



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 June 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 1,510.43
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 118,530.36
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 : 78,474,404.6907

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-0.02%	7.89%	0.58%	3.30%	0.18%	1.81%	2.78%
Benchmark*	2.32%	12.65%	4.26%	3.87%	1.66%	3.38%	3.54%

*Current benchmark is effective from 1 Jan 2020

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

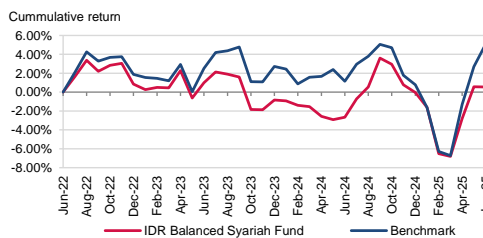
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

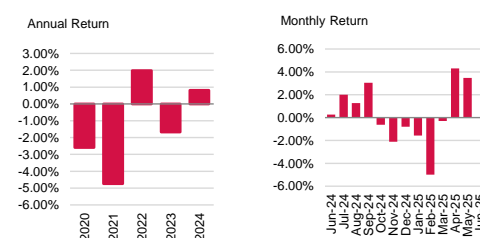
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

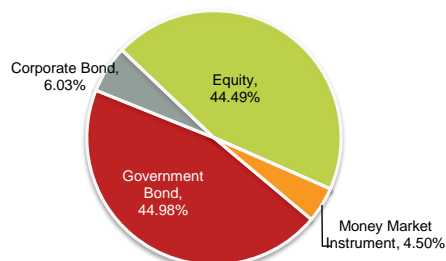
LAST 3 YEARS CUMULATIVE RETURN



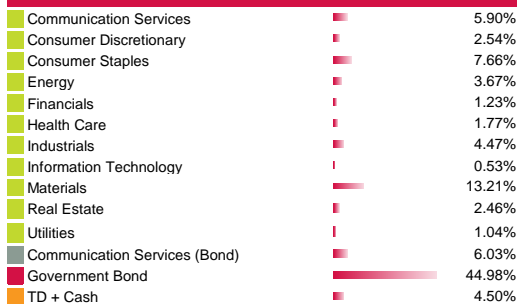
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Alamtri Resources Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Negara IFR6
Aneka Tambang Persero - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	United Tractors - Non Affiliates
Astra International - Non Affiliates	PBS005	Vale Indonesia - 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	

FUND MANAGER COMMENTARY

In June 2025, IDR Balanced Syariah Fund booked performance of -0.02% mom, below the benchmark performance. The JCI declined -3.5% mom in June 2025, closing at 6,927.68, marking a reversal after gains the prior 2 months. During the month Global Risk-Off tone intensified, largely due to the escalation in the Middle East which drove oil price higher and raised investors' concern over Indonesia's fiscal deficit. Domestically, weak government spending realization combined with weak consumer spending also raised concern over potentially weaker GDP growth outlook. Foreign investors recorded net outflow amounting to Rp5.5tn (US\$338mn) in June 2025 from net foreign inflow of \$341mn in May 2025. This brings 1H25 to total net foreign outflow of \$2.2bn. In terms of sector inside JAKISL, largest positive contributors were Materials (primarily AMMN IJ, BRPT IJ and TPJA IJ) and Communication Services (TLKM IJ). IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.98% on a monthly basis. Meanwhile, Bank Indonesia (BI) held its policy rate steady at 5.50% in its latest board meeting, following a 25-bps cut in May. The decision reflects a cautious policy stance aimed at maintaining Rupiah stability and supporting economic resilience amid persistent global uncertainties.

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.