



Generali Fixed Income Syariah

May 2026

ABOUT GENERALI GROUP

Generali Group is one of the largest integrated insurance and asset management groups worldwide with a total premium income of € 98.1 billion and € 900 billion AUM in 2025. Established in 1831 with around 88,000 employees and 163,000 financial advisor serving 75 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

ABOUT GENERALI INDONESIA

PT Asuransi Jiwa Generali Indonesia (Generali Indonesia) is part of the Generali Group operating in Indonesia since 2008 and developing its insurance business through multiple distribution channels, including agency, bancassurance, corporate solutions, and direct channel. Aligned with the vision to become a Lifetime Partner for customers, Generali Indonesia offers innovative product solutions for life protection, health, critical illness, and retirement planning for individual and corporate customers.

Currently, Generali Indonesia is supported by thousands of professional agents and is trusted to protect hundreds of thousands of customers in Indonesia. PT Asuransi Jiwa Generali Indonesia is licensed and supervised by the Financial Services Authority (OJK).

INVESTMENT OBJECTIVE

To achieve a competitive total return, consisting of capital growth and regular income, through an actively managed portfolio investing primarily in Sharia Compliance debt securities.

RISK CATEGORY

Medium

PORTFOLIO ALLOCATION DETAILS

Money Market and Cash	13%
Bond	87%

PRICE	1,247
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TOP HOLDING (In Alphabetical Order)

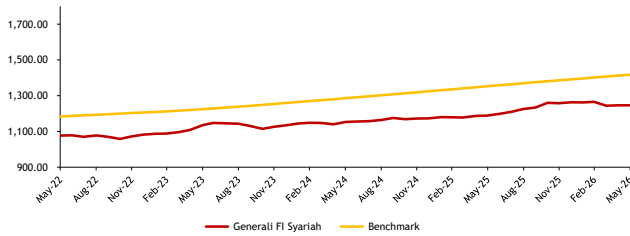
PBS004
PBS012
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*No related Parties

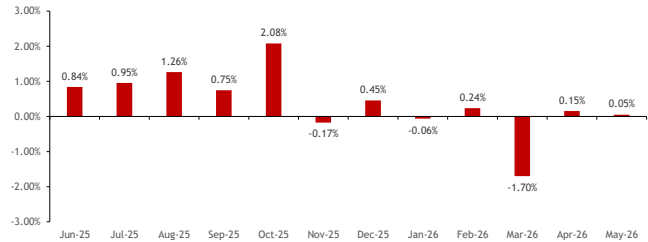
SECTOR ALLOCATION

Government Bond 100%

Generali Fixed Income Syariah vs Benchmark



Monthly Return



INVESTMENT RETURN	1-Month	3-Month	6-Month	YTD	1-Year	3-Year	5-Year	Since Inception
Generali Fixed Income Syariah	0.05%	-1.50%	-0.88%	-1.33%	4.90%	9.79%	15.88%	24.65%
Benchmark*	0.33%	1.12%	2.28%	1.87%	4.81%	15.72%	24.03%	41.71%

*TD Syariah + 1% (net)

Market Commentary

Generali Fixed Income Syariah recorded a performance of 0.05% in May 2026. Indonesia's fixed income market in May 2026 faced heavier pressure than in April, as the 50 basis point BI-Rate hike to 5.25% pushed the 10-year government bond yield back up toward 6.7–6.9% briefly touching a one-year high. Continued rupiah weakness and inflation concerns tied to the Middle East conflict further weighed on bond prices. In response, the government launched a bond stabilization fund to help cushion the market against the turbulence. While the foreign inflows seen in April began to reverse, Bank Indonesia remained an active buyer of government bonds in the secondary market—with cumulative purchases reaching IDR 133.39 trillion through May 2026 serving as a key liquidity buffer. The positive divergence between bonds and equities that defined April largely faded, as both markets found themselves under the same wave of intensifying external pressure throughout the month.

OTHER INFORMATION

Launching Date : 18 January 2019
 NAV on Launching Date : Rp 1,000/unit
 Currency : IDR
 Total AUM : Rp3,896,617,183
 Total Unit : 3,125,964.0618 Units
 Management Fee : up to 2.50% p.a
 Fund Manager : Generali Indonesia
 Custodian Bank : Deutsche Bank
 Valuation Method : Daily

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