



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 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 1,173.94
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 20,179.98
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 : 17,189,925.9008

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-2.53%	4.56%	-5.63%	-1.20%	0.95%	1.65%	1.43%
Benchmark*	-4.11%	4.36%	-17.88%	-13.08%	1.18%	3.79%	2.53%

*Current benchmark is effective from 1 Jan 2020

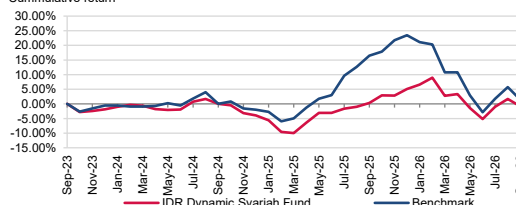
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

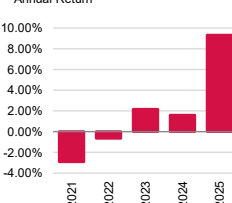
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

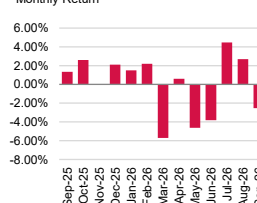


ANNUAL & MONTHLY RETURN

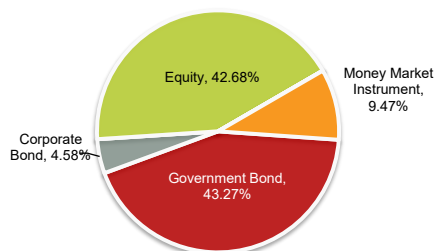
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.00%
Consumer Discretionary	1.93%
Consumer Staples	10.20%
Energy	6.60%
Financials	1.21%
Health Care	2.46%
Industrials	3.14%
Information Technology	1.06%
Materials	11.32%
Real Estate	0.76%
Utilities	0.00%
Communication Services Bond	4.58%
Government Bond	43.27%
TD + Cash	9.47%

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 Ultrajaya Milk Ind & Trading Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Ijrh Brklnjtn I Tower Bes. Inf. II TH25B - 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 September 2026, IDR Dynamic Syariah Fund booked performance of -2.53% mom, above the benchmark performance. JCI and ISSI Index saw a steep correction -7%MoM and -7.8%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudging up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within ISSI Index, all sectors delivered negative returns. The largest negative contributors came from Materials, Communications and Energy. IBPA Indonesia Government Sukuk Index Total Return recorded slightly negative return 0.09% on a monthly basis. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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.