



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 February 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 114,491.55
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 1,707.61	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	: 67,047,797.2478
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**	2.13%	5.67%	3.45%	21.60%	4.19%	1.96%	3.47%
Benchmark*	-0.15%	-1.77%	-2.06%	21.59%	3.17%	2.42%	3.76%

\*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)

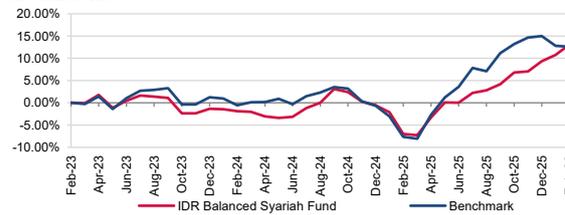
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

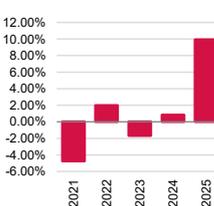
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

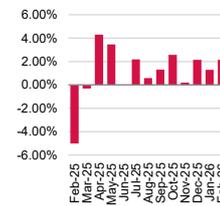


ANNUAL & MONTHLY RETURN

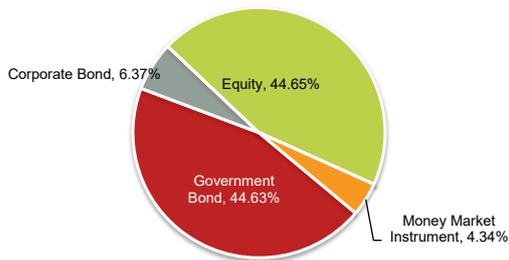
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.58%
Consumer Discretionary	1.44%
Consumer Staples	5.99%
Energy	5.41%
Financials	1.01%
Health Care	1.09%
Industrials	6.46%
Information Technology	0.41%
Materials	13.13%
Real Estate	2.27%
Utilities	1.86%
Communication Services (Bond)	6.37%
Government Bond	44.63%
TD + Cash	4.34%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In February 2026, IDR Balanced Syariah Fund booked performance of +2.13% mom, above the benchmark performance. JCI and JAKISL declined -1.13% and -0.62% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside JAKISL, key positive contributors were materials, industrials, and utilities. Meanwhile the largest negative contributors were energy, communications, and consumer staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.61% on a monthly basis. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

**DISCLAIMER:** IDR Balanced 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.