



## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 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  
 Launch Date : 10 June 2015  
 Launch Price : IDR 1,000.00  
 Unit Price (NAV) : IDR 1,223.88  
 Fund Currency : IDR  
 Risk Level : Moderate to High  
 Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 22,388.64  
 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 : 18,293,095.2034

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.60%	-3.06%	-1.62%	10.45%	3.22%	2.62%	1.87%
Benchmark*	0.00%	-8.52%	-10.29%	10.64%	5.41%	6.29%	3.47%

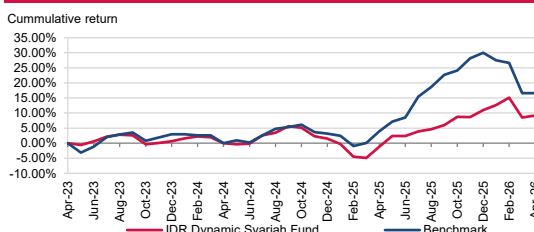
\*Current benchmark is effective from 1 Jan 2020

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

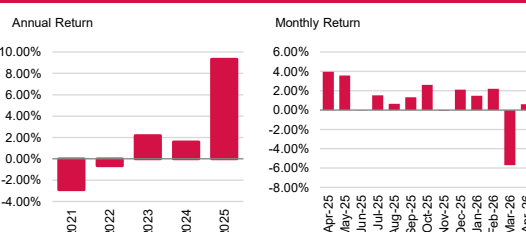
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

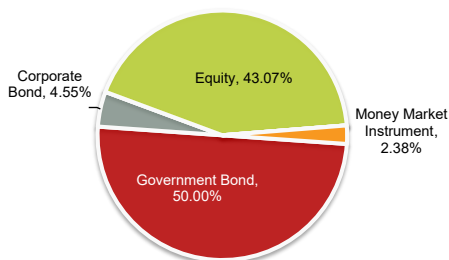
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	3.75%
Consumer Discretionary	3.01%
Consumer Staples	7.06%
Energy	6.44%
Financials	1.21%
Health Care	1.54%
Industrials	5.50%
Information Technology	1.09%
Materials	11.40%
Real Estate	2.06%
Utilities	0.00%
Communication Services (Bond)	4.55%
Government Bond	50.00%
TD + Cash	2.38%

### TOP HOLDINGS

PBS004	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sukuk Ijarah Brklnjtn III XL Axiata I TH2022B - Non Affiliates
PBS012	PT Indika Energy Tbk - Non Affiliates	Sukuk Negara IFR6
PBS028	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PBS033	PT Mastersystem Infotama Tbk - Non Affiliates	
PT Adaro Andalana Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates	

### FUND MANAGER COMMENTARY

In April 2026, IDR Dynamic Syariah Fund booked performance of +0.60% mom, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3% and ISSI Index -0.24%. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside ISSI Index, largest negative returns came from Energy, Communications and Healthcare. IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 0.40% on a monthly basis. Market sentiment was negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

**DISCLAIMER:** IDR Dynamic Syariah Fund is a 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.