



## FUND FACT SHEET

# IDR EQUITY 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 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 328,899.88
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 998.81	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	: 329,290,561.6055
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**	3.97%	11.52%	7.21%	43.89%	3.86%	0.30%	-0.01%
Benchmark*	-0.75%	-4.30%	-4.29%	36.32%	0.79%	-0.88%	2.03%

\*Current benchmark is effective from 1 Mar 2023

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

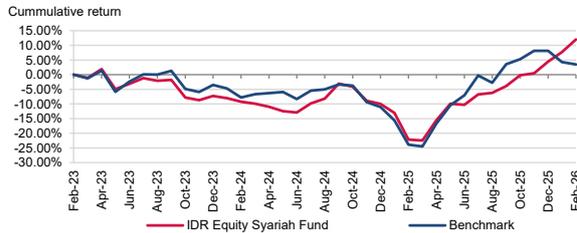
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

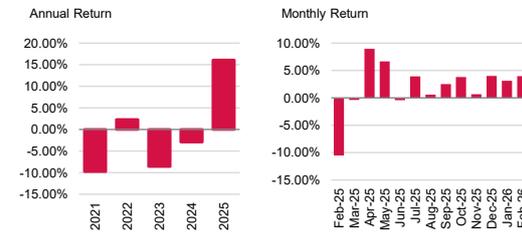
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

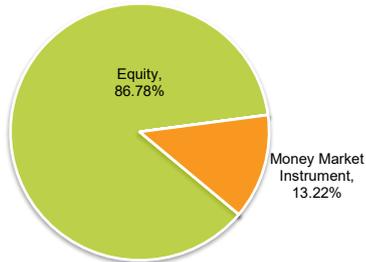
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	12.21%
Consumer Discretionary	1.81%
Consumer Staples	12.06%
Energy	9.96%
Financials	0.73%
Health Care	2.28%
Industrials	12.47%
Information Technology	0.73%
Materials	27.42%
Real Estate	3.96%
Utilities	3.14%
TD + Cash	13.22%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In February 2026, IDR Equity Syariah Fund booked +3.97%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. We expect equity markets to remain volatile near term; price corrections could offer a good market entry opportunity with an attractive long-term risk-reward. 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.

**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.