



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 October 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 1,219.05
 Fund Currency : IDR
 Risk Level : Moderate to High
 Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 25,124.81
 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 : 20,610,111.6422

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	2.60%	4.63%	7.14%	3.46%	3.11%	3.42%	1.92%
Benchmark*	1.15%	7.49%	20.25%	16.91%	9.77%	10.28%	5.90%

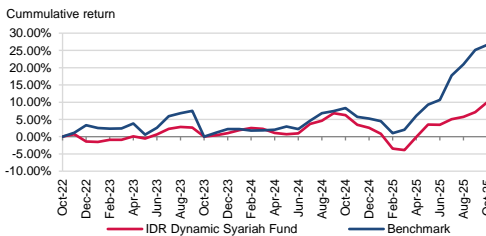
*Current benchmark is effective from 1 Jan 2020

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

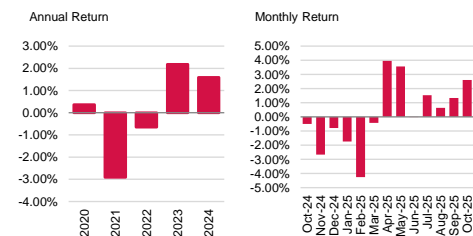
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

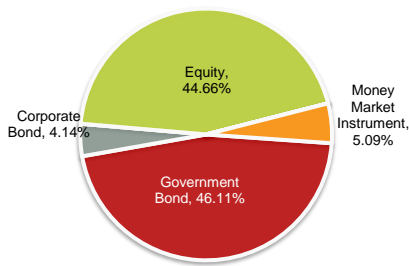
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.00%
Consumer Discretionary	3.34%
Consumer Staples	7.64%
Energy	4.30%
Financials	1.32%
Health Care	2.12%
Industrials	4.88%
Information Technology	1.16%
Materials	11.70%
Real Estate	2.24%
Utilities	0.97%
Communication Services (Bond)	4.14%
Government Bond	46.11%
TD + Cash	5.09%

TOP HOLDINGS

Archi Indonesia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Sukuk Negara IFR6
Arwana Citramulia - Non Affiliates	Mastersystem Infotama - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Astra International - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bank BTPN Syariah - Non Affiliates	Pakuwon Jati - Non Affiliates	Vale Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	PBS004	XLsmart Telecom Sejahtera - Non Affiliates
Ciptura Development - Non Affiliates	PBS012	
Cisarua Mountain Dairy - Non Affiliates	PBS028	
Indika Energy - Non Affiliates	PBS033	
Indofood CBP Sukses Makmur - Non Affiliates	Sukuk Ijarah Brklnjt III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2025, IDR Dynamic Syariah Fund booked performance of +2.60% mom, above the benchmark performance. During the month JCI and ISSI index recorded positive return of +1.3%mom and +0.30%mom respectively. In October, renewed domestic market optimism were driven by the announcement of government rolled out social assistance. Amounting to IDR31.5trillion to 35mn households in October - December 2025 period. In addition, overall liquidity condition improved with M2 growth inflecting to +8%yoy in September 2025. This led Foreign investors turned net buyers as we recorded net inflow of Rp 2.4Tn in October 2025, a reversal from net foreign outflow of Rp 7.6Tn in September 2025. Global equity market continued to rally for the seventh consecutive month with Japan and Korea equities leading for the month supported by China/USA agreement to one-year truce on tariffs and The Fed's 25bps rate cut. In terms of key sector inside ISSI Index, biggest positive contributors were Industrials, followed by Communication Services and Real Estate. The biggest drag was Energy and Information Technology. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 2.15% on a monthly basis. Market sentiment came from IDR appreciation of +0.21% to Rp16,630/USD. Meanwhile, Bank Indonesia (BI) maintained its benchmark rate at 4.75% at October's policy meeting, surprising markets that had anticipated a 25-basis point cut. BI reiterated that the current stance remains consistent with its inflation outlook that is projected to stay within the 2.5% ± 1% target range in 2025–2026 while supporting exchange rate stability and growth momentum.

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.