



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 March 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 272,997.57
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 2,402.11	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	: 113,648,868.6455

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-6.10%	-5.26%	-5.26%	3.80%	0.70%	3.41%	5.10%
Benchmark*	-8.47%	-11.07%	-11.07%	-2.95%	-2.19%	1.72%	3.57%

*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)

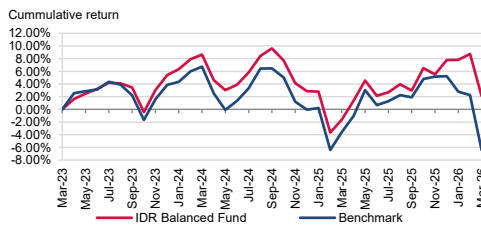
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

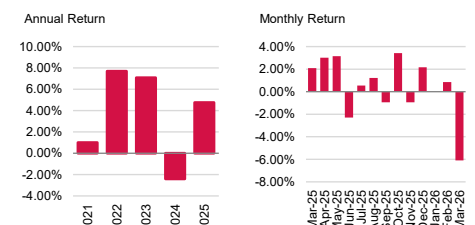
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Curr. Govt Bond TR (Net)

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

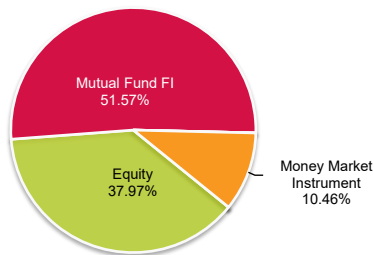
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.95%
Consumer Discretionary	0.78%
Consumer Staples	2.29%
Energy	2.44%
Financials	17.91%
Health Care	0.63%
Information Technology	0.89%
Industrials	3.82%
Materials	5.48%
Real Estate	0.79%
MF Fixed Income	51.57%
TD + Cash	10.46%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In March 2026, IDR Balanced Fund booked performance of -6.10% MoM, above the benchmark performance. The equity market saw deep correction in March, JCI Index down -14.4% and MXID -15.5% mom. Making it one of the worst performer among major global indexes. Investors turned risk-off as conflict in Middle East escalated between US-Israel-Iran. Rupiah continued to weaken against USD by 1.3% and it broke the psychological level of Rp17,000 by Mar 31. Oil price touched as high as US\$118/bbl during the month, raising concern from investors on Indonesia's ability to maintain the 3% fiscal deficit limit. In response, the government announced efficiency programs amounting to Rp80tn from non-priority ministerial spending and Rp40tn from the Free Meal program. In addition, Fitch downgraded Indonesia's outlook to negative adding further negative sentiment. All sectors in MXID saw negative returns in March, with Financials, Materials, and Communications seeing the biggest correction. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return by 3.42% on monthly basis with the 10-year government bond yield rose by 43 bps to 6.86%. Market sentiment was negatively impacted by geopolitical tensions in the Middle East, coupled with a 1.34% depreciation of the Rupiah reaching IDR16,995 per USD and foreign investors outflow of IDR21.8 trillion in March. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Mar-2026 Board of Governors Meeting, stating that stability is the priority for now, a complete reversal from February, and dropping the earlier line on pushing economic growth.

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