



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 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 1,188.15
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 24,988.89
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 : 21,031,680.7689

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	1.33%	3.54%	4.42%	0.33%	2.50%	3.60%	1.69%
Benchmark*	3.44%	13.09%	18.88%	16.38%	9.59%	10.63%	5.83%

*Current benchmark is effective from 1 Jan 2020

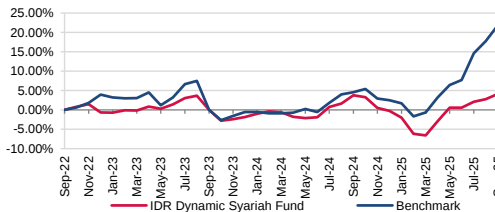
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

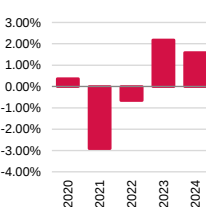
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

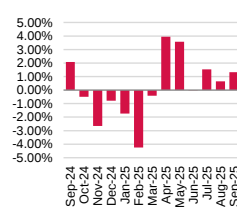


ANNUAL & MONTHLY RETURN

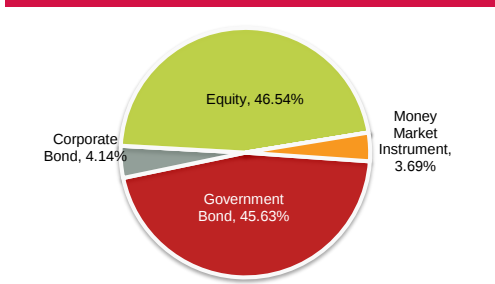
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.95%
Consumer Discretionary	3.77%
Consumer Staples	7.45%
Energy	3.64%
Financials	1.31%
Health Care	2.08%
Industrials	4.86%
Information Technology	1.35%
Materials	12.85%
Real Estate	2.33%
Utilities	0.95%
Communication Services (Bond)	4.14%
Government Bond	45.63%
TD + Cash	3.69%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In September 2025, IDR Dynamic Syariah Fund booked performance of +1.33% mom, below the benchmark performance. During the month JCI and ISSI index recorded positive return of +2.9%mom and +5.91%mom respectively. Predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US\$454mn) in Sep25. In terms of key sector inside ISSI Index, biggest positive contributors were Materials, predominantly Barito Pacific, Bumi Resources Mineral, and Petrosea. The biggest drag was Information Technology predominantly due to DCI Indonesia. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.01% on a monthly basis despite IDR depreciation by -1.06% to IDR16,665/USD and foreign investors outflow of IDR 41 trillion. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

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.