



FUND FACT SHEET

DPLK Money Market Fund (MR11/M1)

30 December 2025

INVESTMENT MANAGER

DPLK AIA Financial is a legal entity established by PT. AIA FINANCIAL ("AIA"), which engages in the defined contribution pension fund management sector called Financial Institution Pension Fund ("DPLK 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

To provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% Money Market Instruments

FUND INFORMATION

Launch Date	: 30 September 2008	Fund Size (million)	: IDR 1,512,779.30
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 3,003.82	Benchmark	: 100% IDR Deposit Rate Avg. 3-month
Risk Level	: Low		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
	3 Years	5 Years	Inception				
DPLK Money Market Fund**	0.35%	1.06%	5.13%	5.13%	4.95%	3.83%	6.58%
Benchmark *	0.21%	0.61%	3.09%	3.09%	2.75%	2.55%	4.67%

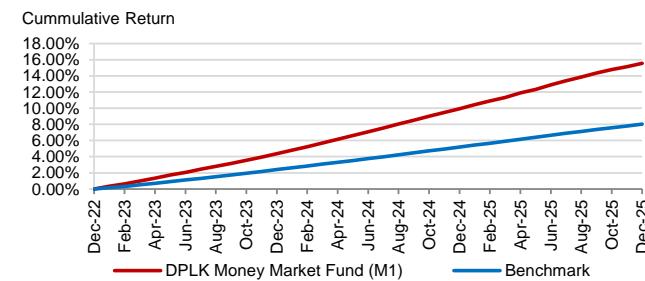
*Current benchmark is effective since 1 Mar 2023

From 01 Mar 2022 to 28 Feb 2023: 100% IDR 1-Month Time Deposit Index

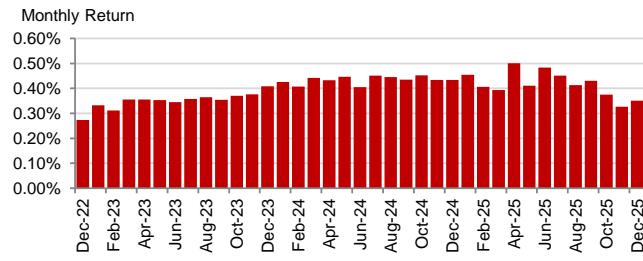
From 30 Sept 2008 to 28 Feb 2022: 100% 3-Month IDR Average Time Deposit

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

LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



Sector Allocation

TD+Cash 100.00%

TOP 5 HOLDINGS

TD Bank Danamon
TD Bank Negara Indonesia
TD Bank Permata Syariah
TD Bank Syariah Indonesia
TD Bank Tabungan Negara

FUND MANAGER COMMENTARY

DPLK Money Market Fund (MR11/M1) generated +0.35% in December 2025 performance. The deposit rates declined to 3.00%-4.75% p.a. Inflation increased by 0.20% to 2.92% in December from 2.72% in the prior month and IDR remained stable at IDR16,690/USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its December policy meeting. BI also reaffirmed that Rupiah stability remains its near-term priority amid ongoing global uncertainty and an uncertain Federal Reserve easing path.

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FUND FACT SHEET

DPLK Money Market Fund (MR11/M1)

Appendix

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Money Market Fund***	0.44%	1.31%	6.13%	6.13%	5.94%	4.83%	7.58%

Note: ***Fund Performance (Gross Asset Value) calculation is already excluded cost related to management fee and administrative fee.

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FUND FACT SHEET

DPLK Fixed Income FR13/F6 Fund

30 December 2025

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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 Fixed Income Mutual Fund(s) incl. ETF

FUND INFORMATION

Launch Date	:	30 November 2009	Fund Size (million)	:	IDR 3,173,650.99
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 3,234.43	Benchmark	:	90% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR
Risk Level	:	Moderate			10% IDR Deposit Rate Avg. 3-month
Fund Duration	:	6.94	Benchmark Duration	:	5.55

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Fixed Income Fund**	1.02%	2.71%	10.91%	10.91%	7.32%	5.62%	7.57%
Benchmark *	0.72%	2.19%	10.26%	10.26%	6.69%	5.23%	7.31%

*Current benchmark is effective since 1 Mar 2023

From 1 May 2022 to 28 Feb 2023: 90% Bloomberg Barclays EM Lcl Crncy: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index

From 1 Jan 2021 to 30 Apr 2022: 90% Bloomberg Barclays EM Lcl Crncy: Indonesia TR Index Unhedged IDR + 10% 3-Month IDR Average Time Deposit

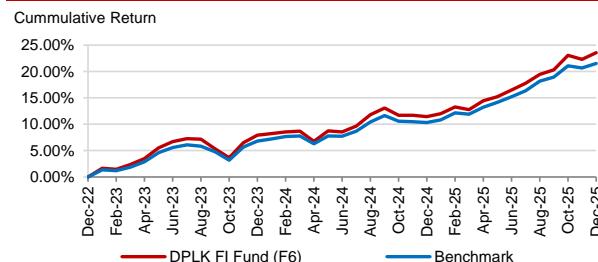
From 1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Local Sovereign Index + 10% Indonesia Deposit Rate Avg 3 Month IDR

