ASLI SHARIA FIXED INCOME FUND
JULY 2026

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 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 protect capital while providing regular income and the opportunity for capital appreciation.

ASSET ALLOCATION

Money Market Instrument	1.77%
Corporate Sharia Bonds	19.06%
Goverment Sharia Bonds	79.17%

UNIT PRICE

1,139.16

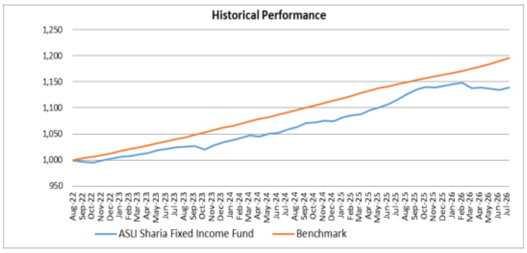
TOP HOLDINGS

1. SBSN PBS030
2. SBSN SR020T3
3. SUKUK MUDHARABAH BERKELANJUTAN III SARANA MULTI INFRASTRUKTUR TAHAP II TAHUN 2025 SERI A

SECTORAL ASSET ALLOCATION

Government Bonds	79.17%
Financial	8.00%
Infrastructure	7.94%
Property & Real Estate	3.12%

PORTFOLIO PERFORMANCE



Monthly Performance :

Aug-25	0.90%	Feb-26	0.24%
Sep-25	0.83%	Mar-26	-0.89%
Oct-25	0.38%	Apr-26	0.07%
Nov-25	-0.13%	May-26	-0.14%
Dec-25	0.38%	Jun-26	-0.28%
Jan-26	0.23%	Jul-26	0.44%

Annual Performance :

2025	2024	2023
6.34%	3.92%	3.12%

MARKET UPDATE

Indonesia's bond market recorded positive performance in July 2026. The Government Sukuk index (IGSIX) increased by 0.38% MoM and Indonesia benchmark series 13 years' sharia government bond yield (PBS034) decreased by 2bps to 7.22%. Domestically, positive sentiment came from the decision of S&P Ratings to maintain Indonesia's credit rating at the BBB/A-2 level with a stable outlook. S&P Ratings argued that fiscal and external pressures are temporary. From a monetary side, BI gave a less hawkish signal at the July 2026 meeting. BI decided to maintain the BI rate at 5.75%, provided hedging incentives for FX Swap and DNDF instruments to maintain IDR, reduced the frequency of SRBI auctions and provided RRR incentives for banking. From a fiscal perspective, the government continued to implement efficiency, as reflected in the controlled fiscal deficit of 0.76% of GDP in first half 2026 and a front-loaded financing strategy with financing realization had reached 65.6% of the target. Among the positive sentiments, negative sentiments came from the sudden step down of BI Governor, Perry Warjiyo, which had pressured IDR and JCI. The sentiment then stabilized after Destry Damayanti was appointed as the acting officer and emphasized that there would be no policy changes and gave a signal of continuity from the previous policy. In July 2026, BI middle rate depreciated 1.23% to 18,078/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Inception
ASLI Sharia Fixed Income Fund	0.44%	0.02%	-0.56%	-0.33%	2.05%	11.22%	13.92%
Benchmark *	0.45%	1.32%	2.39%	2.71%	4.33%	14.95%	19.56%

*SPNS 6 months-net of tax

The Highest Monthly Return	August-25	0.90%
The Lowest Monthly Return	March-26	-0.89%

OTHER INFORMATION

Launching Date	: August 22, 2022
Currency	: Rupiah
NAV/Unit at Inception Date	: IDR 1,000
Managed by	: PT Schroder Investment Management Indonesia
Custodian Bank	: DBS
Asset Under Management	: IDR 6.20 Billion
Outstanding Unit	: 5,443,539.8189
Valuation Frequency	: Daily
Bloomberg Ticker	: ASLFIDR
Ujrah Switching of Investment F	: IDR 100,000 after the 4th switching per year
Ujrah Management of Investement Fund (Annually)	: max. 1.50%
Risk Category	: Medium

Disclaimer

ASLI Sharia Fixed Income 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.