



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

29 August 2025

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
30% - 80% : IDR Sharia Fixed Income securities and/ or
: Sharia Fixed Income Mutual Fund(s)
adhered with latest regulations
30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy : Sharia Balanced
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,172.57
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 25,282.52
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 50% Indonesia Sharia Stock Index
50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank : Citibank, N.A
Total Unit : 21,561,568.1777

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.64%	2.17%	3.05%	1.08%	1.66%	2.65%	1.57%
Benchmark*	2.73%	10.66%	14.93%	13.13%	7.81%	9.46%	5.54%

*Current benchmark is effective from 1 Jan 2020

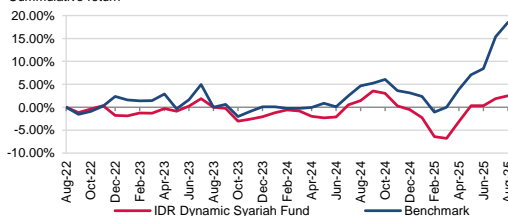
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

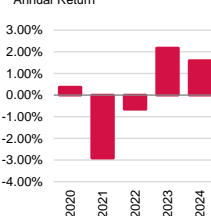
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

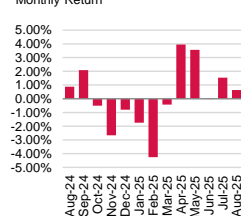


ANNUAL & MONTHLY RETURN

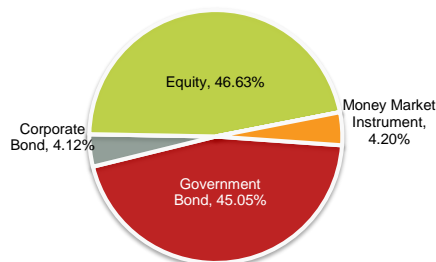
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.02%
Consumer Discretionary	3.85%
Consumer Staples	7.94%
Energy	2.66%
Financials	1.42%
Health Care	2.05%
Industrials	5.53%
Information Technology	1.37%
Materials	11.95%
Real Estate	2.89%
Utilities	0.95%
Communication Services (Bond)	4.12%
Government Bond	45.05%
TD + Cash	4.20%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS028
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	PBS033
Arwana Citramulia - Non Affiliates	Mastersystem Infotama - Non Affiliates	Sukuk Ijarah Brklntj III XL Axiata I TH22B - Non Affiliates
Astra International - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Negara IFR6
Bank BTPNS Syariah - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Central Omega Resources - Non Affiliates	Pakuwon Jati - Non Affiliates	
Ciputra Development - Non Affiliates	PBS004	
Cisarua Mountain Dairy - Non Affiliates	PBS012	

FUND MANAGER COMMENTARY

In August 2025, IDR Dynamic Syariah Fund booked performance of +0.64% mom, below the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. Similarly, ISSI Index index was up +4.4% mom, largely driven by Energy (Dian Swastatika Sentosa), Communication Services (Elang Mahkota Teknologi), and Industrials. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.32% on a monthly basis. Market sentiment was supported by IDR 18.1 trillion in foreign inflows into the bond market. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% ± 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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