



ASLI SHARIA BALANCED FUND JUNE 2025

PROFILE

PT ASURANSI JIWA ASTRA is a life insurance company with ownership of PT Astra International Tbk, PT Sedaya Multi Investama dan Koperasi Astra International. PT Asuransi Jiwa Astra offers a variety of products to meet the needs of Indonesians from various levels of life and market segments, both for individual customers in the form of life, health, accident, life insurance related to investment (unit link), sharia life insurance and employee benefit group business and pension fund (DPLK). As per 31 December 2024, the Risk Based Capital ratio of PT Asuransi Jiwa Astra reached 293% with unit link fund assets and pension fund assets amounted to Rp 3.86 trillion and Rp 3.75 trillion respectively.

INVESTMENT OBJECTIVE

To achieve long-term return through a combination of income and capital growth.

ASSET ALLOCATION

Money Market Instrument	5.52%
Sharia Govt Bonds	49.17%
Sharia Corp Bonds	1.86%
Sharia Equities	43.45%

UNIT PRICE

1,074.96

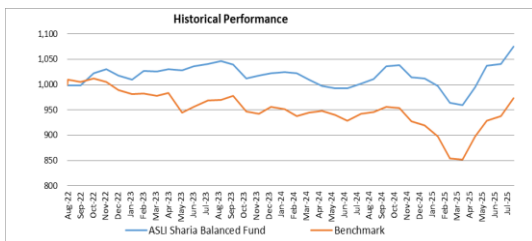
TOP HOLDINGS (in alphabetical order)

1 Astra International - Related Party	8 SBSN PBS003
2 Bank SMBC Indonesia (Time Deposit)	9 SBSN PBS017
3 Indofood CBP	10 SBSN PBS032
4 Kalbe Farma	11 SBSN PBS036
5 Merdeka Copper Gold	12 Telkom Indonesia
6 Mitra Adiperkasa	13 Vale Indonesia
7 Pertamina Geothermal	

SECTORAL ASSET ALLOCATION

Finance	56.97%	Energy	3.27%
Infrastructure	10.69%	Health Care	3.08%
Consumer Non Cyclical	8.82%	Consumer Cyclical	2.03%
Basic Material	7.31%	Property & Real Estate	1.14%
Industrial	6.18%		

PORTFOLIO PERFORMANCE



Monthly Performance :

Aug-24 : 0.92%	Feb-25 : -3.36%
Sep-24 : 2.46%	Mar-25 : -0.42%
Oct-24 : 0.18%	Apr-25 : 3.76%
Nov-24 : -2.31%	May-25 : 4.15%
Dec-24 : -0.22%	Jun-25 : 0.35%
Jan-25 : -1.50%	Jul-25 : 3.32%

Annual Performance :

2024	2023
-0.97%	0.37%

MARKET UPDATE

In the month of July, JII recorded a +7.31% MoM, Foreign investors continue to become a net seller of Indonesian equities in July, with an outflow of USD43mn, bringing total YTD net equity outflow of USD2.0bn. With global market stabilized as trade tensions eased and Indonesia has secured 19% tariff deal with the US have lifted investors risk appetite during the month. Nonetheless, despite positive external development, from the domestic front, sentiment toward Indonesia continued to be weigh down by weak domestic economic conditions and soft purchasing power. These concerns further fuelled by soft 2Q25 earnings results, with aggregate revenue/net profit declined by -2%/-10% during the quarter. Indonesia's bond market continued to record positive performance during July 2025, with domestic sentiment as the main catalyst amid continued global uncertainty. From the global side, the market continued to respond to several developments, including the Fed's cautious stance on monetary policy prospects, Trump's final tariff announcement and US fiscal risks. On the domestic side, the market responded positively to several factors, including Bank Indonesia's (BI) dovish stance, abundant liquidity due to the maturity of SRBI, surplus trade balance, and manageable fiscal deficit. The Government Sukuk index (IGSI) increased by 1.04% MoM. Indonesia benchmark series 13 years' sharia government bond yield (PBS034) decreased by 7.9bps to 6.71%. In July 2025, BI middle rate was depreciated 0.94% to 16,387/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	Since Inception
ASLI Sharia Balanced Fund	3.32%	7.98%	7.83%	6.22%	7.26%	7.50%
Benchmark*	3.74%	8.36%	8.44%	5.78%	3.33%	-2.69%

*50% Average 3 months sharia time deposits-net of tax+ 50% Jakarta Islamic Index (JII)

OTHER INFORMATION

Launching Date	: August 22, 2022	Valuation Frequency	: Daily
Currency	: Rupiah	Bloomberg Ticker	: ASLBLFI
NAV/Unit at Inception Date	: IDR 1,000	Ujrah Switching of Investment	: IDR 100,000 after the 4th switching per year
Managed by	: PT Schroder Investment Management Indonesia	Ujrah Management of	: max. 2.50%
Custodian Bank	: DBS	Investment Fund (Annually)	
Asset Under Management	: IDR 5.37 Billion	Risk Category	: High
Outstanding Unit	: 5,001,782.4582		

Disclaimer

ASLI Sharia Balanced Fund is a unit-linked fund offered by PT Asuransi Jiwa Astra. This report has been prepared by PT Asuransi Jiwa Astra for informational purpose only. This report is not a solicitation to buy or to sell. All relevant things have been considered to make sure the report is correct, but there is no guarantee that the information is accurate and complete. PT Asuransi Jiwa Astra shall assume no liability for any loss arising from reliance on it. *Past performance does not reflect future performance*. The unit price may rise as well as fall and as such performance is uncertain. Potential investor should consult their financial consultant before investing.

Pusat Informasi dan Layanan Pengaduan

Syarat dan ketentuan yang berlaku terkait Produk Asuransi ini dapat diperoleh pada media berikut ini:

Contact Center Hello Astra Life



1500282

Senin - Minggu, 24 jam

PT ASURANSI JIWA ASTRA berizin dan diawasi oleh Otoritas Jasa Keuangan

E-mail & Whatsapp

hello@astralife.co.id

08952-1500282

Senin - Jumat, 08.00 - 16.00 WIB

Website & Social Media

www.astralife.co.id

@astralifeID

Surat Menyurat & Walk-In Customer

PT ASURANSI JIWA ASTRA
Pondok Indah Office Tower 3, Lantai 1
Jl. Sultan Iskandar Muda Kav. V - TA
Pondok Indah, Jakarta Selatan 12310