



## FUND FACT SHEET

## IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 November 2025

## 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 114,661.94                                                      |
| 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 1,616.02      | Benchmark           | : 50% Jakarta Islamic Index<br>50% Indonesia Gov. Sukuk Index (IGSIX) |
| Fund Currency       | : IDR               | Custodian Bank      | : Citibank, N.A                                                       |
| Risk Level          | : Moderate to High  | Total Unit          | : 70,953,275.4808                                                     |
| 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** | 0.20%            | 4.10%    | 7.61%  | 6.75%  | 1.45%      | 1.34%   | 3.16%           |
| Benchmark*             | 1.30%            | 7.04%    | 15.43% | 14.30% | 3.90%      | 3.58%   | 4.13%           |

\*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)

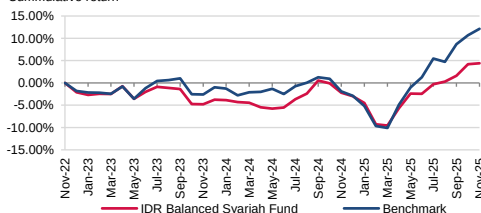
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

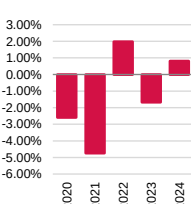
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

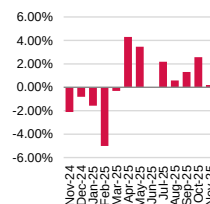


## ANNUAL &amp; MONTHLY RETURN

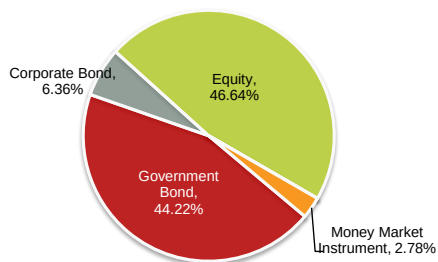
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

|                               |        |
|-------------------------------|--------|
| Communication Services        | 7.96%  |
| Consumer Discretionary        | 1.33%  |
| Consumer Staples              | 6.43%  |
| Energy                        | 3.98%  |
| Financials                    | 1.65%  |
| Health Care                   | 1.19%  |
| Industrials                   | 6.36%  |
| Information Technology        | 0.53%  |
| Materials                     | 12.42% |
| Real Estate                   | 3.31%  |
| Utilities                     | 1.49%  |
| Communication Services (Bond) | 6.36%  |
| Government Bond               | 44.22% |
| TD + Cash                     | 2.78%  |

## TOP HOLDINGS

|                                          |                                                           |                                            |
|------------------------------------------|-----------------------------------------------------------|--------------------------------------------|
| Aneka Tambang Persero - Non Affiliates   | Merdeka Copper Gold - Non Affiliates                      | Sukuk Negara IFR6                          |
| Archi Indonesia - Non Affiliates         | PBS004                                                    | Telkom Indonesia Persero - Non Affiliates  |
| Arwana Citramulia - Non Affiliates       | PBS005                                                    | United Tractors - Non Affiliates           |
| Astra International - Non Affiliates     | PBS012                                                    | Vale Indonesia - Non Affiliates            |
| Bank BTPN Syariah - Non Affiliates       | PBS028                                                    | XLSmart Telecom Sejahtera - Non Affiliates |
| Bumi Resources Minerals - Non Affiliates | PBS029                                                    |                                            |
| Cisarua Mountain Dairy - Non Affiliates  | PBS034                                                    |                                            |
| Indofood Sukses Makmur - Non Affiliates  | Perusahaan Gas Negara - Non Affiliates                    |                                            |
| Kalbe Farma - Non Affiliates             | Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates |                                            |

## FUND MANAGER COMMENTARY

In November 2025, IDR Balanced Syariah Fund booked performance of +0.20% mom, below the benchmark performance. During the month JCI recorded +4.2%MoM in November, similarly JAKISL +2.91%MoM. While October's rally was largely led by blue-chip fundamental stocks. November saw a shift back to retail-driven conglomerates stocks related to MSCI index inclusion. Foreign inflow reached Rp 5.2Tn driven by MSCI rebalancing. In November global equity markets were also unresponsive of risk assets, MSCI World slid into 0.1%. EM underperformed DM by 265bps for the month. Main drivers were the hawkish turn at the October FOMC and renewed concerns about market concentration in AI names. In terms of key sector inside JAKISL, biggest positive contributors were Communication Services (mainly TLKM, ISAT), Industrials (ASII), and Materials (PTRO, TPIA, BRPT). Biggest negative contributor were Healthcare (KLBFI) and Financials (BRIS). IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 0.05% on a monthly basis. Market sentiment was negatively impacted by continued foreign investor outflows totalling IDR6 trillion in November, coupled with a 0.69% depreciation of the Rupiah from October, reaching IDR16,745 per USD. However, the Rupiah regained some strength by the end of November, closing at IDR16,660 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its November policy meeting. BI emphasized that ensuring Rupiah stability remains its top priority amid persistent global uncertainties and the Fed's unclear easing trajectory.

**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.