FUND FACT SHEET

IDR FIXED INCOME 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 shall be managed to provide investor with an attractive investment return through investing in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Money Market Instruments
80% - 100%	:	IDR Fixed Income securities and/ or IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	:	Fixed Income
Launch Date	:	7 November 2000
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 5,300.48
Fund Currency	:	IDR
Risk Level	:	Moderate
Fund Duration	:	5.37
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	IDR 1,302,372.15
Fund Management Fee	:	1.65% per annum
Pricing Frequency	:	Daily
Benchmark	:	90% Bloomberg EM Local Currency Indonesia Total Return Index Unhedged IDR
	:	10% IDR Deposit Rate Avg. 3-month (Net)
Benchmark Duration	:	5.25
Custodian Bank	:	Citibank, N.A
Total Unit	:	245,708,195.0467

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-2.11%	-0.39%	-3.96%	-3.65%	3.76%	3.16%	6.63%
Benchmark *	-1.90%	-0.31%	-3.35%	-3.08%	4.05%	3.38%	8.53%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 May 2022 to 28 Feb 2023: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index (Net)

1 Jan 2021 to 30 Apr 2022: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% Indonesia Dep. Rate Avg 3-Mo IDR (Net)

1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Sov. Bond Index + 10% 3-Month IDR Avg Time Deposit (Net)

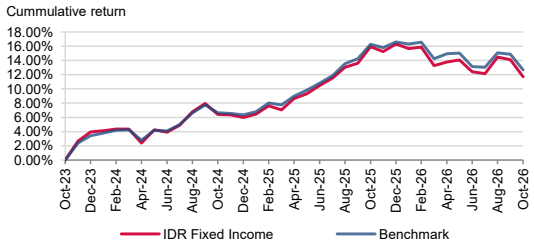
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

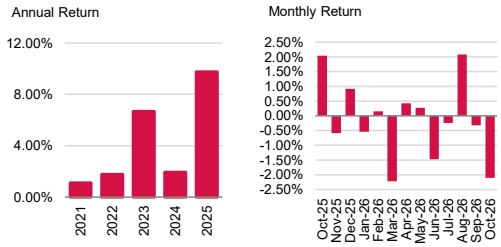
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

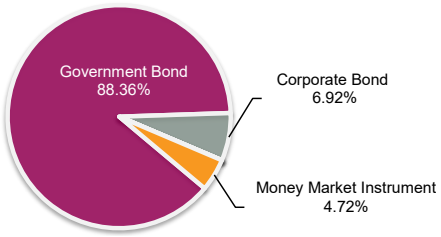
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	88.36%
Consumer Staples	0.34%
Financials	0.74%
Industrials	4.14%
Communications	1.69%
Bond <1 Year	1.17%
TD + Cash	3.55%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0100	FR0108	TD Bank Bukopin - Non Affiliates
FR0067	FR0075	FR0089	FR0101	FR0109	
FR0068	FR0079	FR0096	FR0103	FR0110	
FR0072	FR0080	FR0097	FR0104	FR0111	
FR0073	FR0082	FR0098	FR0106	PBS025	

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of -2.11% in October 2026, and the 10-year government bond yield increased 58 bps to 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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