



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 114,495.10 |
| 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 1,671.93 | 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 | : 68,480,904.4170 |
| 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** | 1.29% | 3.66% | 1.29% | 13.11% | 3.54% | 1.90% | 3.35% |
| Benchmark* | -1.92% | -0.34% | -1.92% | 15.99% | 3.20% | 1.96% | 3.79% |

*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)

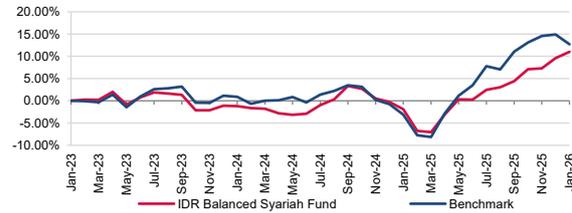
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

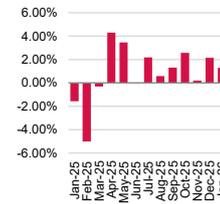


ANNUAL & MONTHLY RETURN

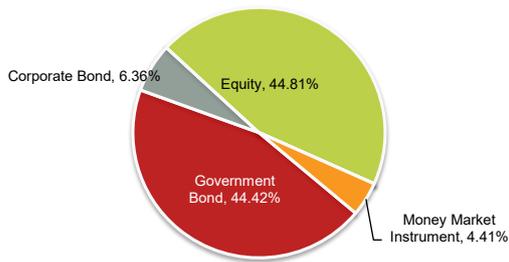
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-------------------------------|--------|
| Communication Services | 7.37% |
| Consumer Discretionary | 1.30% |
| Consumer Staples | 5.51% |
| Energy | 4.46% |
| Financials | 1.05% |
| Health Care | 1.14% |
| Industrials | 6.18% |
| Information Technology | 0.50% |
| Materials | 12.66% |
| Real Estate | 2.96% |
| Utilities | 1.69% |
| Communication Services (Bond) | 6.36% |
| Government Bond | 44.42% |
| TD + Cash | 4.41% |

TOP HOLDINGS

| | | |
|---|--|---|
| PBS004 | PT Astra International Tbk - Non Affiliates | PT United Tractors Tbk - Non Affiliates |
| PBS005 | PT Bank BTPN Syariah Tbk - Non Affiliates | PT Vale Indonesia Tbk - Non Affiliates |
| PBS012 | PT Bumi Resources Minerals Tbk - Non Affiliates | Sukuk Ijarah Bkrjt III XL Axiata I TH22B - Non Affiliates |
| PBS028 | PT Indika Energy Tbk - Non Affiliates | Sukuk Negara IFR6 |
| PBS029 | PT Indofood Sukses Makmur Tbk - Non Affiliates | |
| PBS034 | PT Kalbe Farma 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 January 2026, IDR Balanced Syariah Fund booked performance of +1.29% mom, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and JAKISL -3.49%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in JAKISL returned negative except for Communications and Utilities. The largest negative contributors were BRPT, BUMI, PANI, ASII while the main positive contributors were MDKA, ANTM, TLKM, MBMA. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.12% on a monthly basis. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

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