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

Since Inception to 28 Feb 2013: 80% HSBC Indonesia Local Currency Govt Bond Total Return + 20% Indonesia Deposit Rate Avg 3 Month IDR

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

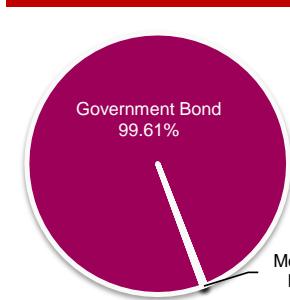
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP 5 HOLDINGS

Government Bond FR0067
Government Bond FR0100
Government Bond FR0103
Government Bond FR0104
Government Bond FR0108

FUND MANAGER COMMENTARY

The DPLK Fixed Income FR13/F6 fund generated a return of +1.02% in December 2025 and the 10-year government bond yield dropped by 25 bps to 6.07%. Market sentiment was positively impacted by foreign investor inflows totalling IDR6.5 trillion in December, coupled with stable Rupiah at IDR16,690 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its December policy meeting. BI also reaffirmed that Rupiah stability remains its near-term priority amid ongoing global uncertainty and an uncertain Federal Reserve easing path.

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FUND FACT SHEET

DPLK Fixed Income FR13/F6 Fund

Appendix

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Fixed Income Fund***	1.12%	3.02%	12.16%	12.16%	8.57%	6.86%	8.82%

Note: ***Fund Performance (Gross Asset Value) calculation is already excluded cost related to management fee and administrative fee.

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FUND FACT SHEET

DPLK Equity ER13/E5 Fund

30 December 2025

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

To provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and or Equity Mutual Fund(s)
incl. ETF

FUND INFORMATION

Launch Date	: 30 January 2013	Fund Size (million)	: IDR 81,657.53
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,384.95	Benchmark	: 98% IDX80 Index 2% IDR Deposit Rate Avg. 3-month
Risk Level	: High		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Equity Fund**	5.03%	9.94%	3.75%	3.75%	2.14%	2.77%	2.55%
Benchmark *	0.88%	8.00%	13.02%	13.02%	3.61%	5.98%	4.34%

*Current benchmark is effective since 1 Jan 2024

From 1 Mar 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month

From 1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index

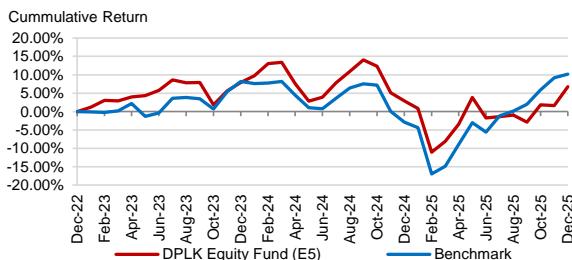
From 1 Apr 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Average Time Deposit

From 1 Mar 2013 to 31 Mar 2014: Jakarta Composite Index (Total Return)

Since Inception to 28 Feb 2013: Jakarta Composite Index

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

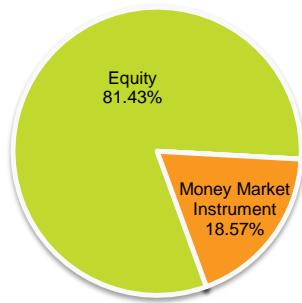
LAST 3 YEARS CUMULATIVE RETURN



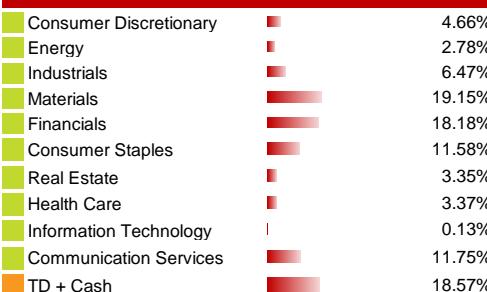
LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP 5 HOLDINGS

PT Archi Indonesia Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Cisarua Mountain Dairy Tbk
PT Telkom Indonesia Persero Tbk

FUND MANAGER COMMENTARY

In December 2025, IDR DPLK E5 booked a positive performance of +5.03% MoM which was above with benchmark performance. Last month, Global equity delivered positive returns in December 2025. Across the major geographic regions in USD terms, Europe equities led, while India and China equities lagged in December 2025. The Fed cut rates by 25 bps in-line with market expectation. China and Hong Kong Equity delivered their best annual returns since 2017, outperforming major global peers, despite moderate pullback in December. Caution prevailed in December amid weakening macro activity and rising concern over the default risk at Vanke. JCI rose +1.6%MoM in December, following a +4.2% gain in November. Retail investor's participation has significantly increased in 2025 and causing a shift to non-fundamental stocks. Foreign inflow Rp 10.2Tn in December, following a net inflow of Rp 5.2Tn in November. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

DPLK Equity ER13/E5 Fund

Appendix

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Equity Fund***	5.20%	10.44%	5.75%	5.75%	4.14%	4.77%	4.55%

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