



FUND FACT SHEET

IDR GROWTH 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 instruments
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 22,971.59
Launch Date	: 10 June 2015	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 902.45	Benchmark	: 98% Indonesia Sharia Stock Index
Fund Currency	: IDR		2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 25,454,698.10

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	3.23%	4.42%	4.74%	-2.76%	-0.16%	1.67%	-0.98%
Benchmark*	0.30%	10.69%	31.82%	24.32%	11.97%	14.29%	6.13%

*Current benchmark is effective from 1 Mar 2022

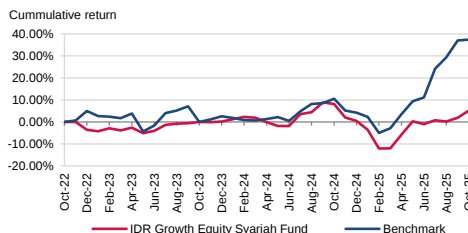
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

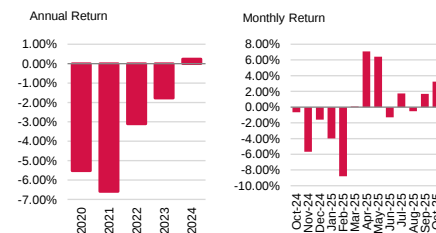
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

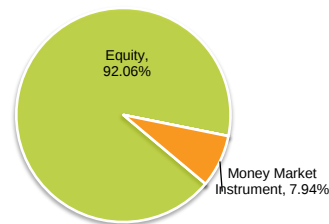
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.41%
Consumer Discretionary	7.34%
Consumer Staples	15.64%
Energy	8.53%
Financials	2.01%
Health Care	4.52%
Industrials	10.82%
Information Technology	2.21%
Materials	22.92%
Real Estate	6.55%
Utilities	1.11%
TD + Cash	7.94%

TOP HOLDINGS

Alamtri Minerals Indonesia - Non Affiliates	Darma Henwa - Non Affiliates	Mitra Adiperkasa - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Dharma Satya Nusantara - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates
Archid Indonesia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Pakuwon Jati - Non Affiliates
Arwana Citramulia - Non Affiliates	Indika Energy - Non Affiliates	Selamat Sempurna - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Bank BTPN Syariah - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
Chandra Asri Pacific - Non Affiliates	Mastersystem Infotama - Non Affiliates	Vale Indonesia - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Ciputra Development - Non Affiliates	Medikaloka Hermina - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2025, IDR Growth Equity Syariah Fund booked positive return of +3.23%MoM, above the benchmark performance. During the month JCI and ISSI index recorded positive return of +1.3%mom and +0.30%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 ISSI Index, biggest positive contributors were 'Industrials', followed by Communication Services and Real Estate. 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 could offer a good market entry opportunity with an attractive risk-reward.

DISCLAIMER: IDR Growth 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.