



## FUND FACT SHEET

# IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 November 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 295,578.98
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 2,481.81	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	: 119,098,262.6722

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-0.94%	1.48%	2.54%	1.29%	1.82%	3.76%	5.40%
Benchmark*	0.35%	2.85%	5.20%	3.89%	1.53%	3.99%	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 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)

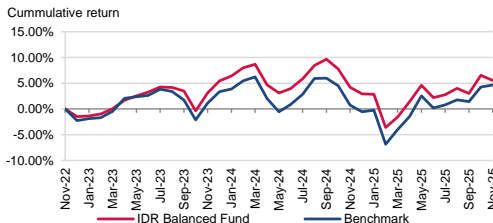
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

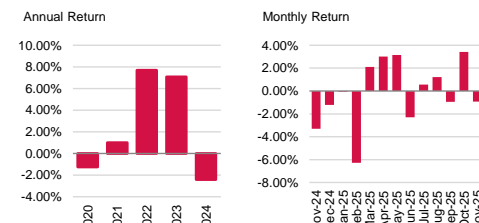
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

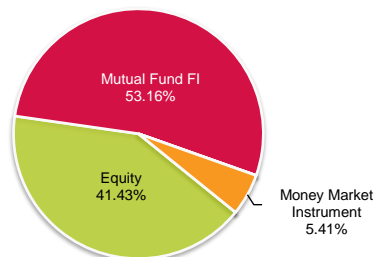
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.35%
Consumer Discretionary	0.91%
Consumer Staples	2.92%
Energy	1.74%
Financials	19.82%
Health Care	0.72%
Information Technology	0.96%
Industrials	3.43%
Materials	5.74%
Real Estate	0.86%
MF Fixed Income	53.16%
TD + Cash	5.41%

### TOP HOLDINGS

Archid Indonesia - Non Affiliates	Bank Rakyat Indonesia - Non Affiliates
Astra International - Non Affiliates	RD BNP Paribas Proxima
Bank Central Asia - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	

### FUND MANAGER COMMENTARY

In November 2025, IDR Balanced Fund booked performance of -0.94% MoM, below the benchmark performance. During the month JCI recorded +4.2%MoM in November, similarly MXID +1.14%MoM. While October's rally was largely led by blue-chip fundamental stocks. November saw a shift back to retail-driven conglomerates stocks related to MSCI index inclusion. Foreign inflow reached Rp 5.2Tn driven by MSCI rebalancing. In November global equity markets were also unsupportive of risk assets, MSCI World slid into 0.1%. EM underperformed DM by 265bps for the month. Main drivers were the hawkish turn at the October FOMC and renewed concerns about market concentration in AI names. In terms of key sector inside MXID, biggest positive contributors were Energy (mainly from DSSA, CUAN), Communication Services (TLKM), and Industrials (ASII). Biggest negative contributor were Financials (mainly BBRI, BBKA, BBNi) and Consumer (AMRT). Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return by 0.32% on monthly basis, and the 10-year government bond yield rose by 24 bps to 6.31%. Market sentiment was negatively impacted by continued foreign investor outflows totalling IDR6 trillion in November, coupled with a 0.69% depreciation of the Rupiah from October, reaching IDR16,745 per USD. However, the Rupiah regained some strength by the end of November, closing at IDR16,660 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its November policy meeting. BI emphasized that ensuring Rupiah stability remains its top priority amid persistent global uncertainties and the Fed's unclear easing trajectory.

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