



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 1,165.06
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 25,565.41
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 : 21,943,342.3869

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	1.53%	5.14%	2.39%	1.32%	1.66%	2.80%	1.52%
Benchmark*	6.42%	11.05%	11.87%	12.44%	7.27%	9.10%	5.30%

*Current benchmark is effective from 1 Jan 2020

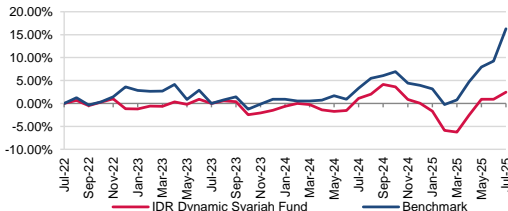
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

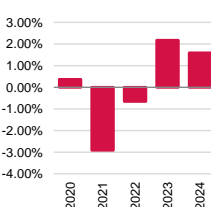
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

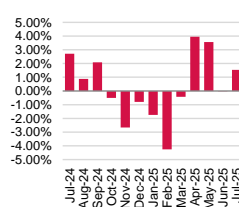


ANNUAL & MONTHLY RETURN

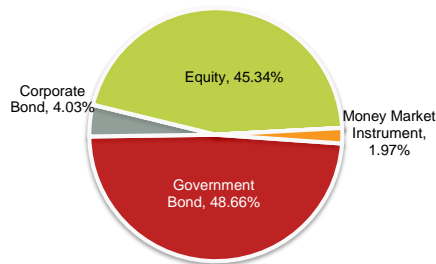
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.17%
Consumer Discretionary	4.73%
Consumer Staples	8.46%
Energy	2.73%
Financials	1.01%
Health Care	2.43%
Industrials	5.39%
Information Technology	1.37%
Materials	11.52%
Real Estate	2.64%
Utilities	0.89%
Communication Services (Bond)	4.03%
Government Bond	48.66%
TD + Cash	1.97%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In July 2025, IDR Dynamic Syariah Fund booked performance of +1.53% mom, below the benchmark performance. ISSI Index recorded a strong performance of +11.7%MoM. The stellar performance in ISSI Index however were mainly driven by non-fundamental names that represents over 70% of the gain during the month, especially DCI Indonesia (108%), Barito Pacific (+58%), Petrosea (+36%), Dian Swastatika Sentosa (+21%), and Petrindo Jaya Kreasi (+21%). In terms of sector inside ISSI, largest positive contributors were Information Technology, Materials, and Energy. Retail investors' market participation has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. Foreign investors continued to remain as the better sellers of the market as they recorded another sizable net outflow of Rp8.3tn. Last month, Global market continued to rally with MSCI World gaining +1.3% MoM. Mainly on the back of resilient US macro indicators and corporate earnings. China market also benefited from continued US-China trade-talks. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.04% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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.