



## FUND FACT SHEET

## IDR EQUITY 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 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 315,088.30                                                      |
| 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 889.87        | Benchmark           | : 98% Jakarta Islamic Index<br>2% IDR Deposit Rate Avg. 3-month (Net) |
| Fund Currency       | : IDR               | Custodian Bank      | : Citibank, N.A                                                       |
| Risk Level          | : High              | Total Unit          | : 354,083,672.3787                                                    |
| 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** | 3.81%            | 7.04%    | 10.86% | 4.09%  | -2.31%     | 0.80%   | -0.76%          |
| Benchmark*           | 1.62%            | 5.57%    | 18.28% | 9.31%  | -0.44%     | 2.61%   | 2.31%           |

\*Current benchmark is effective from 1 Mar 2023

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

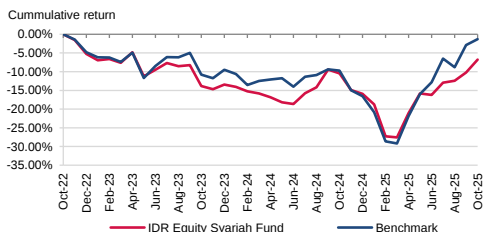
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

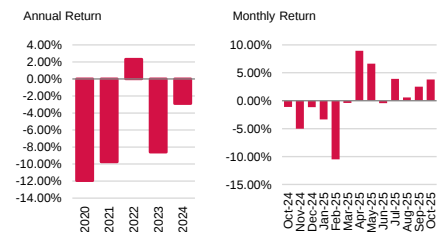
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

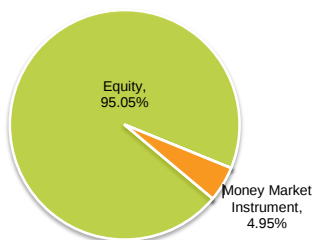
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

|                        |        |
|------------------------|--------|
| Communication Services | 15.47% |
| Consumer Discretionary | 1.82%  |
| Consumer Staples       | 14.86% |
| Energy                 | 7.85%  |
| Financials             | 1.86%  |
| Health Care            | 2.76%  |
| Industrials            | 12.25% |
| Information Technology | 1.00%  |
| Materials              | 28.53% |
| Real Estate            | 6.00%  |
| Utilities              | 2.64%  |
| TD + Cash              | 4.95%  |

## TOP HOLDINGS

|                                              |                                             |                                            |
|----------------------------------------------|---------------------------------------------|--------------------------------------------|
| Amman Mineral Internasional - Non Affiliates | Indah Kiat Pulp and Paper - Non Affiliates  | Pantai Indah Kapuk Dua - Non Affiliates    |
| 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     | United Tractors - Non Affiliates           |
| Astra International - Non Affiliates         | Kalbe Farma - Non Affiliates                | Vale Indonesia - Non Affiliates            |
| Bumi Resources Minerals - Non Affiliates     | Merdeka Battery Materials - Non Affiliates  | XLsmart Telecom Sejahtera - Non Affiliates |
| Charoen Pokphand Indonesia - Non Affiliates  | Merdeka Copper Gold - Non Affiliates        |                                            |
| Cisarua Mountain Dairy - Non Affiliates      | Mitra Adiperkasa - Non Affiliates           |                                            |
| Dharma Satya Nusantara - Non Affiliates      | Pakuwon Jati - Non Affiliates               |                                            |

## FUND MANAGER COMMENTARY

In October 2025, IDR Equity Syariah Fund booked positive return of +3.81%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 Oct-Dec2025 period. In addition, overall liquidity condition improved with M2 growth inflecting to +8%yoy in Sept 2025. This led foreign investors turned net buyers as we recorded net inflow of Rp 2.4Tn in Oct 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 TelkomJ), and Consumer Staples (Unilever). The biggest drag was Materials (Mainly Barito Pacific and Chandra Asri Pacific). Domestically, 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 continues to offer good market entry opportunity with an attractive risk-reward.

**DISCLAIMER:** IDR Equity 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.