FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

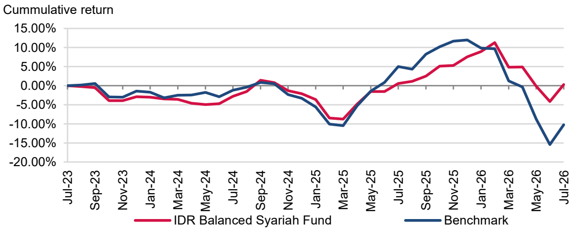
Investment Strategy	Sharia Balanced	Fund Size (million)	IDR 97,645.58
Launch Date	25 June 2010	Fund Management Fee	1.85% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,538.86	Benchmark	50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	IDR		
Risk Level	Moderate to High	Custodian Bank	Citibank, N.A
Managed By	PT. AIA FINANCIAL	Total Unit	63,453,042.2575

FUND PERFORMANCE

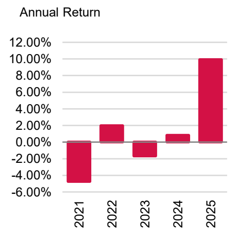
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	4.64%	-4.37%	-6.77%	-0.28%	0.10%	1.34%	2.71%
Benchmark*	6.13%	-9.93%	-19.84%	-14.54%	-3.92%	-0.85%	2.38%

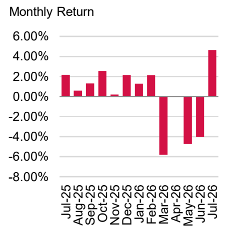
*Current benchmark is effective from 1 Jan 2020
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)
10 Dec 2010 to 28 Feb 2013: 50% Jakarta 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

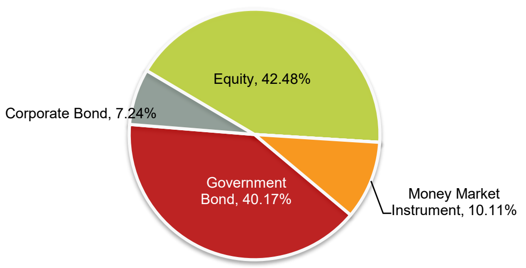


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.23%
Consumer Discretionary	0.34%
Consumer Staples	8.74%
Energy	6.60%
Financials	1.95%
Health Care	0.84%
Industrials	1.73%
Information Technology	0.48%
Materials	14.10%
Real Estate	1.47%
Utilities	0.00%
Communication Services Bond	7.24%
Government Bond	40.17%
TD + Cash	10.11%

TOP HOLDINGS

PBS004	PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
PBS005	PT Archi Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates
PBS012	PT Arwana Citramulia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PBS028	PT Bank BTPN Syariah Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PBS029	PT Bank Syariah Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS034	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PBSG002	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	Sukuk Negara IFR6
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2026, IDR Balanced Syariah Fund booked performance of +4.64% mom, below the benchmark performance. JCI and JAKISL rebounded by +10.5% and 11.7% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within JAKISL, all sectors delivered positive returns. The largest positive contributors came from Materials, Communications and Utilities. IBPA Indonesia Government Sukuk Index Total Return recorded positive return 0.38% on a monthly basis. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.