FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 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

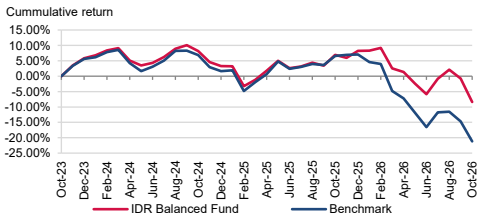
Investment Strategy	:	Balanced
Launch Date	:	15 August 2008
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 2,146.25
Fund Currency	:	IDR
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	IDR 235,893.61
Fund Management Fee	:	1.65% per annum
Pricing Frequency	:	Daily
Benchmark	:	50% IDX 30 Index
	:	50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Custodian Bank	:	Citibank, N.A
Total Unit	:	109,909,616.8116

FUND PERFORMANCE

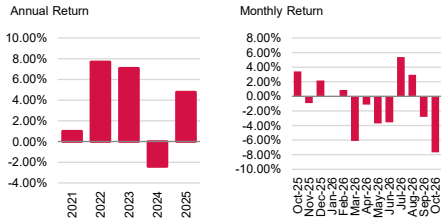
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-7.68%	-7.63%	-15.36%	-14.33%	-2.88%	-0.15%	4.28%
Benchmark*	-7.61%	-10.72%	-26.35%	-26.03%	-7.63%	-3.48%	2.39%

*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

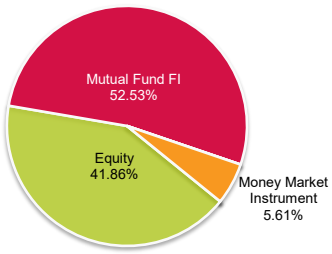
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.52%
Consumer Discretionary	0.51%
Consumer Staples	4.96%
Energy	4.54%
Financials	20.70%
Health Care	0.00%
Information Technology	0.68%
Industrials	2.74%
Materials	4.52%
Real Estate	0.68%
MF Fixed Income	52.53%
TD + Cash	5.61%

TOP HOLDINGS

PT Adaro Andalan Indonesia 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
TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

In October 2026, IDR Balanced Fund booked performance of -7.68% MoM, below the benchmark performance. The index fell sharply with JCI/ MXID down -16.70%MoM/ -12.6%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within MXID, majority sectors delivered negative returns. The largest negative contributors came from Financials, Materials and Communications. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR perform -1.99% on monthly basis with the 10-year government bond yield increased by 58 bps at 7.72%. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping 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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