



## FUND FACT SHEET

# IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 May 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 304,751.32
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 2,459.36	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	: 123,915,030.9948
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**	3.16%	8.50%	1.62%	1.45%	2.42%	6.43%	5.51%
Benchmark*	4.11%	10.09%	3.08%	3.11%	2.26%	6.50%	4.35%

\*Current benchmark is effective from 1 Jan 2021

\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Jan 2020 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)

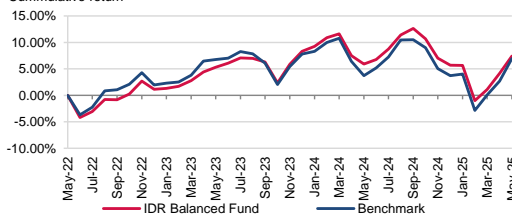
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

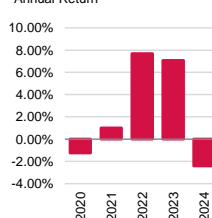
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

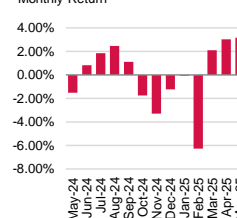


### ANNUAL & MONTHLY RETURN

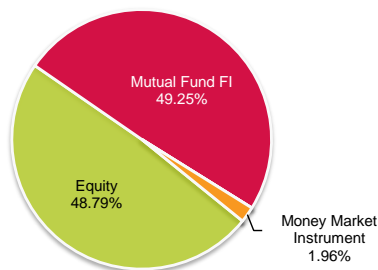
Annual Return



Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	3.69%
Consumer Discretionary	1.75%
Consumer Staples	4.01%
Energy	0.45%
Financials	29.90%
Health Care	1.21%
Information Technology	1.09%
Industrials	2.59%
Materials	3.23%
Real Estate	0.87%
MF Fixed Income	49.25%
TD & Cash	1.96%

### TOP HOLDINGS

Astra International - Non Affiliates  
Telekom Indonesia Persero - Non Affiliates  
Bank Central Asia - Non Affiliates  
Bank Mandiri - Non Affiliates  
Bank Rakyat Indonesia - Non Affiliates  
BNP Paribas Proxima MF

### FUND MANAGER COMMENTARY

In May 2025, IDR Balanced Fund booked performance of +3.16% MoM, below the benchmark performance. In May 2025, JCI continued its positive momentum and reversing early-year weakness, up +6.04% MoM. The gain was driven by improved domestic sentiment, especially improved tax revenue and BI rate cut. Globally, weakening DXY also helped to strengthen the Rupiah -3.2% MoM to IDR16,255 level, providing further optimism for equity markets. Foreign participation remained modest with a net-inflow of IDR5.5trn (\$773mn), but this marked the first monthly net-inflow in the last 4 months. In terms of sector inside MXID, largest positive contributors were Financials (primarily BBRI IJ and BBKA IJ), Materials (TPIA IJ and BRPT IJ), and Communication Services (TLKM IJ). Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 0.96% on monthly basis, and the 10-year government bond yield declined by 3 bps to 6.84%. Market sentiment came from foreign inflow to bond market of IDR 24 trillion and IDR appreciation of 1.87% to Rp16,290/USD. Meanwhile, Bank Indonesia (BI) lowered its policy rate by 25bp to 5.50%, marking its second cut since January in line with market expectations. BI reiterated that the decision is consistent with efforts to keep inflation within target, stabilize the currency in line with fundamentals, and support economic growth.

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