FUND FACT SHEET

IDR EQUITY SYARIAH 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 primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Sharia money market instrument
80% - 100%	:	Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	:	Sharia Equity	Fund Size (million)	:	IDR 195,722.62
Launch Date	:	25 June 2010	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 681.93	Benchmark	:	98% Jakarta Islamic Index
Fund Currency	:	IDR			2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	287,013,802.7865

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-15.45%	-16.60%	-26.80%	-23.37%	-6.05%	-4.92%	-2.31%
Benchmark*	-19.81%	-21.68%	-48.71%	-47.30%	-16.39%	-10.34%	-1.87%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

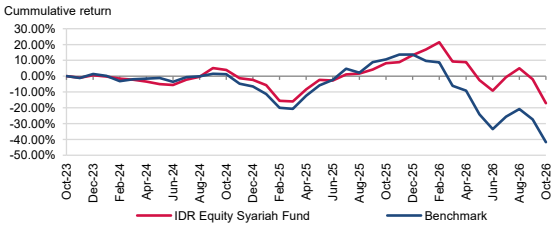
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

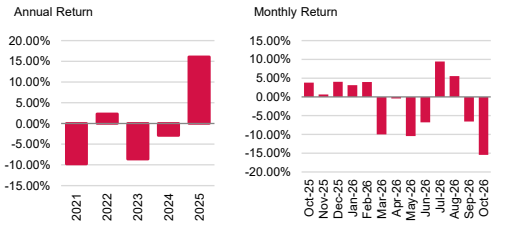
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

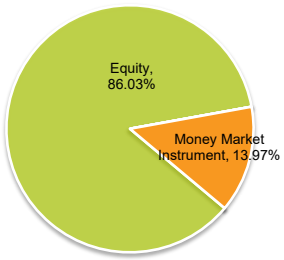
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.68%
Consumer Discretionary	0.00%
Consumer Staples	18.22%
Energy	18.09%
Financials	1.69%
Health Care	2.85%
Industrials	3.19%
Information Technology	0.93%
Materials	26.58%
Real Estate	1.79%
Utilities	0.00%
TD + Cash	13.97%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Dharma Satya Nusantara Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Unilever Indonesia Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Chandra Asri Pacific Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Ciputra Development Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Equity Syariah Fund booked -15.45%MoM (net), above the benchmark performance. The index fell sharply with JCI/ JAKISL down -16.70%MoM/ -20.2%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within JAKISL, all sectors delivered negative returns. The largest negative contributors came from Materials, Energy, and Communications. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

DISCLAIMER: IDR Equity 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.

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