



# FUND FACT SHEET

## IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 February 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 293,180.31
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 2,558.15	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	: 114,606,416.3945

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.85%	3.08%	0.89%	12.86%	3.19%	4.09%	5.50%
Benchmark*	-0.55%	-2.76%	-2.84%	9.23%	1.15%	3.17%	4.11%

\*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)

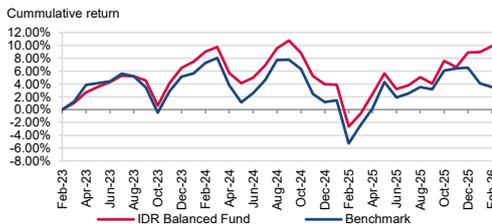
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

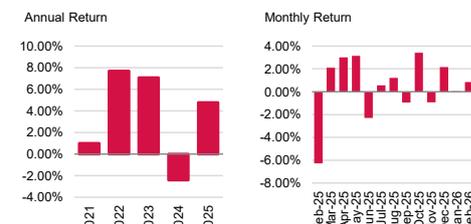
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Cur. Govt Bond TR (Net)

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

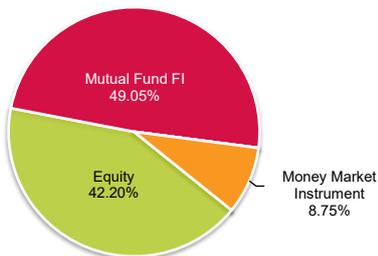
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	3.16%
Consumer Discretionary	0.87%
Consumer Staples	2.28%
Energy	2.49%
Financials	19.41%
Health Care	0.66%
Information Technology	0.81%
Industrials	3.80%
Materials	7.89%
Real Estate	0.84%
MF Fixed Income	49.05%
TD + Cash	8.75%

### TOP HOLDINGS

PT Amman Mineral Internasional Tbk - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates	RD BNP Paribas Proxima Kelas RK1

### FUND MANAGER COMMENTARY

In February 2026, IDR Balanced Fund booked performance of +0.85% MoM, above the benchmark performance. JCI and MXID Index declined -1.13% and -1.27% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside MXID Index, key positive contributors were financials and Industrials. Meanwhile the largest negative contributors were energy, materials and consumer staples. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 0.40% on monthly basis, despite the 10-year government bond yield rose by 10 bps to 6.43%. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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