FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 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

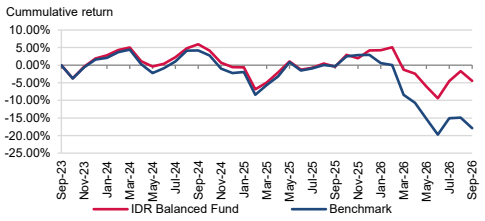
Investment Strategy	:	Balanced
Launch Date	:	15 August 2008
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 2,324.81
Fund Currency	:	IDR
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	IDR 258,912.39
Fund Management Fee	:	1.65% per annum
Pricing Frequency	:	Daily
Benchmark	:	50% MSCI Indonesia DTR Net
	:	50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Custodian Bank	:	Citibank, N.A
Total Unit	:	111,369,177.7335

FUND PERFORMANCE

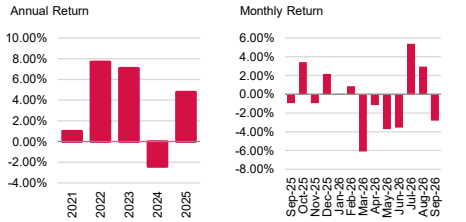
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-2.82%	5.44%	-8.31%	-4.03%	-1.52%	2.10%	4.76%
Benchmark*	-3.52%	2.25%	-20.28%	-17.68%	-6.38%	-1.20%	2.85%

*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

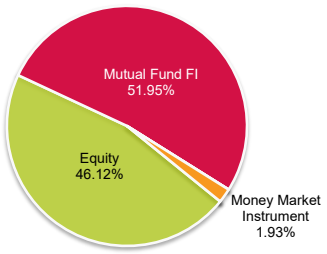
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.65%
Consumer Discretionary	0.00%
Consumer Staples	2.92%
Energy	2.66%
Financials	27.12%
Health Care	0.00%
Information Technology	0.72%
Industrials	2.45%
Materials	6.97%
Real Estate	0.62%
MF Fixed Income	51.95%
TD + Cash	1.93%

TOP HOLDINGS

PT Amman Mineral Internasional 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 September 2026, IDR Balanced Fund booked performance of -2.82% MoM, above the benchmark performance. JCI and MXID saw a steep correction -7%MoM and -6.9%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within MXID, all sectors delivered negative returns except for Energy. The largest negative contributors came from Financials, Materials and Communications. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR slightly negative 0.07% on monthly basis with the 10-year government bond yield increased by 11 bps at 7.14%. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22–23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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