



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 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 106,119.92
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 1,609.15	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSI)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 65,947,957.9745
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 Balanced Syariah**	0.05%	-3.76%	-2.51%	10.21%	1.55%	1.68%	3.05%
Benchmark*	-1.58%	-9.26%	-11.01%	4.92%	-0.20%	0.73%	3.09%

*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)

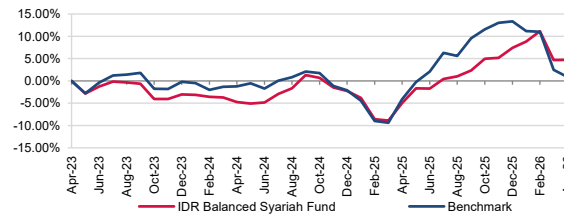
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

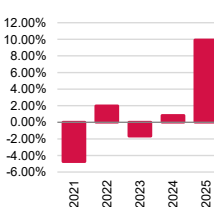
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

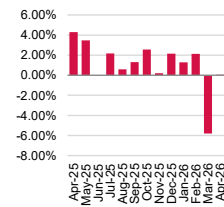


ANNUAL & MONTHLY RETURN

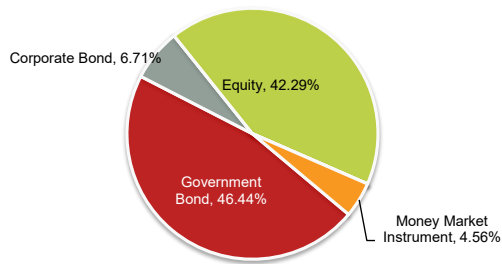
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.87%
Consumer Discretionary	1.43%
Consumer Staples	6.00%
Energy	6.41%
Financials	0.94%
Health Care	0.93%
Industrials	6.29%
Information Technology	0.45%
Materials	12.61%
Real Estate	2.10%
Utilities	0.26%
Communication Services Bond	6.71%
Government Bond	46.44%
TD + Cash	4.56%

TOP HOLDINGS

PBS004	PT Arwana Citramulia Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PBS005	PT Astra International Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS012	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	Sukuk Ijarah Bknjt III XL Xiata I TH22B - Non Affiliates
PBS028	PT Indika Energy Tbk - Non Affiliates	Sukuk Negara IFR6
PBS029	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PBS034	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Balanced Syariah Fund booked performance of +0.05% mom, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3% and JAKISL -3.34%. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside JAKISL, largest negative returns came from Energy, Communications and Industrials. IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 0.40% on a monthly basis. Market sentiment was negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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