



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 291,673.99
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 2,416.19	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	: 120,716,573.4830

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.55%	1.35%	-0.17%	-2.94%	2.87%	4.45%	5.34%
Benchmark*	0.60%	2.33%	1.32%	-1.99%	2.45%	4.51%	4.20%

*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)

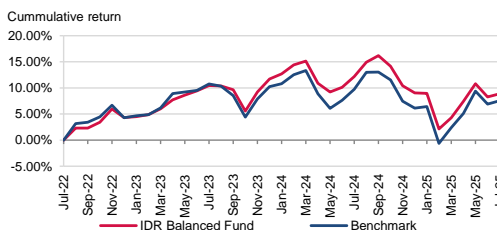
1 Mar 2015 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

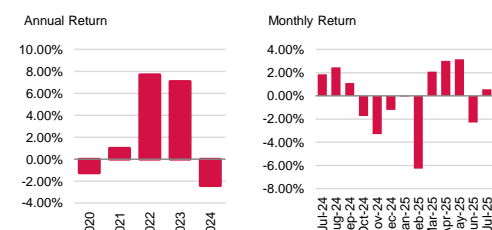
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

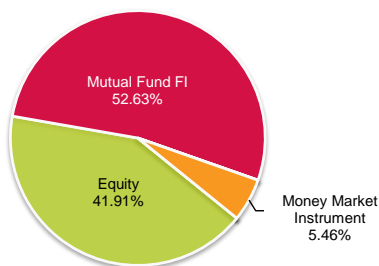
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.81%
Consumer Discretionary	1.61%
Consumer Staples	3.42%
Energy	1.25%
Financials	21.18%
Health Care	0.86%
Information Technology	1.22%
Industrials	2.33%
Materials	6.30%
Real Estate	0.93%
MF Fixed Income	52.63%
TD + Cash	5.46%

TOP HOLDINGS

Bank Central Asia - Non Affiliates	TD Bank CIMB Niaga Syariah - Non Affiliates
Bank Mandiri - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	
Central Omega Resources - Non Affiliates	
RD BNP Paribas Proxima	

FUND MANAGER COMMENTARY

In July 2025, IDR Balanced Fund booked performance of +0.55% MoM, in-line with the benchmark performance. MXID Index recorded a negative performance of -1.19%MoM, the main negative contributor to the index were Financials (-3.12%moM) and Healthcare (-0.15%moM). The large-cap banks were the top detractors with Bank Mandiri (-10.25%), Bank BCA (-4.34%), Bank BRI (-3.13%). Foreign investors continued to remain as the better sellers of the market as they recorded another sizable net outflow of Rp8.3tn. Last month, Global market continued to rally with MSCI World gaining +1.3% MoM. The strongest market was China which rose by +4.5% MoM while on the other spectrum India fell by -3.2%MoM. DXY gained by +3.2%MoM through the course of the month. The US economy remained resilient with US earnings season has been strong thus far, with earnings surprising to the upside. At the macro level, China market benefited from continued trade-talks. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.17% on monthly basis, and the 10-year government bond yield declined by 6 bps to 6.57%. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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