



## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 February 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 1,290.25  
 Fund Currency : IDR  
 Risk Level : Moderate to High  
 Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 24,481.03  
 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 : 18,973,833.7900

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	2.20%	5.91%	3.72%	20.53%	5.39%	2.74%	2.41%
Benchmark*	-0.65%	-1.18%	-2.57%	26.00%	8.88%	7.70%	4.32%

\*Current benchmark is effective from 1 Jan 2020

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

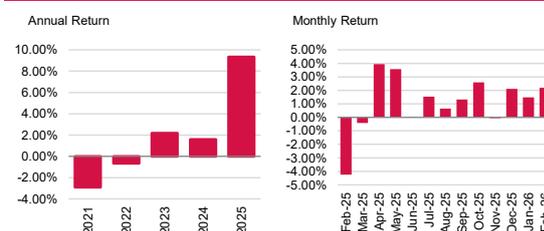
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

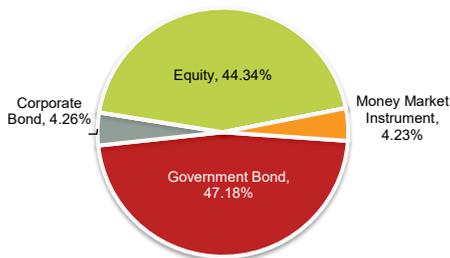
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.15%
Consumer Discretionary	3.50%
Consumer Staples	7.02%
Energy	5.29%
Financials	0.94%
Health Care	1.87%
Industrials	5.54%
Information Technology	0.99%
Materials	11.52%
Real Estate	2.15%
Utilities	1.37%
Communication Services (Bond)	4.26%
Government Bond	47.18%
TD + Cash	4.23%

### TOP HOLDINGS

PBS004	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS012	PT Indika Energy Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PBS028	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS033	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Ijarah Brklnjtn III XL Axiata I TH2022B - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	Sukuk Negara IFR6 10.25% 15MAR30 - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Perusahaan Gas Negara Tbk - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2026, IDR Dynamic Syariah Fund booked performance of 2.2% mom, above the benchmark performance. JCI and ISSI Index declined -1.13% and -1.63% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside ISSI Index, key positive contributors were materials, industrials, and information technology. Meanwhile the largest negative contributors were communications, energy and real estate. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.61% on a monthly basis. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

**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.