FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 August 2026

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

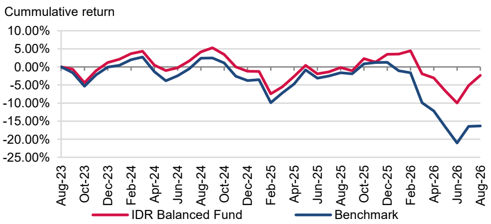
Investment Strategy	: Balanced	Fund Size (million)	: IDR 267,302.58
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,392.27	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays 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	: 111,735,942.9121

FUND PERFORMANCE

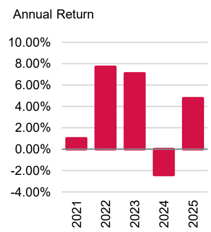
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	2.96%	4.63%	-5.65%	-2.18%	-0.78%	2.94%	4.95%
Benchmark*	0.17%	0.36%	-17.37%	-14.96%	-5.77%	-0.15%	3.07%

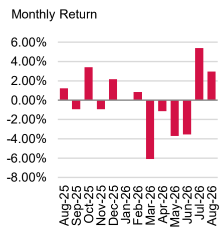
*Current benchmark is effective from 1 Jan 2021
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index
1 May 2016 to 31 Dec 2017: 50.0% Jakarta 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 Curr. 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 Cur. 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

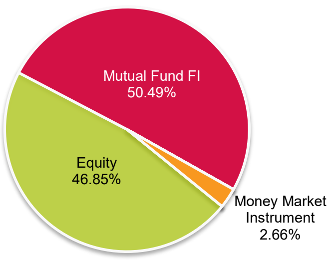


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.03%
Consumer Discretionary	0.00%
Consumer Staples	3.63%
Energy	2.66%
Financials	25.97%
Health Care	0.37%
Information Technology	0.69%
Industrials	2.42%
Materials	7.33%
Real Estate	0.77%
MF Fixed Income	50.49%
TD + Cash	2.66%

TOP HOLDINGS

PT Amman Mineral Internasional Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
RD BNP Paribas Proxima Kelas RK1

FUND MANAGER COMMENTARY

In August 2026, IDR Balanced Fund booked performance of +2.96% MoM, above the benchmark performance. JCI extended monthly gains by +4.6%mom in August. The positive momentum was led by the 2027 fiscal budget announcement, showed stronger commitment towards fiscal prudence and taken positively by the market. In addition, IDR also strengthened by 2%, the first time in 6M. Gains however were capped by renewed index uncertainty after both FTSE and MSCI still extending its freeze. The August 2026 MSCI review also implied a net cut to Indonesia's weight in MSCI Global Standard Indexes. Parliament approved Destry Damayanti as BI Governor indicating a continuity from Perry Warjiyo's term. In the August meeting, BI held its interest rate at 5.75% extending a 3-month pause from June's hike. Foreign investors were recorded with net inflow of Rp1.2tn, in Aug-26, continuing its inflow trend of Rp1.6tn in July 2026. Within MXID, the largest positive contributors came from Financials, Materials, and Energy. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return 2.12% on monthly basis with the 10-year government bond yield declined by 31 bps at 7.03%. Market sentiment strengthened as the Rupiah appreciated 1.56% to IDR 17,720 per USD, while President Prabowo Subianto's annual policy address and 2027 Budget Speech were perceived as pragmatic and fiscally conservative, easing concerns over potential policy shifts. Moreover, formal nomination of Destry Damayanti as permanent Bank Indonesia (BI) Governor boosted confidence. Meanwhile, BI maintained the BI Rate at 5.75% on August 2026, and remains focused on supporting rupiah stability, containing inflation, and sustaining economic growth.