



ASLI SHARIA BALANCED FUND AUGUST 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 achieve long-term return through a combination of income and capital growth.

ASSET ALLOCATION

Money Market Instrument	13.26%
Sharia Corp Bonds	3.41%
Sharia Govt Bonds	39.07%
Sharia Equities	44.26%

UNIT PRICE

1,147.44

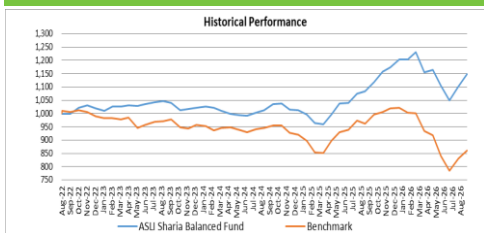
TOP HOLDINGS (in alphabetical order)

1 Alamtri Minerals Indonesia	11 Merdeka Copper Gold
2 Alamtri Resources Indonesia	12 SBSN PBS 003
3 Aneka Tambang	13 SBSN PBS 030
4 Archi Indonesia	14 SBSN SR019T3
5 Bank BTPN Syariah (Time Deposit)	15 Sukuk (Jarah Berkelanjutan) I Tower Bersama Infrastruktur Tahap I I Tahun 2025 Seri A
6 Bumi Resources	16 Sukuk Mudharabah Berkelanjutan III Sarana Multi Infrastruktur Tahap II Tahun 2025 Seri A
7 Bumi Resources Minerals	17 Telkom Indonesia
8 Indika Energy	
9 Indofood	
10 Indofood CBP	

SECTORAL ASSET ALLOCATION

Government Bond	33.68%	Consumer Non Cyclical	9.68%
Financial	21.34%	Infrastructure	6.05%
Energy	13.83%	Healthcare	1.63%
Basic Material	12.59%	Consumer Cyclical	0.48%

PORTFOLIO PERFORMANCE



Monthly Performance :

Sep-25 : 3.01%	Mar-26 : -6.26%
Oct-25 : 3.63%	Apr-26 : 0.87%
Nov-25 : 1.27%	May-26 : -5.06%
Dec-25 : 2.69%	Jun-26 : -5.00%
Jan-26 : -0.10%	Jul-26 : 4.83%
Feb-26 : 2.38%	Aug-26 : 4.21%

Annual Performance :

2025	2024	2023
18.97%	-0.97%	0.37%

MARKET UPDATE

Indonesia's bond market recorded positive performance in August 2026. The Government Sukuk Index (IGSX) increased by 1.87% MoM and Indonesia benchmark series 13 years' sharia government bond yield (PBS034) decreased by 12bps to 7.10%. Domestically, the market responded positively to the appointment of Destry Damayanti as the sole candidate for Governor of Bank Indonesia. In the fit and proper test process, Destry pledged policy continuity and close coordination with the government while preserving Bank Indonesia's (BI) independence. On the other hand, the market also responded positively to the government's commitment to maintaining the 2027 state budget deficit. The government is targeting a state budget deficit of 2.4% of GDP, with a plan to optimize core tax from the revenue side and further efficiency efforts from the expenditure side. Other positive sentiments came from the improvement in domestic liquidity, driven by the government's SAL injection and the reduction in the frequency of SRBI auctions. In August 2026, the ministry of finance again conducted a SAL injection to the banking sector with a total of IDR 70trn, which also improved domestic liquidity conditions. Simultaneously, BI decided to reduce the frequency of SRBI auctions to biweekly and change the rule to only allow banks and foreign investors to purchase SRBI. On the other hand, the market is still worried about the risk of inflation and the widening of the current transaction deficit. In the month of August 2026, JII posted a positive return of +6.80% MoM. Sentiment improved meaningfully as investors gained confidence in Indonesia's policy mix. The government's proposed 2027 fiscal deficit of 2.4% of GDP, the lowest since 2024, reinforced perceptions of fiscal discipline, while Bank Indonesia (BI) signaled a more accommodative stance by maintaining the policy rate at 5.75% and sharply reducing SRBI issuance from Rp116 trillion in July to Rp49 trillion in August. This liquidity injection helped ease domestic financial conditions and supported risk assets despite a challenging external backdrop characterized by rising yields and renewed expectations of further Fed tightening. A notable feature of August's rally was that it occurred despite continued foreign equity selling. Foreign investors recorded another US\$200 million net outflow, bringing cumulative YTD foreign equity outflows to US\$5.6 billion.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Inception
ASLI Sharia Balanced Fund	4.21%	3.79%	-6.83%	-4.70%	5.79%	9.71%	14.74%
Benchmark *	3.49%	2.45%	-14.13%	-15.74%	-10.58%	-11.31%	-13.96%

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

The Highest Monthly Return	July-26	4.83%
The Lowest Monthly Return	March-26	-6.26%

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 5.74 Billion	Risk Category	: High
Outstanding Unit	: 5,004,961,5477		

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

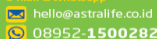
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Contact Center Hello Astra Life



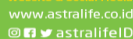
PT ASURANSI JIWA ASTRA berizin dan diawasi oleh Otoritas Jasa Keuangan

E-mail & Whatsapp



Senin - Jumat, 08.00 - 16.00 WIB

Website & Social Media



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Surat Mangurat & Walk-In Customer

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