# FUND FACT SHEET

# IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

**31 August 2026**

## 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 98,251.87 |
| 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 1,586.65 | 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 | : 61,923,930.3271 |

## FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Balanced Syariah** | 3.11% | 3.52% | -3.88% | 2.21% | 1.20% | 1.82% | 2.89% |
| Benchmark* | 4.17% | 2.41% | -16.50% | -10.37% | -2.63% | -0.19% | 2.62% |

*Current benchmark is effective from 1 Jan 2020

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

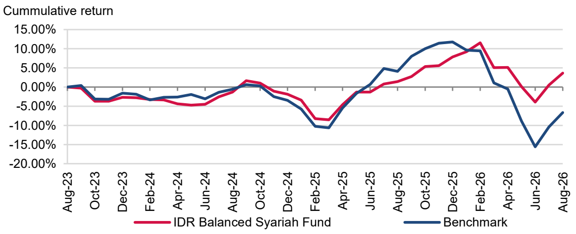
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

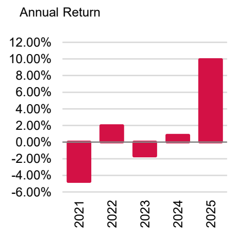
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

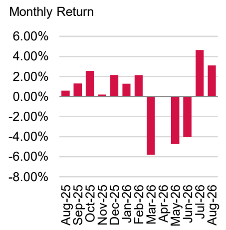
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

## LAST 3 YEARS CUMULATIVE RETURN

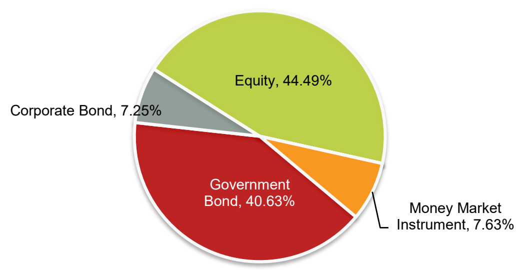



## ANNUAL & MONTHLY RETURN




## ASSET ALLOCATION




## SECTOR ALLOCATION

| Sector | Allocation |
|---|---|
| Communication Services | 6.22% |
| Consumer Discretionary | 0.33% |
| Consumer Staples | 9.06% |
| Energy | 7.16% |
| Financials | 1.91% |
| Health Care | 0.91% |
| Industrials | 1.75% |
| Information Technology | 0.40% |
| Materials | 15.27% |
| Real Estate | 1.48% |
| Utilities | 0.00% |
| Communication Services Bond | 7.25% |
| Government Bond | 40.63% |
| TD + Cash | 7.63% |

## TOP HOLDINGS

| | | |
|---|---|---|
| PBS004 | PT Aneka Tambang Persero Tbk - Non Affiliates | PT Indofood Sukses Makmur Tbk - Non Affiliates |
| PBS005 | PT Archi Indonesia Tbk - Non Affiliates | PT Merdeka Copper Gold Tbk - Non Affiliates |
| PBS012 | PT Arwana Citramulia Tbk - Non Affiliates | PT Telkom Indonesia Persero Tbk - Non Affiliates |
| PBS028 | PT Bank BTPN Syariah Tbk - Non Affiliates | PT Timah (Persero) Tbk - Non Affiliates |
| PBS029 | PT Chandra Asri Pacific Tbk - Non Affiliates | Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates |
| PBS034 | PT Cisarua Mountain Dairy Tbk - Non Affiliates | Sukuk Negara IFR6 |
| PBSG002 | PT Indah Kiat Pulp and Paper Tbk - Non Affiliates | |
| PT Adaro Andalan Indonesia Tbk - Non Affiliates | PT Indika Energy Tbk - Non Affiliates | |
| PT Alamtri Minerals Indonesia Tbk - Non Affiliates | PT Indofood Sukses Makmur Tbk | |

## FUND MANAGER COMMENTARY

In August 2026, IDR Balanced Syariah Fund booked performance of +3.11% mom, below the benchmark performance. JCI and JAKISL extended July's gains, +4.6%mom and +6.8% mom respectively in August. The positive momentum was led by the 2027 fiscal budget announcement, showed stronger commitment towards fiscal prudence and taken positively by the market. In addition, IDR also strengthened by 2%, the first time in 6M. Gains however were capped by renewed index uncertainty after both FTSE and MSCI still extending its freeze. The August 2026 MSCI review also implied a net cut to Indonesia's weight in MSCI Global Standard Indexes. Parliament approved Destry Damayanti as BI Governor indicating a continuity from Perry Warjiyo's term. In the August meeting, BI held its interest rate at 5.75%, extending a 3-month pause from June's hike. Foreign investors were recorded with net inflow of Rp1.2tn, in Aug-26, continuing its inflow trend of Rp1.6tn in July 2026. Within JAKISL, all sectors delivered positive returns except for Financials. The largest positive contributors came from Materials, Energy and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return 1.87% on a monthly basis. Market sentiment strengthened as the Rupiah appreciated 1.56% to IDR 17,720 per USD, while President Prabowo Subianto's annual policy address and 2027 Budget Speech were perceived as pragmatic and fiscally conservative, easing concerns over potential policy shifts. Moreover, formal nomination of Destry Damayanti as permanent Bank Indonesia (BI) Governor boosted confidence. Meanwhile, BI maintained the BI Rate at 5.75% on August 2026, and remains focused on supporting rupiah stability, containing inflation, and sustaining economic growth.