



ASLI SHARIA BALANCED FUND MAY 2026

PROFILE

PT ASURANSI JIWA ASTRA is a life insurance company with ownership of PT Astra Internasional Tbk, PT Sedaya Multi Investama dan Koperasi Astra Internasional. 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 2025, the Risk Based Capital ratio of PT Asuransi Jiwa Astra reached 382% with unit link fund assets and pension fund assets amounted to Rp 3.00 trillion and Rp 4.06 trillion respectively.

INVESTMENT OBJECTIVE

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

ASSET ALLOCATION

| | |
|-------------------------|--------|
| Money Market Instrument | 12.72% |
| Sharia Corp Bonds | 5.34% |
| Sharia Govt Bonds | 44.99% |
| Sharia Equities | 36.95% |

UNIT PRICE

1,105.58

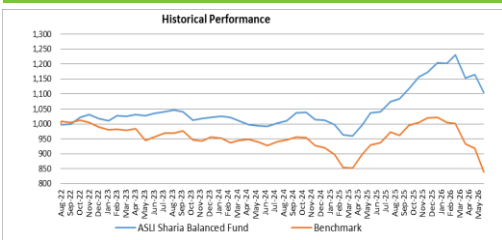
TOP HOLDINGS (in alphabetical order)

| | |
|------------------------------------|-------------------------------------|
| 1 AKR Corporindo | 9 Merdeka Copper Gold |
| 2 Alamtri Minerals Indonesia | 10 Mitra Adiperkasa |
| 3 Aneka Tambang | 11 Telkom Indonesia |
| 4 Archi Indonesia | 12 SBSN PBS 003 |
| 5 Astra Agro Lestari-Related Party | 13 SBSN PBS 030 |
| 6 BTPN Syariah (Time Deposit) | 14 SBSN PBS 032 |
| 7 Indofood | 15 Sukuk Sarana Multi Infrastruktur |
| 8 Japfa Comfeed | 16 Sukuk Tower Bersama |

SECTORAL ASSET ALLOCATION

| | | | |
|-----------------------|--------|-------------------|-------|
| Government Bond | 43.91% | Basic Material | 8.10% |
| Financial | 11.87% | Energy | 6.63% |
| Infrastructure | 9.34% | Consumer Cyclical | 4.10% |
| Consumer Non Cyclical | 8.87% | Healthcare | 1.14% |

PORTFOLIO PERFORMANCE



Monthly Performance :

| | |
|----------------|-----------------|
| Jun-25 : 0.35% | Dec-25 : 2.69% |
| Jul-25 : 3.32% | Jan-26 : -0.10% |
| Aug-25 : 0.90% | Feb-26 : 2.38% |
| Sep-25 : 3.01% | Mar-26 : -6.26% |
| Oct-25 : 3.63% | Apr-26 : 0.87% |
| Nov-25 : 1.27% | May-26 : -5.06% |

Annual Performance :

| | | |
|--------|--------|-------|
| 2025 | 2024 | 2023 |
| 18.97% | -0.97% | 0.37% |

MARKET UPDATE

Indonesia's bond market recorded positive performance in May 2026. The Government Sukuk index (IGSIX) increased by 0.30% MoM and Indonesia benchmark series 13 years' sharia government bond yield (PBS034) increased by 8bps to 6.72%. Domestically, the market responded negatively to the result of the Bank Indonesia (BI) meeting on May-26. BI gave a surprise by raising the interest rate by 50bps to 5.25%. This policy is to maintain the stabilization of IDR from the impact of high volatility of the war in the Middle East and a pre-emptive step to maintain inflation. Amidst the growing negative sentiment, positive sentiment came from the controlled release of the monthly state budget deficit and the release of domestic economic data that is still resilient. From a fiscal perspective, the monthly state budget realization release shows a positive trend along with the strengthening from the revenue side and efficiency policy from the expenditure side. The monthly state budget deficit narrowed to -0.6% of GDP in Apr-26 (vs -0.9% of GDP in Mar-26). In the month of May 2026, JII posted a return of -17.35% MoM with foreign outflow of Rp4.1tn in equity market. Equity market was under pressure as conglomerate names were hit by MSCI rebalancing as some sizeable names were excluded from the index. Additionally fiscal deficit concern and continuous Rupiah pressure added more concerns to investors as the Rupiah is closing into 18,000/USD. This is despite BI's recent 50bps rate hike during the month. Recent formation of Danantara Sumberdaya Indonesia (DSI) which aim to centralize commodities export hit the mining sector as uncertainties heighten. Oil price eased in May as Iran and the US seems to be renewing a new truce. In the US, Kevin Warsh has been officially named as the new Federal Reserve chair.

INVESTMENT RETURN

| | 1 Month | 3 Months | 6 Months | YTD | 1 Year | 3 Years | Since Inception |
|---------------------------|---------|----------|----------|---------|--------|---------|-----------------|
| ASLI Sharia Balanced Fund | -5.06% | -10.23% | -5.71% | -8.18% | 6.63% | 7.54% | 10.56% |
| Benchmark * | -8.59% | -16.18% | -17.67% | -17.76% | -9.61% | -11.12% | -16.02% |

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

| | | |
|----------------------------|----------|--------|
| The Highest Monthly Return | May-25 | 4.15% |
| The Lowest Monthly Return | March-26 | -6.26% |

OTHER INFORMATION

| | | | |
|----------------------------|---|-------------------------------|--|
| Launching Date | : August 22, 2022 | Valuation Frequency | : Daily |
| Currency | : Rupiah | Bloomberg Ticker | : ASLBLEFI |
| 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 5.53 Billion | Risk Category | : High |
| Outstanding Unit | : 5,005,375.3051 | | |

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



Senin - Minggu, 24 Jam

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