



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 December 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 299,950.58
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 2,535.60	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency
Risk Level	: Moderate to High		(Indonesia Total Return Index Unhedged IDR)
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 118,295,596.7177

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	2.17%	4.67%	4.77%	4.77%	3.07%	3.55%	5.50%
Benchmark*	0.08%	3.27%	5.34%	5.34%	2.32%	4.03%	4.33%

*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 Curr. Govt Bond TR (Net)

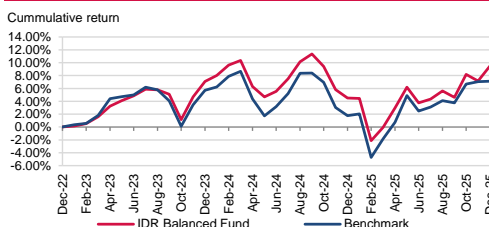
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

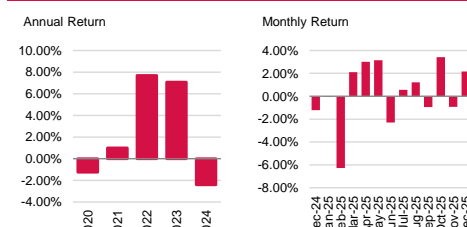
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Curr. Govt Bond TR (Net)

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

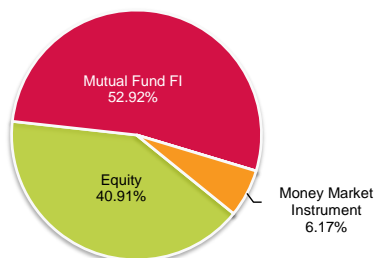
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.50%
Consumer Discretionary	0.90%
Consumer Staples	2.43%
Energy	1.59%
Financials	18.09%
Health Care	0.71%
Information Technology	1.02%
Industrials	3.72%
Materials	7.12%
Real Estate	0.83%
MF Fixed Income	52.92%
TD + Cash	6.17%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Bank Negara Indonesia - Non Affiliates
Archi Indonesia - Non Affiliates	Bank Rakyat Indonesia - Non Affiliates
Astra Internasional - Non Affiliates	RD BNP Paribas Proxima
Bank Central Asia - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	

FUND MANAGER COMMENTARY

In December 2025, IDR Balanced Fund booked performance of +2.17% MoM, above the benchmark performance. JCI recorded +1.6%MoM in December, meanwhile MXID -1.23%MoM as retail-driven conglomerate stocks continue to dominate. In December global equity markets continued its positive momentum, driven by the Fed's 25bps rate cut and formally pivoting towards balance-sheet expansion after announcing purchase program of US Treasury bills at USD 40 billion per month. In China, the December Politburo meeting set broad economic priorities for 2026 and reaffirmed consumption at the core of its policy agenda. Domestically, BI held its policy rate at 4.75%, reflecting a continued focus on rebuilding foreign-exchange reserves. Overall, foreign investors were net buyers as we recorded net inflow of Rp10.2tn (US\$612mn) in Dec25, following the +Rp5.2tn (US\$309mn) in Nov25. In terms of key sector inside MXID, biggest positive contributors were Financials (mainly from Bank Mandiri, Bank BRI, Bank BNI), Industrials (Astra International), and Utilities (Barito Renewables Energy). Biggest negative contributor was Energy and Materials. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.06% on monthly basis, and the 10-year government bond yield dropped by 25 bps to 6.07%. Market sentiment was positively impacted by foreign investor inflows totalling IDR6.5 trillion in December, coupled with stable Rupiah at IDR16,690 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its December policy meeting. BI also reaffirmed that Rupiah stability remains its near-term priority amid ongoing global uncertainty and an uncertain Federal Reserve easing path.

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