FUND FACT SHEET

IDR CASH SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 June 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 shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	:	Sharia Money Market	Fund Size (million)	:	IDR 7,625.64
Launch Date	:	29 October 2009	Fund Management Fee	:	1.65% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,807.87	Benchmark	:	100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	:	IDR	Custodian Bank	:	Citibank, N.A
Risk Level	:	Low	Total Unit	:	4,218,025.2498
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 Cash Syariah**	0.25%	0.72%	1.32%	2.97%	3.43%	2.63%	3.62%
Benchmark*	0.14%	0.37%	0.73%	1.64%	1.88%	1.44%	2.77%

*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

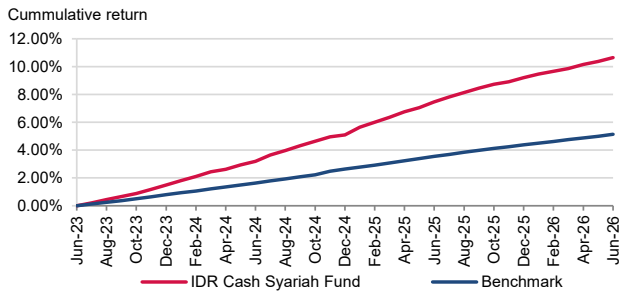
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

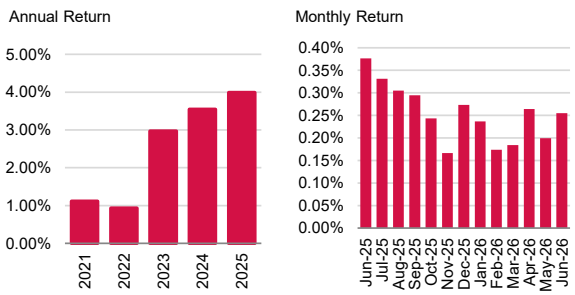
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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

Bond < 1Year	46.78%
TD + Cash	53.22%

TOP HOLDINGS

PBS032

TD Bank CIMB Niaga Syariah - Non Affiliates

TD Bank Danamon Syariah - Non Affiliates

TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.25% in June 2026. Sharia Mudarabah rose to 3.00%-5.75% p.a. Inflation increased by 0.2% to 3.3% in June from 3.1% in the prior month and the Rupiah depreciation of 3% reaching IDR17,874 per USD. Therefore, Bank Indonesia (BI) raised its benchmark interest rate twice in 9th and 18th June 2026 to 5.75% from 5.25% in a move aimed at strengthening Rupiah stability amid elevated global uncertainty.

DISCLAIMER: IDR Cash 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.

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