



## FUND FACT SHEET

## IDR DANA BERKAH 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 IDR 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 16,192.23                            |
| Launch Date         | : 5 May 2006          | Fund Management Fee | : 1.65% per annum                          |
| Launch Price        | : IDR 1,000.00        | Pricing Frequency   | : Daily                                    |
| Unit Price (NAV)    | : IDR 2,173.94        | Benchmark           | : 100% IDR Deposit Rate Avg. 3-month (Net) |
| Fund Currency       | : IDR                 | Custodian Bank      | : Citibank, N.A                            |
| Risk Level          | : Low                 | Total Unit          | : 7,448,352.0794                           |
| 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 Dana Berkah** | 0.27%            | 0.72%    | 1.33% | 3.01%  | 3.38%      | 2.52%   | 3.93%           |
| Benchmark*        | 0.14%            | 0.37%    | 0.73% | 1.64%  | 1.88%      | 1.44%   | 3.30%           |

\*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)

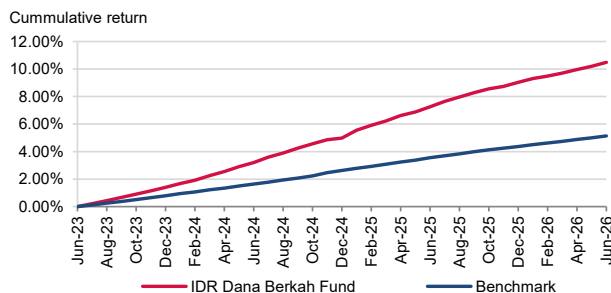
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

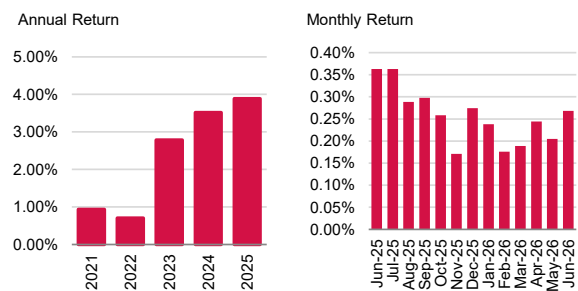
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

|              |        |
|--------------|--------|
| Bond < 1Year | 47.21% |
| TD + Cash    | 52.79% |

## TOP HOLDINGS

PBS032  
 TD Bank BTPN Syariah - Non Affiliates  
 TD Bank Danamon Syariah - Non Affiliates  
 TD Bank Syariah Indonesia - Non Affiliates

## FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.27% 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 Dana Berkah 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.