FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

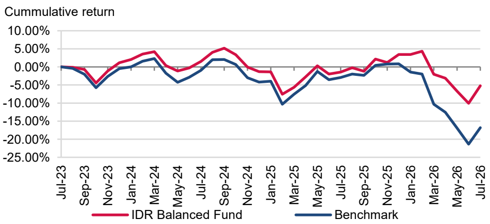
Investment Strategy	: Balanced	Fund Size (million)	: IDR 264,318.93
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,323.60	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 113,753,816.5342

FUND PERFORMANCE

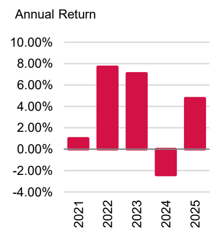
Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Balanced**	5.38%	-2.15%	-8.36%	-3.83%	-1.77%	2.90%	4.81%
Benchmark*	5.81%	-4.88%	-17.51%	-14.29%	-5.95%	0.56%	3.07%

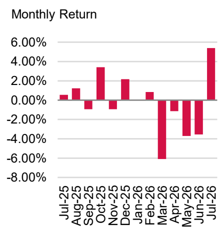
*Current benchmark is effective from 1 Jan 2021
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index
1 May 2016 to 31 Dec 2017: 50.0% Jakarta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

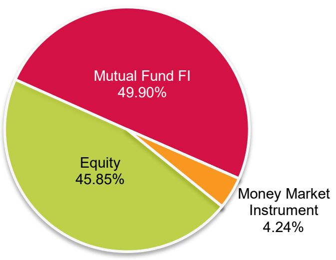


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.08%
Consumer Discretionary	0.00%
Consumer Staples	3.51%
Energy	2.48%
Financials	25.52%
Health Care	0.34%
Information Technology	0.89%
Industrials	2.55%
Materials	6.67%
Real Estate	0.81%
MF Fixed Income	49.90%
TD + Cash	4.24%

TOP HOLDINGS

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
TD Bank Mandiri - Non Affiliates

FUND MANAGER COMMENTARY

In July 2026, IDR Balanced Fund booked performance of +5.38% MoM, below the benchmark performance. JCI and MXID Index rebounded by +10.5% and 11.2% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within MXID Index, all sectors delivered positive returns. The largest positive contributors came from Financials, 'Materials' and Communications. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return 0.02% on monthly basis with the 10-year government bond yield rose by 10 bps at 7.34%. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.