FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 June 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

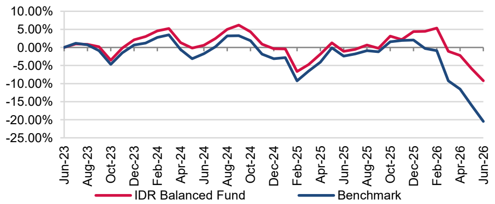
Investment Strategy	:	Balanced	Fund Size (million)	:	IDR 251,244.81
Launch Date	:	15 August 2008	Fund Management Fee	:	1.65% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 2,204.92	Benchmark	:	50% MSCI Indonesia DTR Net
Fund Currency	:	IDR		:	50% Bloomberg Barclays 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	:	113,947,408.8979

FUND PERFORMANCE

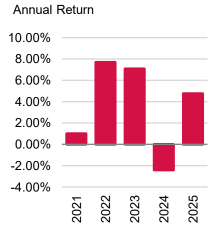
Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Balanced**	-3.56%	-8.21%	-13.04%	-8.24%	-3.17%	1.87%	4.52%
Benchmark*	-5.31%	-12.33%	-22.04%	-18.51%	-7.35%	-0.64%	2.76%

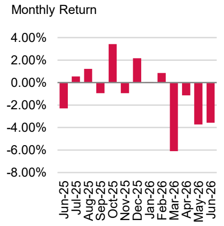
*Current benchmark is effective from 1 Jan 2021
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index
1 May 2016 to 31 Dec 2017: 50.0% Jakarta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

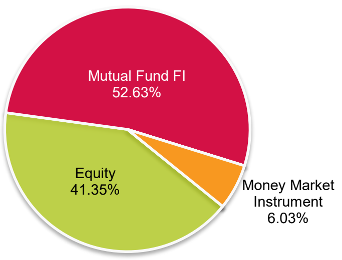


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.03%
Consumer Discretionary	0.00%
Consumer Staples	3.67%
Energy	1.93%
Financials	22.61%
Health Care	0.38%
Information Technology	0.83%
Industrials	2.40%
Materials	5.79%
Real Estate	0.71%
MF Fixed Income	52.63%
TD + Cash	6.03%

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 June 2026, IDR Balanced Fund booked performance of -3.56% MoM, above the benchmark performance. Indonesian equities saw another month of sharp sell-off, with the JCI and MXID declining -7.9% MoM and -9.5% MoM respectively. The month was defined by idiosyncratic Indonesia-specific headwinds — rupiah weakness, aggressive monetary tightening, policy uncertainty, and a looming MSCI reclassification risk — rather than a broad EM selloff. The rupiah breached the 18,000-per-dollar level in early June, hitting fresh record lows. BI responded with an off-cycle 25bp rate hike, followed by another 25bp on June 18 (to 5.75%) — its third hike in a month. Investor confidence was rattled by a series of perceived policy missteps under President Prabowo. Additionally alleged graft case drove foreign investors risk-off. Foreign investors recorded a net equity outflow of Rp25.1tn (US$1.4bn) in Jun 2026, bringing YTD net foreign outflows in equities to Rp82tn (US$4.8bn). Within MXID, all sectors delivered negative except Energy. The largest negative contributors came from Financials, Communications, and Materials. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return -1.69% on monthly basis with the 10-year government bond yield rose by 44 bps at 7.16%. Market sentiment was still negatively impacted by depreciation of the Rupiah reaching IDR18,178 per USD before gaining some strength by the end of June, closing at IDR17,874 per USD. Moreover, foreign reserve kept declining by USD1.3 billion to USD144.9 billion in May which brought the cumulative drop in reserve to USD11.6 billion YTD. Therefore, Bank Indonesia (BI) raised its benchmark interest rate twice in 9th and 18th June 2026 to 5.75% from 5.25% in a move aimed at strengthening Rupiah stability amid elevated global uncertainty.