



FUND FACT SHEET

IDR EQUITY 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 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	Fund Size (million)	: IDR 286,321.37
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 895.22	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 319,834,344.3822
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 Equity Syariah**	-0.43%	-6.81%	-3.91%	18.82%	-0.50%	-0.25%	-0.70%
Benchmark*	-3.34%	-17.14%	-20.10%	3.61%	-5.10%	-2.96%	0.86%

*Current benchmark is effective from 1 Mar 2023

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

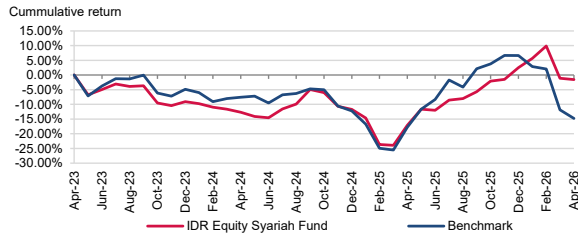
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

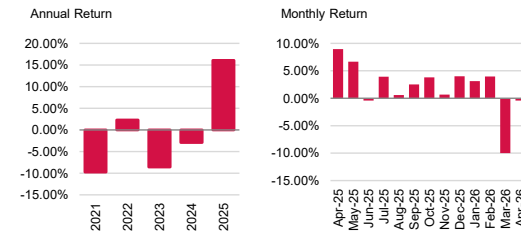
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

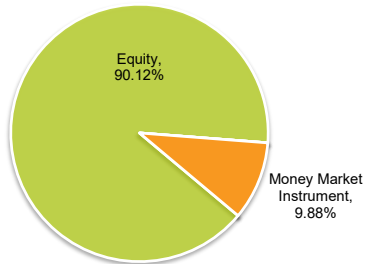
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.35%
Consumer Discretionary	1.88%
Consumer Staples	14.00%
Energy	14.23%
Financials	1.51%
Health Care	1.81%
Industrials	11.30%
Information Technology	0.85%
Materials	28.73%
Real Estate	3.93%
Utilities	0.53%
TD + Cash	9.88%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Equity Syariah Fund booked -0.43%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. We expect equity markets to remain volatile near term as geopolitical tensions and rupiah weakness may pro-long. That said, 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 Equity Syariah Fund is a 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.