FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 August 2026

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	Fund Size (million)	: IDR 21,168.39
Launch Date	: 10 June 2015	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,204.44	Benchmark	: 50% Indonesia Sharia Stock Index
Fund Currency	: IDR		50% Indonesia Gov. Sukuk Index (IGSIX)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 17,575,234.9479

FUND PERFORMANCE

Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	2.69%	3.18%	-3.18%	2.72%	1.74%	2.35%	1.67%
Benchmark*	3.91%	2.71%	-14.36%	-6.25%	2.83%	5.02%	2.94%

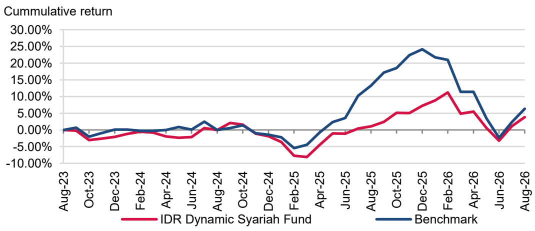
*Current benchmark is effective from 1 Jan 2020

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

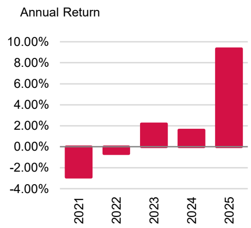
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

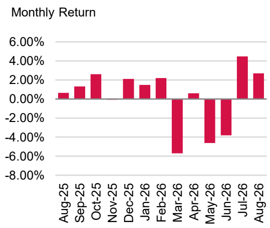
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

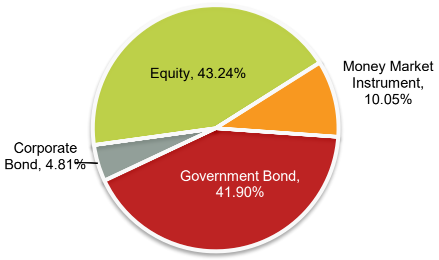


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Sector	%
Communication Services	3.93%
Consumer Discretionary	1.85%
Consumer Staples	11.14%
Energy	6.09%
Financials	1.27%
Health Care	2.54%
Industrials	2.84%
Information Technology	1.00%
Materials	11.71%
Real Estate	0.88%
Utilities	0.00%
Communication Services (Bond)	4.81%
Government Bond	41.90%
TD + Cash	10.05%

TOP HOLDINGS

PBS004	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates
PBS012	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PBS028	PT Essa Industries Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS033	PT Indika Energy Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Ijarah Brklnjtn III XL Axiata I TH2022B - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	Sukuk Negara IFR6
PT Arwana Citramulia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2026, IDR Dynamic Syariah Fund booked performance of +2.69% mom, below the benchmark performance. JCI and ISSI Index extended July's gains, +4.6%mom and +6.3% mom respectively in August. The positive momentum was led by the 2027 fiscal budget announcement, showed stronger commitment towards fiscal prudence and was taken positively by the market. In addition, IDR also strengthened by 2%, the first time in 6M. Gains however were capped by renewed index uncertainty after both FTSE and MSCI still extending its freeze. The August 2026 MSCI review also implied a net cut to Indonesia's weight in MSCI Global Standard Indexes. Parliament approved Destry Damayanti as BI Governor indicating a continuity from Perry Warjiyo's term. In the August meeting, BI held its interest rate at 5.75%, extending a 3-month pause from June's hike. Foreign investors were recorded with net inflow of Rp1.2tn, in Aug-26, continuing its inflow trend of Rp1.6tn in July 2026. Within ISSI Index, all sectors delivered positive returns except for Financials and Communications. The largest positive contributors came from Energy, Materials and Industrials. IBPA Indonesia Government Sukuk Index Total Return recorded positive return 1.87% on a monthly basis. Market sentiment strengthened as the Rupiah appreciated 1.56% to IDR 17,720 per USD, while President Prabowo Subianto's annual policy address and 2027 Budget Speech were perceived as pragmatic and fiscally conservative, easing concerns over potential policy shifts. Moreover, formal nomination of Destry Damayanti as permanent Bank Indonesia (BI) Governor boosted confidence. Meanwhile, BI maintained the BI Rate at 5.75% on August 2026, and remains focused on supporting rupiah stability, containing inflation, and sustaining economic growth.