



# FUND FACT SHEET

## IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 October 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 297,682.49
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 2,505.26	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 118,823,029.0592

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	3.42%	3.69%	3.51%	-1.12%	2.96%	5.31%	5.48%
Benchmark*	2.82%	3.47%	4.84%	-0.25%	2.13%	5.26%	4.34%

\*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)

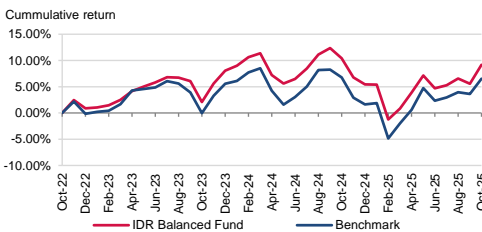
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

1 Mar 2011 to 28 Feb 2010: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

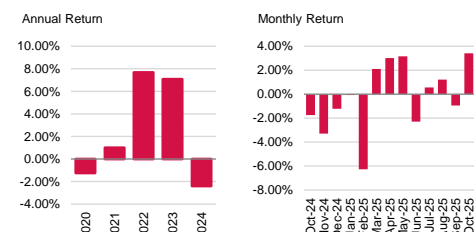
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

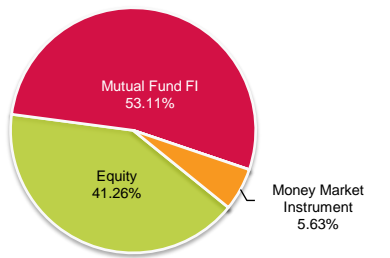
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.23%
Consumer Discretionary	0.85%
Consumer Staples	3.37%
Energy	1.91%
Financials	21.11%
Health Care	0.76%
Information Technology	0.93%
Industrials	3.25%
Materials	3.98%
Real Estate	0.86%
MF Fixed Income	53.11%
TD + Cash	5.63%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In October 2025, IDR Balanced Fund booked performance of +3.42% MoM, above the benchmark performance. During the month JCI recorded a positive return of +1.3%mom, while MXID stronger at 3.77%mom (In dollar terms). Unlike in September, the top drivers of JCI and MXID in October were mostly fundamental names such as BCA and Mandiri. Banking stocks outperformed since government announced cash handouts for 4Q25 and improved liquidity condition where M2 grew by +8%yoy in September 2025. Foreign investors turned net buyers as we recorded net inflow of Rp 2.4Tn in October 2025, a reversal from net foreign outflow of Rp 7.6Tn in September 2025. Global equity market continued to rally for the seventh consecutive month with Japan and Korea equities leading for the month supported by China/ USA agreement to one-year truce on tariffs and The Fed's 25bps rate cut. In terms of key sector inside MXID, biggest positive contributors were Financials mainly the major banks, followed by Industrials and Communication Services. The biggest drag was Materials and Energy. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 2.11% on monthly basis, and the 10-year government bond yield declined by 29 bps to 6.08%. Market sentiment came from IDR appreciation of +0.21% to Rp16,630/USD. Meanwhile, Bank Indonesia (BI) maintained its benchmark rate at 4.75% at October's policy meeting, surprising markets that had anticipated a 25-basis point cut. BI reiterated that the current stance remains consistent with its inflation outlook that is projected to stay within the 2.5% ± 1% target range in 2025–2026 while supporting exchange rate stability and growth momentum.

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