FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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
Launch Date	:	15 August 2008
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 2,536.53
Fund Currency	:	IDR
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL

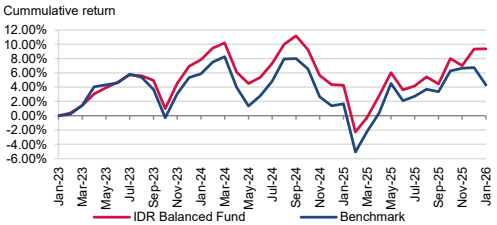
Fund Size (million)	:	IDR 294,526.95
Fund Management Fee	:	1.65% per annum
Pricing Frequency	:	Daily
Benchmark	:	50% MSCI Indonesia DTR Net
	:	50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Custodian Bank	:	Citibank, N.A
Total Unit	:	116,114,026.2201

FUND PERFORMANCE

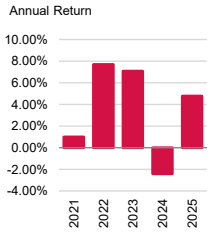
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.04%	1.25%	0.04%	4.88%	3.03%	4.05%	5.48%
Benchmark*	-2.30%	-1.87%	-2.30%	2.57%	1.41%	2.87%	4.16%

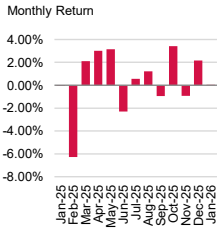
*Current benchmark is effective from 1 Jan 2021
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index
1 May 2016 to 31 Dec 2017: 50.0% Jakarta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

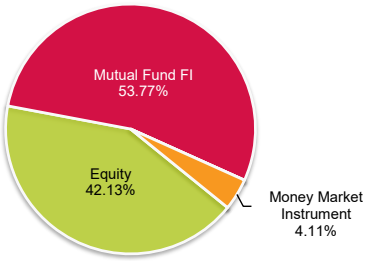


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.89%
Consumer Discretionary	0.91%
Consumer Staples	2.30%
Energy	2.19%
Financials	19.06%
Health Care	0.69%
Information Technology	0.92%
Industrials	3.61%
Materials	7.68%
Real Estate	0.88%
MF Fixed Income	53.77%
TD + Cash	4.11%

TOP HOLDINGS

PT Amman Mineral Internasional Tbk - Non Affiliates
PT Astra International 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 January 2026, IDR Balanced Fund booked performance of +0.04% MoM, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and MXID -4.75%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in MXID returned negative except for Telecommunications. The largest negative contributors were BBCA, BRPT, CUAN, BREN, while the main positive contributors were AMMN, BBRI, TLKM. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return by -0.33% on monthly basis, and the 10-year government bond yield rose by 25 bps to 6.33%. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

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