FUND FACT SHEET

USD FIXED INCOME 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 shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Money Market Instruments
80% - 100%	:	Fixed Income Securities

FUND INFORMATION

Investment Strategy	:	Fixed Income
Launch Date	:	7 November 2000
Launch Price	:	USD 1.00
Unit Price (NAV)	:	USD 3.23
Fund Currency	:	USD
Risk Level	:	Moderate
Fund Duration	:	6.94
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	USD 35.79
Fund Management Fee	:	1.45% per annum
Pricing Frequency	:	Daily
Benchmark	:	90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Benchmark Duration	:	6.69
Custodian Bank	:	Citibank, N.A
Total Unit	:	11,082,649.8920

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-0.79%	-0.72%	-0.79%	5.73%	3.64%	-0.08%	4.76%
Benchmark*	-0.80%	-0.96%	-0.80%	4.98%	2.60%	-0.95%	0.71%

*Current benchmark is effective from 1 Jan 2019

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)

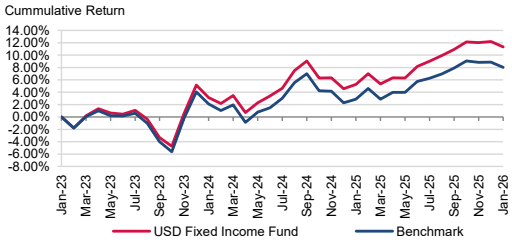
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net)

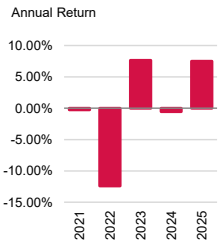
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

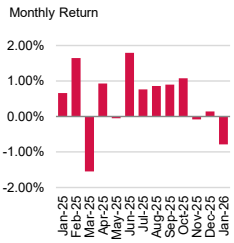
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

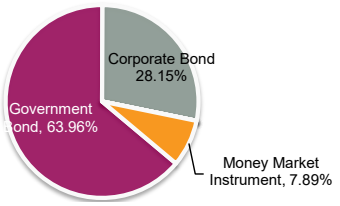


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Government	63.96%
Financials	21.00%
Utilities	7.16%
Bond < 1 Year	7.08%
TD + Cash	0.81%

TOP HOLDINGS

Australian & New Zealan Banking Group Bond 2034 - Non Affiliates	INDON 2048
Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2049
Dai-Chi Life Holdings Perp. Bond 2049 - Non Affiliates	INDON FEB-2030
HSBC Holdings Perp. Bond 2049 - Non Affiliates	INDON JAN-2030
INDOIS 2032	INDON SUKUK 2030
INDON 2032	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2037	PT Bank Negara Indonesia Bond 2029 - Non Affiliates
INDON 2038	PT Pertamina Bond 2026 - Non Affiliates
INDON 2043	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2045	Standard Chartered Bond 2028 - Non Affiliates
INDON 2047	Sumitomo Life Bond 2077 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a negative return of -0.79% in January 2026. This performance was influenced by a +13bps increase in the 10-year Indonesia Government USD bond yield, which reached 5.01%, while the 10-year US Treasury yield rose by +7 bps to 4.24%. Additionally, global bond markets faced elevated volatility in January, driven by shifting risk sentiment and ongoing trade and geopolitical developments. Meanwhile, The Fed kept rates unchanged at 3.5%–3.75%, ending three straight cuts, citing improving growth and signs of labour market stabilization while inflation remains elevated.

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