



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

29 May 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

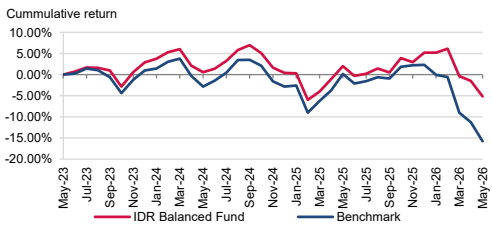
Investment Strategy	: Balanced	Fund Size (million)	: IDR 259,244.59
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,286.35	Benchmark	: 50% MSCI Indonesia DTR Net 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 113,387,920.1777
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

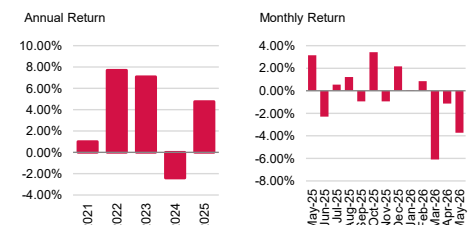
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-3.72%	-10.62%	-9.83%	-7.03%	-1.75%	2.17%	4.76%
Benchmark*	-5.06%	-15.26%	-17.67%	-15.91%	-5.56%	-0.02%	3.09%

*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

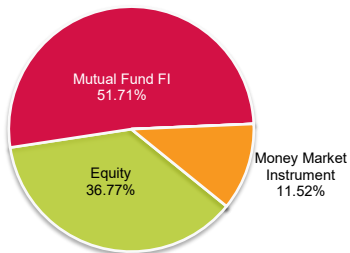
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.07%
Consumer Discretionary	0.00%
Consumer Staples	2.58%
Energy	3.05%
Financials	18.44%
Health Care	0.37%
Information Technology	0.93%
Industrials	2.50%
Materials	5.11%
Real Estate	0.72%
MF Fixed Income	51.71%
TD + Cash	11.52%

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 Syariah Nasional - Non Affiliates

FUND MANAGER COMMENTARY

In May 2026, IDR Balanced Fund booked performance of -3.72% MoM, above the benchmark performance. Indonesian equities saw a sharp sell-off during the month, with the JCI and MXID declining -11.9% MoM and -11.1% MoM respectively making Indonesia the weakest-performing major equity market in Asia. The correction erased a significant portion of the gains accumulated during the strong rally in late 2025 and early 2026. Market sentiment deteriorated throughout May as investors faced a combination of domestic and external headwinds. Key pressures included fiscal concerns, rupiah depreciation, and uncertainty surrounding the single-door commodity export policy under Danantara Sumberdaya Indonesia. These factors drove broad-based risk reduction across Indonesian equities. The rupiah weakened by -3% MoM to IDR 17,874 per US dollar. Foreign investors recorded a net equity outflow of Rp14.1tn (US\$795mn) in May 2026, following net outflows of Rp26.9tn (US\$1.6bn) during March–April 2026. This brought year-to-date net foreign outflows in equities to Rp60tn (US\$3.4bn). Within MXID, all sectors delivered negative returns except telecommunications. The largest sector declines came from Materials, Energy, and Financials. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 0.21% on monthly basis with the 10-year government bond yield dropped by 13 bps at 6.72%. Market sentiment was still negatively impacted by 3% depreciation of the Rupiah reaching IDR17,874 per USD, coupled with further foreign reserve decline by USD2 billion to USD146.2 billion in April which brought the cumulative drop in reserve to USD10.3 billion YTD. Meanwhile, Bank Indonesia (BI) raised its benchmark interest rate by 50 bps to 5.25% in May 2026, first rate hike since April 2024, to stabilize the rupiah and contain inflation risks amid heightened global volatility from the Middle East war.

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