



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2025

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 296,999.53
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 2,384.12	Benchmark	: 50% MSCI Indonesia DTR Net 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 124,574,260.9384
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	3.02%	-1.42%	-1.49%	-3.14%	0.72%	6.12%	5.34%
Benchmark*	2.64%	-1.29%	-1.02%	-3.50%	0.29%	6.02%	4.12%

*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)

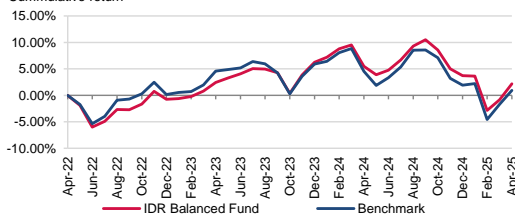
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

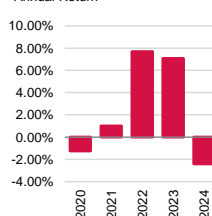
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

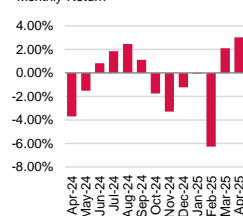


ANNUAL & MONTHLY RETURN

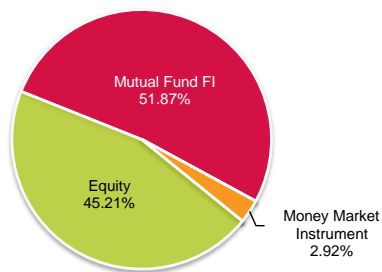
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.62%
Consumer Discretionary	2.38%
Consumer Staples	4.02%
Energy	0.91%
Financials	27.31%
Health Care	1.01%
Information Technology	1.13%
Industrials	2.61%
Materials	2.27%
Real Estate	0.95%
MF Fixed Income	51.87%
TD & Cash	2.92%

TOP HOLDINGS

Bank Central Asia - Non Affiliates
Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates
BNP Paribas Proxima MF
GOTO Gojek Tokopedia - Non Affiliates

FUND MANAGER COMMENTARY

In April 2025, IDR Balanced Fund booked performance of +3.02% MoM, better than the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside MXID Index, largest positive contributors were Financials, Materials, and Communication Services. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.41% on monthly basis, and the 10-year government bond yield declined by 13 bps to 6.87%. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month.

DISCLAIMER: IDR Balanced Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.