



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 1,172.91
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 20,548.79
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 : 17,519,441.5299

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	4.47%	-4.16%	-5.71%	0.67%	1.04%	1.78%	1.44%
Benchmark*	4.74%	-8.13%	-17.58%	-7.33%	1.79%	4.56%	2.61%

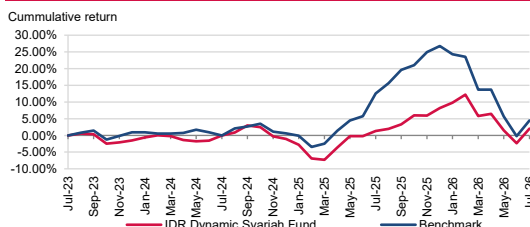
*Current benchmark is effective from 1 Jan 2020

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

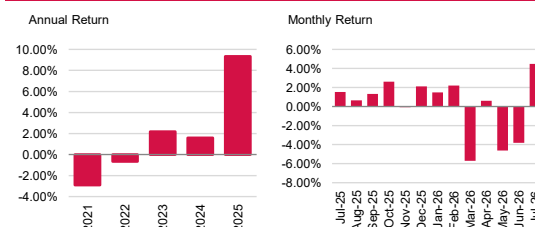
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

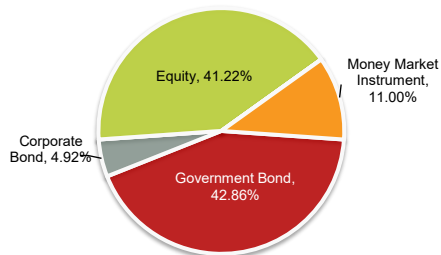
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.84%
Consumer Discretionary	1.94%
Consumer Staples	9.67%
Energy	5.84%
Financials	1.32%
Health Care	2.70%
Industrials	2.88%
Information Technology	1.17%
Materials	11.06%
Real Estate	0.81%
Utilities	0.00%
Communication Services (Bond)	4.92%
Government Bond	42.86%
TD + Cash	11.00%

TOP HOLDINGS

PBS004	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PBS012	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates
PBS028	PT Essa Industries Indonesia Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PBS033	PT Indika Energy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Timah (Persero) 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 Brknjtn 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 Medikaloka Hermina Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2026, IDR Dynamic Syariah Fund booked performance of +4.47% mom, below the benchmark performance. JCI and ISSI Index rebounded by +10.5% and 9.4% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within ISSI Index, all sectors delivered positive returns. The largest positive contributors came from Materials, Energy and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return 0.38% on a monthly basis. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

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.