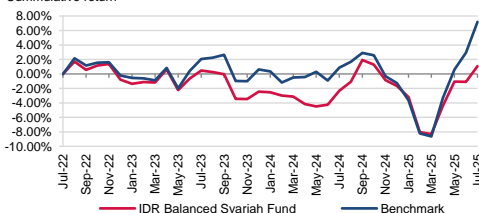
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

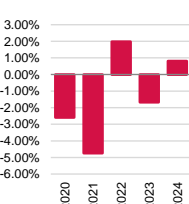
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

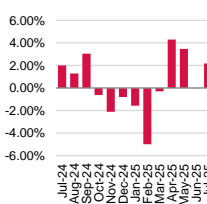


ANNUAL & MONTHLY RETURN

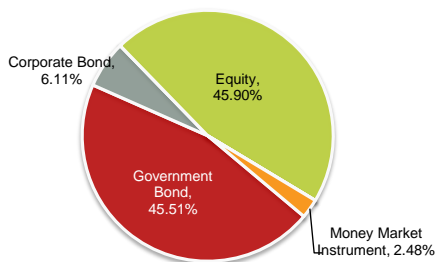
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.16%
Consumer Discretionary	2.46%
Consumer Staples	7.73%
Energy	3.93%
Financials	1.32%
Health Care	1.37%
Industrials	4.80%
Information Technology	0.60%
Materials	12.95%
Real Estate	3.51%
Utilities	1.06%
Communication Services (Bond)	6.11%
Government Bond	45.51%
TD + Cash	2.48%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Negara IFR6
Aneka Tambang Persero - Non Affiliates	Mitra Adiperkasa - Non Affiliates	TD Bank CIMB Niaga Syariah - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	PBS005	United Tractors - Non Affiliates
Bumi Resources Minerals - Non Affiliates	PBS012	
Chandra Asri Pacific - Non Affiliates	PBS028	
Indofood CBP Sukses Makmur - Non Affiliates	PBS029	
Indofood Sukses Makmur - Non Affiliates	PBS033	
Kalbe Farma - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2025, IDR Balanced Syariah Fund booked performance of +2.17% mom, below the benchmark performance. JAKISL recorded a strong performance of +7.24%MoM. The stellar performance in JAKISL however were mainly driven by non-fundamental names that represents nearly 50% of the gain during the month, especially Barito Pacific (+58%) and Petrossea (+36%). In terms of sector inside JAKISL, largest positive contributors were Materials (primarily Barito Pacific, Petrossea and Merdeka Copper Gold) and Industrials (Astra International). Retail investors' market participation has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. Foreign investors continued to remain as the better sellers of the market as they recorded another sizable net outflow of Rp8.3tn. Last month, Global market continued to rally with MSCI World gaining +1.3% MoM. Mainly on the back of resilient US macro indicators and corporate earnings. China market also benefited from continued US-China trade-talks. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.04% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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