



## FUND FACT SHEET

## IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 June 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 1,147.48  
Fund Currency : IDR  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 25,719.53  
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 : 22,413,989.3974

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-0.02%	7.64%	0.85%	2.51%	1.40%	3.19%	1.38%
Benchmark*	1.22%	8.43%	5.12%	8.17%	5.57%	8.32%	4.70%

\*Current benchmark is effective from 1 Jan 2020

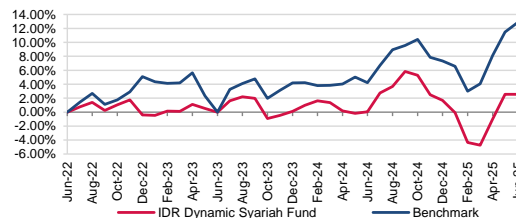
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

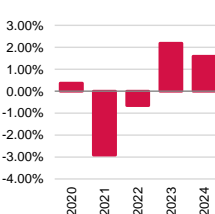
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

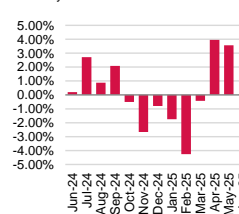


## ANNUAL &amp; MONTHLY RETURN

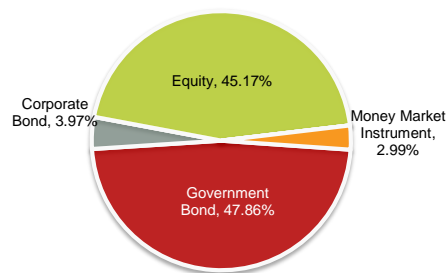
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	3.97%
Consumer Discretionary	5.38%
Consumer Staples	8.36%
Energy	2.54%
Financials	0.94%
Health Care	2.43%
Industrials	5.23%
Information Technology	1.20%
Materials	11.16%
Real Estate	2.75%
Utilities	1.22%
Communication Services (Bond)	3.97%
Government Bond	47.86%
TD + Cash	2.99%

## TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Mastersystem Infotama - Non Affiliates	Sukuk Ijarah Brklnjt III XL Axiata I TH22B - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	Sukuk Negara IFR6
Arwana Citramulia - Non Affiliates	Pakuwon Jati - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	PBS004	
Ciputra Development - Non Affiliates	PBS012	
Cisarua Mountain Dairy - Non Affiliates	PBS028	
Erajaya Swasembada - Non Affiliates	PBS033	
Indofood CBP Sukses Makmur - Non Affiliates	Perusahaan Gas Negara - Non Affiliates	
Indofood Sukses Makmur - Non Affiliates	Selamat Sempurna - Non Affiliates	

## FUND MANAGER COMMENTARY

In June 2025, IDR Dynamic Syariah Fund booked performance of -0.02% mom, below the benchmark performance. The JCI declined -3.5% mom in June 2025, closing at 6,927.68, marking a reversal after gains the prior 2 months. During the month Global Risk-Off tone intensified, largely due to the escalation in the Middle East which drove oil price higher and raised investors' concern over Indonesia's fiscal deficit. Domestically, weak government spending realization combined with weak consumer spending also raised concern over potentially weaker GDP growth outlook. Foreign investors recorded net outflow amounting to Rp5.5tn (US\$338mn) in June 2025 from net foreign inflow of \$341mn in May 2025. This brings 1H25 to total net foreign outflow of \$2.2bn. In terms of sector inside ISSI Index, largest positive contributors were Materials (primarily Amman Mineral, Barito Pacific and Chandra Asri) and Communication Services (Telkom). IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.98% on a monthly basis. Meanwhile, Bank Indonesia (BI) held its policy rate steady at 5.50% in its latest board meeting, following a 25-bps cut in May. The decision reflects a cautious policy stance aimed at maintaining Rupiah stability and supporting economic resilience amid persistent global uncertainties.

**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.