FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 October 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	Fund Size (million)	: IDR 116,624.98
Launch Date	: 25 June 2010	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,612.87	Benchmark	: 50% Jakarta Islamic Index
Fund Currency	: IDR		50% Indonesia Gov. Sukuk Index (IGSIX)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 72,309,183.1994

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	2.56%	4.51%	7.40%	4.29%	1.45%	2.48%	3.16%
Benchmark*	1.82%	4.94%	13.94%	9.66%	3.46%	4.44%	4.07%

*Current benchmark is effective from 1 Jan 2020

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

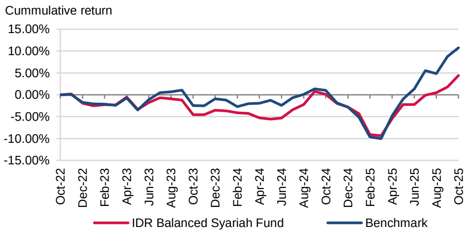
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

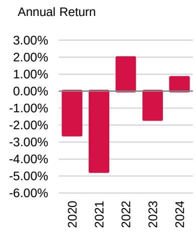
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

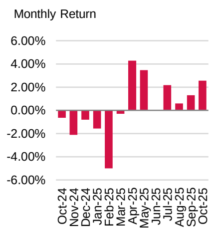
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

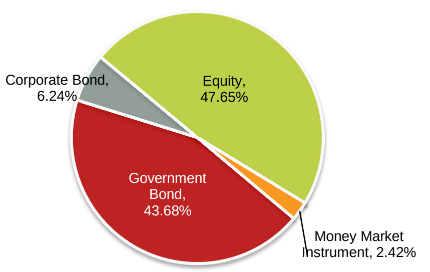


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.46%
Consumer Discretionary	1.36%
Consumer Staples	6.90%
Energy	4.03%
Financials	1.71%
Health Care	1.24%
Industrials	6.01%
Information Technology	0.51%
Materials	13.72%
Real Estate	3.25%
Utilities	1.45%
Communication Services (Bond)	6.24%
Government Bond	43.68%
TD + Cash	2.42%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Merdeka Copper Gold - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Aneka Tambang Persero - Non Affiliates	PBS004	Telkom Indonesia Persero - Non Affiliates
Archi Indonesia - Non Affiliates	PBS005	United Tractors - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS012	Vale Indonesia - Non Affiliates
Astra International - Non Affiliates	PBS028	XLSmart Telecom Sejahtera - Non Affiliates
Bumi Resources Minerals - Non Affiliates	PBS029	
Indofood CBP Sukses Makmur - Non Affiliates	PBS034	
Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	
Kalbe Farma - Non Affiliates	Sukuk Negara IFR6	

FUND MANAGER COMMENTARY

In October 2025, IDR Balanced Syariah Fund booked performance of +2.56% mom, above the benchmark performance. During the month JCI and JAKISL index recorded positive return of +1.3%mom and +1.62%mom respectively. In October, renewed domestic market optimism were driven by the announcement of government rolled out social assistance. Amounting to IDR31.5trillion to 35mn households in October - December 2025 period. In addition, overall liquidity condition improved with M2 growth inflecting to +8%yoy in September 2025. This led foreign investors turned net buyers as we recorded net inflow of Rp 2.4Tn in October 2025, a reversal from net foreign outflow of Rp 7.6Tn in September 2025. Global equity market continued to rally for the seventh consecutive month with Japan and Korea equities leading for the month supported by China/USA agreement to one-year truce on tariffs and The Fed's 25bps rate cut. In terms of key sector inside JAKISL, biggest positive contributors were Industrials (mainly Astra International), followed by Communication Services (mainly Telkom), and Consumer Staples (Unilever). The biggest drag was Materials (Mainly Barito Pacific and Chandra Asri Pacific). IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 2.15% on a monthly basis. Market sentiment came from IDR appreciation of +0.21% to Rp16,630/USD. Meanwhile, Bank Indonesia (BI) maintained its benchmark rate at 4.75% at October's policy meeting, surprising markets that had anticipated a 25-basis point cut. BI reiterated that the current stance remains consistent with its inflation outlook that is projected to stay within the 2.5% ± 1% target range in 2025–2026 while supporting exchange rate stability and growth momentum.