



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 December 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 1,244.01
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 23,861.22
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 : 19,180,938.0668

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	2.12%	4.70%	9.33%	9.33%	4.30%	1.82%	2.09%
Benchmark*	1.43%	5.84%	24.10%	24.10%	10.31%	8.83%	6.28%

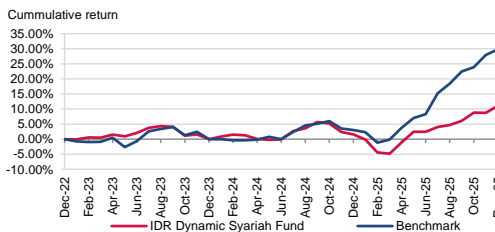
*Current benchmark is effective from 1 Jan 2020

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

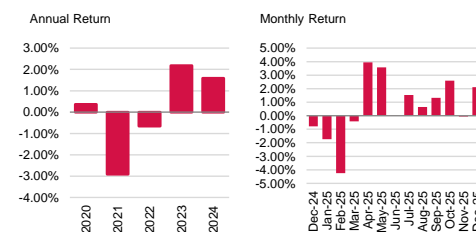
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

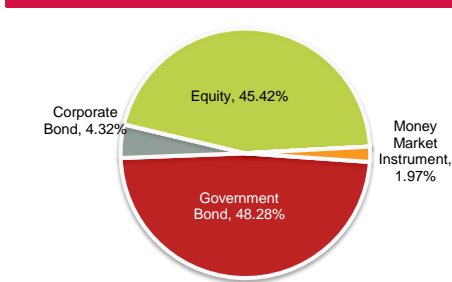
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.96%
Consumer Discretionary	3.29%
Consumer Staples	6.85%
Energy	3.95%
Financials	1.01%
Health Care	2.08%
Industrials	5.67%
Information Technology	1.34%
Materials	11.97%
Real Estate	2.18%
Utilities	1.12%
Communication Services (Bond)	4.32%
Government Bond	48.28%
TD + Cash	1.97%

TOP HOLDINGS

Archid Indonesia - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	Pakuwon Jati - Non Affiliates	Vale Indonesia - Non Affiliates
Astra International - Non Affiliates	PBS004	XLSmart Telecom Sejahtera - Non Affiliates
Bank BTPN Syariah - Non Affiliates	PBS012	
Bumi Resources Minerals - Non Affiliates	PBS028	
Cisarua Mountain Dairy - Non Affiliates	PBS033	
Indika Energy - Non Affiliates	Perusahaan Gas Negara - Non Affiliates	
Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Brkdnjt III XL Axiata I TH22B - Non Affiliates	
Mastersystem Infotama - Non Affiliates	Sukuk Negara IFR6	

FUND MANAGER COMMENTARY

In December 2025, IDR Dynamic Syariah Fund booked performance of +2.12% mom, above the benchmark performance. JCI recorded +1.6%MoM in December, similarly ISSI +2.22%MoM. In December global equity markets continued its positive momentum, driven by the Fed's 25bps rate cut and formally pivoting towards balance-sheet expansion after announcing purchase program of US Treasury bills at USD 40 billion per month. In China, the December Politburo meeting set broad economic priorities for 2026 and reaffirmed consumption at the core of its policy agenda. Domestically, BI held its policy rate at 4.75%, reflecting a continued focus on rebuilding foreign-exchange reserves. Overall, foreign investors were net buyers as we recorded net inflow of Rp10.2tn (US\$612mn) in Dec25, following the +Rp5.2tn (US\$309mn) in Nov25. In terms of key sector inside ISSI Index, biggest positive contributors were Communications (MD Entertainment, Mora Telematika.XLSmart), Industrials (VKTR Teknologi, RMK Energi, Bakrie & Brothers, Astra International), and Materials (Impack Pratama Industri, Bumi Resources Minerals). Biggest negative contributor was Information Technology and Real Estate. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.93% on a monthly basis. Market sentiment was positively impacted by foreign investor inflows totalling IDR6.5 trillion in December, coupled with stable Rupiah at IDR16,690 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its December policy meeting. BI also reaffirmed that Rupiah stability remains its near-term priority amid ongoing global uncertainty and an uncertain Federal Reserve easing path.

DISCLAIMER: IDR Dynamic Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.