FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 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 115,999.54
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 1,572.60	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR		
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 73,763,046.8250

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.31%	4.12%	4.72%	1.04%	0.80%	2.58%	3.01%
Benchmark*	3.77%	7.33%	11.90%	7.34%	2.97%	4.69%	3.97%

*Current benchmark is effective from 1 Jan 2020

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

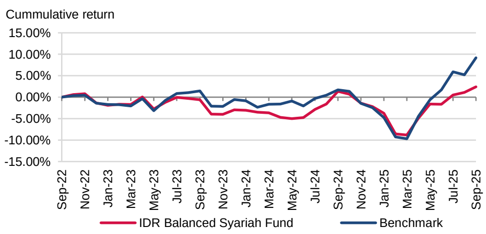
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

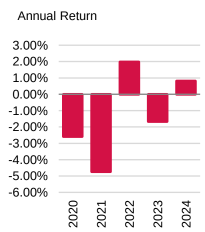
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

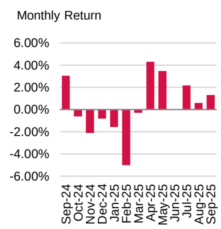
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

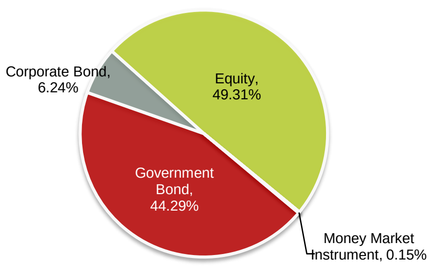


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.52%
Consumer Discretionary	1.22%
Consumer Staples	7.11%
Energy	3.97%
Financials	1.71%
Health Care	1.11%
Industrials	5.76%
Information Technology	0.59%
Materials	14.36%
Real Estate	3.51%
Utilities	1.45%
Communication Services (Bond)	6.24%
Government Bond	44.29%
TD + Cash	0.15%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	PBS004	Summarecon Agung - Non Affiliates
Aneka Tambang Persero - Non Affiliates	PBS005	Telkom Indonesia Persero - Non Affiliates
Archi Indonesia - Non Affiliates	PBS012	United Tractors - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS028	Vale Indonesia - Non Affiliates
Astra International - Non Affiliates	PBS029	XLSmart Telecom Sejahtera - Non Affiliates
Bank BTPN Syariah - Non Affiliates	PBS033	
Bumi Resources Minerals - Non Affiliates	PBS034	
Indofood CBP Sukses Makmur - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	
Indofood Sukses Makmur - Non Affiliates	Sukuk Negara IFR6	

FUND MANAGER COMMENTARY

In September 2025, IDR Balanced Syariah Fund booked performance of +1.31% mom, below the benchmark performance. During the month JCI and JAKISL index recorded positive return of +2.9%mom and +6.55%mom respectively. Predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in Sep25. In terms of key sector inside JAKISL, biggest positive contributors were 'Materials', with Barito Pacific and Bumi Resources Mineral combined contributing to over 665bps of the index returned. The biggest drag was telecommunications -52bps. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.01% on a monthly basis mainly driven by domestic demand due to abundant liquidity post MOF inject IDR 200 trillion to the SOE Banks and Bank Indonesia intervention in secondary market. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.