



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

29 May 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 99,729.35
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 1,532.70	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	: 65,067,759.0777
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**	-4.75%	-10.24%	-7.15%	1.46%	0.88%	0.94%	2.72%
Benchmark*	-8.38%	-16.74%	-18.46%	-7.49%	-2.12%	-0.77%	2.51%

*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)

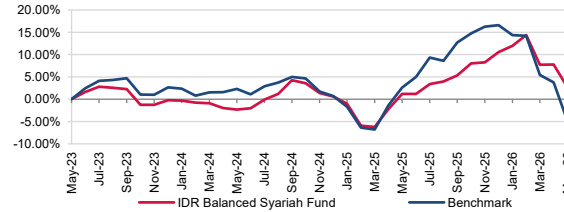
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

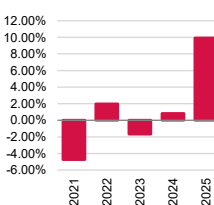
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

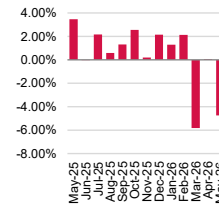


ANNUAL & MONTHLY RETURN

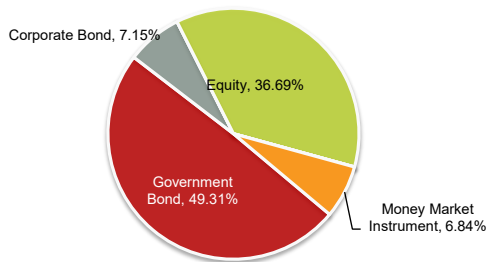
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.97%
Consumer Discretionary	1.85%
Consumer Staples	9.04%
Energy	4.51%
Financials	1.13%
Health Care	0.88%
Industrials	1.54%
Information Technology	0.48%
Materials	9.91%
Real Estate	1.38%
Utilities	0.00%
Communication Services Bond	7.15%
Government Bond	49.31%
TD + Cash	6.84%

TOP HOLDINGS

PBS004	PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS005	PT Arwana Citramulia Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PBS012	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sukuk Ijarah Bkrjt III XL Axiata I TH22B - Non Affiliates
PBS028	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	Sukuk Negara IFR6
PBS029	PT Indika Energy Tbk - Non Affiliates	
PBS034	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PBSG002	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In May 2026, IDR Balanced Syariah Fund booked performance of -4.75% mom, above the benchmark performance. Indonesian equities saw a sharp sell-off during the month, with the JCI and IDX80 declining -11.9% MoM and -17.4% MoM respectively making Indonesia the weakest-performing major equity market in Asia. The correction erased a significant portion of the gains accumulated during the strong rally in late 2025 and early 2026. Market sentiment deteriorated throughout May as investors faced a combination of domestic and external headwinds. Key pressures included fiscal concerns, rupiah depreciation, and uncertainty surrounding the single-door commodity export policy under Danantara Sumberdaya Indonesia. These factors drove broad-based risk reduction across Indonesian equities. The rupiah weakened by -3% MoM to IDR 17,874 per USD dollar. Foreign investors recorded a net equity outflow of Rp14.1tn (US\$795mn) in May 2026, following net outflows of Rp26.9tn (US\$1.6bn) during March–April 2026. This brought year-to-date net foreign outflows in equities to Rp60tn (US\$3.4bn). Within JAKISL, majority of sectors delivered negative returns with the largest coming from Materials, Energy, and Industrials. IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 0.40% on a monthly basis. Market sentiment was still negatively impacted by 3% depreciation of the Rupiah reaching IDR17,874 per USD, coupled with further foreign reserve decline by USD2 billion to USD146.2 billion in April which brought the cumulative drop in reserve to USD10.3 billion YTD. Meanwhile, Bank Indonesia (BI) raised its benchmark interest rate by 50 bps to 5.25% in May 2026, first rate hike since April 2024, to stabilize the rupiah and contain inflation risks amid heightened global volatility from the Middle East war.

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