



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 June 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 293,761.71
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 2,402.91	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	: 122,252,226.8866
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**	-2.29%	3.83%	-0.72%	-1.69%	3.08%	5.20%	5.33%
Benchmark*	-2.29%	4.40%	0.72%	-0.68%	2.74%	5.35%	4.19%

*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)

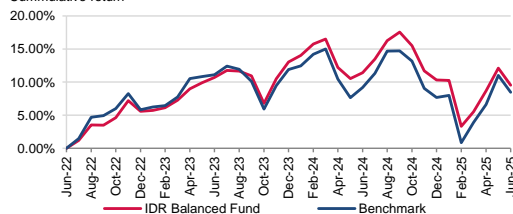
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

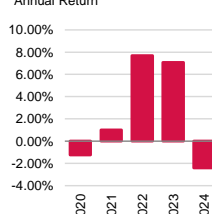
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

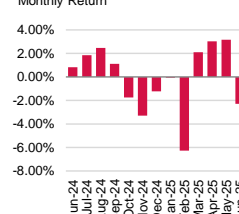


ANNUAL & MONTHLY RETURN

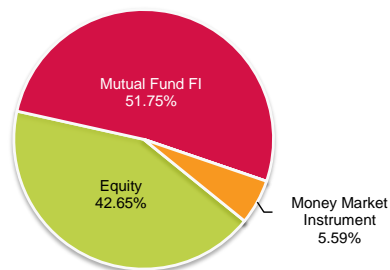
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.69%
Consumer Discretionary	1.43%
Consumer Staples	3.47%
Energy	1.05%
Financials	23.65%
Health Care	0.92%
Information Technology	1.07%
Industrials	2.14%
Materials	5.39%
Real Estate	0.85%
MF Fixed Income	51.75%
TD & Cash	5.59%

TOP HOLDINGS

Astra International - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates
Bank Mandiri - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	
BNP Paribas Proxima MF	

FUND MANAGER COMMENTARY

In June 2025, IDR Balanced Fund booked performance of -2.29% MoM, in-line with the benchmark performance. The JCI declined -3.5% mom in June 2025, closing at 6,927.68, marking a reversal after gains the prior 2 months. During the month Global Risk-Off tone intensified, largely due to the escalation in the Middle East which drove oil price higher and raised investors' concern over Indonesia's fiscal deficit. Domestically, weak government spending realization combined with weak consumer spending also raised concern over potentially weaker GDP growth outlook. Foreign investors recorded net outflow amounting to Rp5.5tn (US\$338mn) in June 2025 from net foreign inflow of \$341mn in May 2025. This brings 1H25 to total net foreign outflow of \$2.2bn. In terms of sector inside MXID Index, largest negative contributors were Financials, Industrials and Consumer Discretionary. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.14% on monthly basis, and the 10-year government bond yield declined by 21 bps to 6.63%. Market sentiment came from IDR appreciation of +0.32% to Rp16,238/USD. Meanwhile, Bank Indonesia (BI) held its policy rate steady at 5.50% in its latest board meeting, following a 25-bps cut in May. The decision reflects a cautious policy stance aimed at maintaining Rupiah stability and supporting economic resilience amid persistent global uncertainties.

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