



FUND FACT SHEET

IDR EQUITY 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 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
Launch Date : 25 June 2010
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 862.95
Fund Currency : IDR
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 257,017.46
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% Jakarta Islamic Index
2% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 297,835,275.3424

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	5.54%	7.63%	-7.37%	3.21%	-0.40%	0.32%	-0.91%
Benchmark*	6.50%	4.54%	-30.26%	-22.43%	-8.91%	-4.25%	-0.01%

*Current benchmark is effective from 1 Mar 2023

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

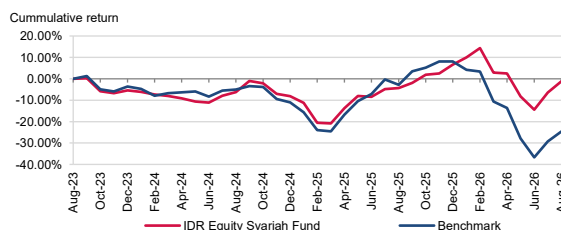
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

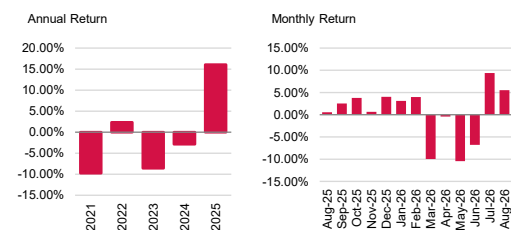
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

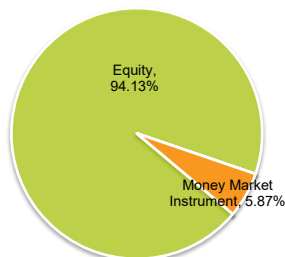
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.47%
Consumer Discretionary	0.00%
Consumer Staples	19.58%
Energy	16.58%
Financials	1.82%
Health Care	3.53%
Industrials	2.54%
Information Technology	0.81%
Materials	33.72%
Real Estate	2.09%
Utilities	0.00%
TD + Cash	5.87%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Chandra Asri Pacific Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates	
PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2026, IDR Equity Syariah Fund booked +5.54%MoM (net), 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 was 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. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

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.