FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 March 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 106,870.87
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 1,608.32	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	:	66,448,647.9531

FUND PERFORMANCE

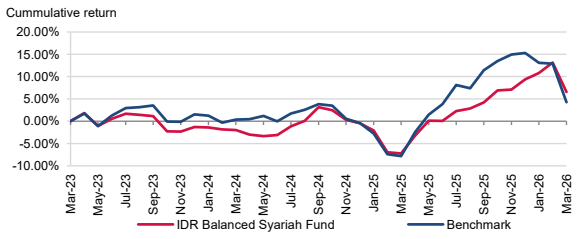
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-5.81%	-2.56%	-2.56%	14.88%	2.15%	1.45%	3.06%
Benchmark*	-7.67%	-9.58%	-9.58%	12.78%	0.59%	0.83%	3.21%

*Current benchmark is effective from 1 Jan 2020

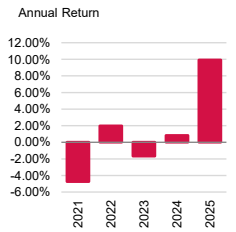
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

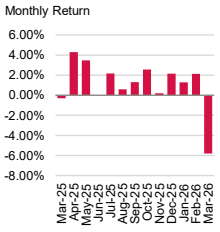
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

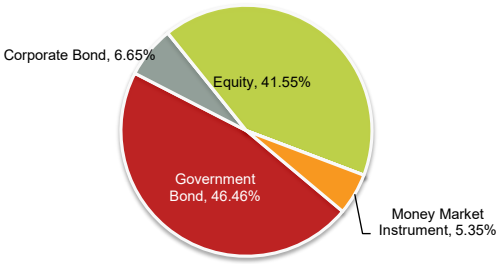


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.22%
Consumer Discretionary	1.41%
Consumer Staples	6.04%
Energy	6.56%
Financials	1.00%
Health Care	1.03%
Industrials	6.49%
Information Technology	0.45%
Materials	10.89%
Real Estate	2.20%
Utilities	0.26%
Communication Services Bond	6.65%
Government Bond	46.46%
TD + Cash	5.35%

TOP HOLDINGS

PBS028	PT Arwana Citramulia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS004	PT Astra International Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PBS005	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS012	PT Indika Energy Tbk - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
PBS029	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	Sukuk Negara IFR6
PBS034	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In March 2026, IDR Balanced Syariah Fund booked performance of -5.81% mom, above the benchmark performance. The equity market saw deep correction in March, JCI Index down -14.4% and JAKISL -13.8% mom. Making it one of the worst performer among major global indexes. Investors turned risk-off as conflict in Middle East escalated between US-Israel-Iran. Rupiah continued to weaken against USD by 1.3% and it broke the psychological level of Rp17,000 by Mar 31. Oil price touched as high as US$118/bbl during the month, raising concern from investors on Indonesia's ability to maintain the 3% fiscal deficit limit. In response, the government announced efficiency programs amounting to Rp80tn from non-priority ministerial spending and Rp40tn from the Free Meal program. In addition, Fitch downgraded Indonesia's outlook to negative adding further negative sentiment. All sectors in JAKISL saw negative returns in March, with Materials, Communications, and Energy seeing the biggest correction. IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 1.28% on a monthly basis. Market sentiment was negatively impacted by geopolitical tensions in the Middle East, coupled with a 1.34% depreciation of the Rupiah reaching IDR16,995 per USD and foreign investors outflow of IDR21.8 trillion in March. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Mar-2026 Board of Governors Meeting, stating that stability is the priority for now, a complete reversal from February, and dropping the earlier line on pushing economic growth.

DISCLAIMER: IDR Balanced 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.

[AIA – PUBLIC]