



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 December 2024

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 an investment option that provide investors with long-term total returns through investment in selective fixed income instruments and equities of listed companies in the Indonesia Stock Exchange (IDX) with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40% : Money Market Instruments
30% - 80% : IDR Fixed Income securities and/ or
Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 80% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: IDR 301,763.59
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,420.15	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 124,687,899.3673

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-1.23%	-6.15%	-2.40%	-2.40%	4.01%	2.34%	5.54%
Benchmark*	-1.25%	-6.13%	-3.76%	-3.76%	2.79%	2.74%	4.27%

*Current benchmark is effective from 1 Jan 2021

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

1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index

1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

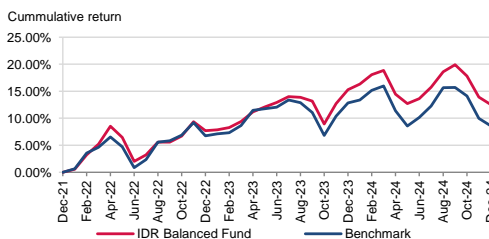
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

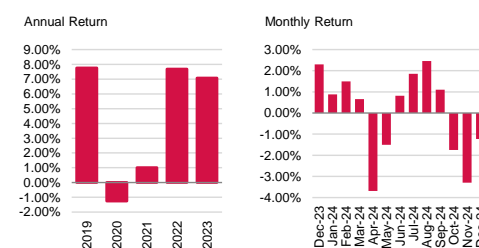
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

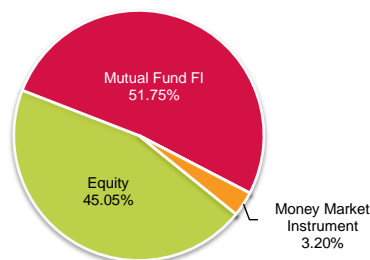
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.18%
Consumer Discretionary	0.87%
Consumer Staples	5.20%
Energy	2.83%
Financials	25.52%
Health Care	0.99%
Information Technology	1.29%
Industrials	2.02%
Materials	2.10%
Real Estate	1.06%
MF Fixed Income	51.75%
TD + Cash	3.20%

TOP HOLDINGS

Astra International - Non Affiliates	Mastersystem Infotama - Non Affiliates
Bank Central Asia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Mandiri - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	
BNP Paribas Proxima MF	

FUND MANAGER COMMENTARY

In December 2024, IDR Balanced Fund booked performance of -1.23% MoM, better than the benchmark performance. During the month, Majority of sectors inside MXID generated negative return except for Energy. Financials was the largest negative contributor to the index (-3.37% mom), followed by Industrials (-0.30% mom). Global equity market dipped in December 2024 but overall, still finished the year with a gain. The December market weaknesses was largely due to continuing US dollar strength and heightened concern over US tariff escalation. Domestically JCI did not experience any window-dressing this December as most of the large-caps continue to underperform with investors remained worry about higher-for-longer stance from US Fed, which then affected the Rupiah to weakened further by -1.6% MoM to Rp16,102/USD in December 2024. Foreign investors continued their selling spree into December 2024 as they recorded another net outflow amounting to -Rp5.0tn, decelerating compared to -Rp16.8tn in November 2024. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return by 0.08% on monthly basis, and the 10-year government bond yield went up by 12 bps to 6.99%. Market sentiment came from IDR depreciation by -1.62% to Rp 16,102/USD and in line with latest foreign exchange reserves, which fell by USD 1 billion to USD150.2 billion in November 2024.

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