FUND FACT SHEET

IDR DANA BERKAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 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 10,871.64
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 2,206.30	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 4,927,553.1323
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**	0.34%	1.10%	2.84%	3.29%	3.58%	2.77%	3.94%
Benchmark*	0.15%	0.46%	1.35%	1.60%	1.91%	1.48%	3.27%

*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)

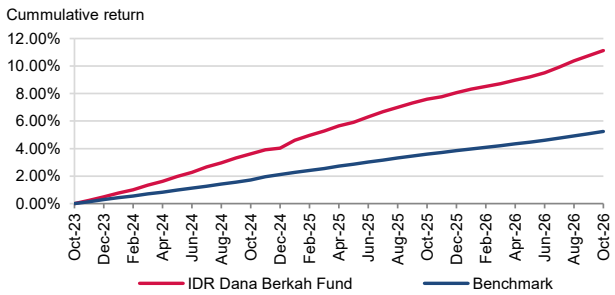
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

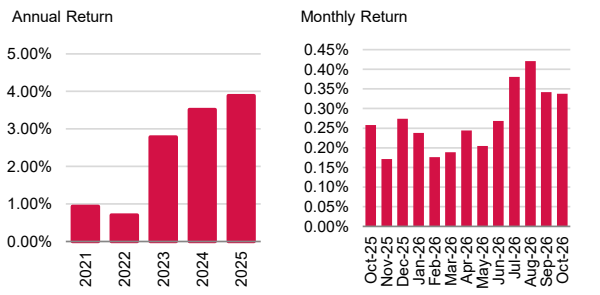
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	41.42%
TD + Cash	58.58%

TOP HOLDINGS

SR020T3

TD Bank Central Asia Syariah - Non Affiliates

TD Bank Danamon Syariah - Non Affiliates

TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.34% in October 2026. Sharia Mudarabah ranging at 5.00%-7.00% p.a. Inflation decreased by 0.1% to 3.2% in October from 3.3% in the prior month and Rupiah depreciated 1.44% MoM to IDR 18,127 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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.

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