



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 March 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 288,750.77
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 2,314.24	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	: 124,771,484.5622

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	2.10%	-4.38%	-4.38%	-9.46%	0.75%	5.73%	5.18%
Benchmark*	3.03%	-3.53%	-3.53%	-9.67%	0.04%	5.89%	3.98%

*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)

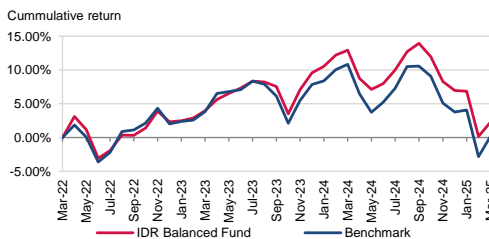
1 Mar 2013 to 30 Jun 2013: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

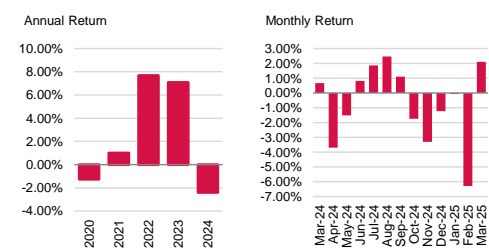
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

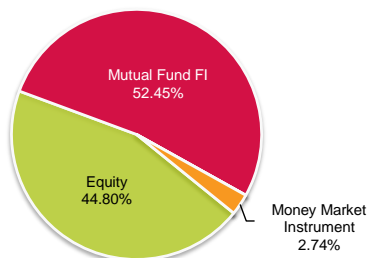
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.33%
Consumer Discretionary	2.30%
Consumer Staples	5.53%
Energy	0.91%
Financials	26.46%
Health Care	0.94%
Information Technology	1.12%
Industrials	2.35%
Materials	2.00%
Real Estate	0.86%
MF Fixed Income	52.45%
TD + Cash	2.74%

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 March 2025, IDR Balanced Fund booked performance of +2.10% MoM, below the benchmark performance. In March 2025, JCI experienced significant volatility, marked by sharp declines and temporary recoveries. On March 18, the JCI plunged by -7.1%, triggering a temporary trading halt – the steepest drop since 2011. Contributing factors were weakening consumer spending and confidence, fiscal policy worries, and political uncertainty. Concerns over escalating US tariff policies also escalated capital flight. That said, the Indonesian Government's regulatory and monetary responses helped aid some confidence back to the market at month end. In terms of sector inside MXID Index, largest positive contributors were Information Financials, Industrials, and Consumer Discretionary. Foreign investors recorded another net outflow of -Rp8.1tn (-US\$490mn) in March which was better compared to the -Rp15.4tn (-US\$944mn) outflow in Feb25. The Rupiah declined another -0.5% m-m in Mar25 vs USD. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return by -0.17% on monthly basis, and the 10-year government bond yield increased by 9 bps to 7.00%. Market sentiment came from rare fiscal deficit of IDR -23.45 trillion in January on sluggish tax revenues and foreign reserves fell to USD 154.5 billion in February, down from USD 156.1 billion in the previous month.

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