



FUND FACT SHEET

DPLK Money Market Fund (MR11/M1)

30 January 2026

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 1,518,627.44
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 3,013.59	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**	0.33%	1.01%	0.33%	4.98%	4.94%	3.85%	6.57%
Benchmark *	0.20%	0.60%	0.20%	3.05%	2.77%	2.53%	4.68%

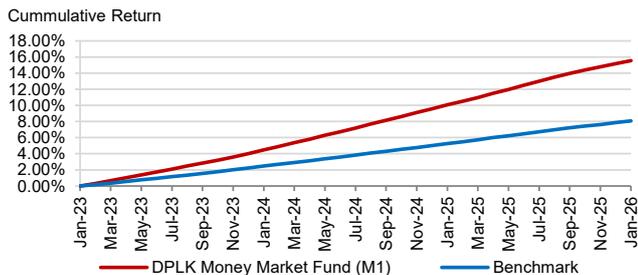
*Current benchmark is effective since 1 Mar 2023

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

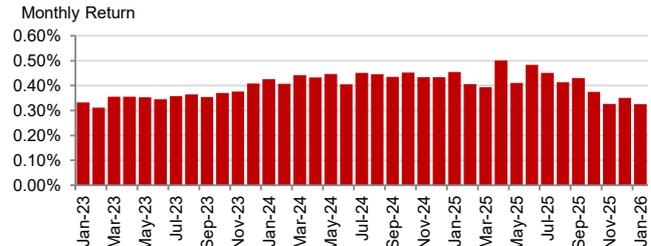
From 30 Sept 2008 to 28 Feb 2022: 100% 3-Month IDR Average Time Deposit

**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 Rakyat Indonesia
- TD Bank Syariah Indonesia
- TD Bank Syariah Nasional

FUND MANAGER COMMENTARY

DPLK Money Market Fund (MR11/M1) generated +0.33% in January 2026 performance. The deposit rates remained at 3.00%-4.75% p.a. Inflation increased by 0.63% to 3.55% in January from 2.92% in the prior month and IDR depreciated by 0.57% to IDR16,785/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

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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***	0.41%	1.26%	0.41%	5.98%	5.94%	4.85%	7.57%

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 January 2026

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 3,145,743.58
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 3,217.71	Benchmark	: 90% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate	Benchmark Duration	: 5.50
Fund Duration	: 6.90		10% IDR Deposit Rate Avg. 3-month

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Fixed Income Fund**	-0.52%	-0.11%	-0.52%	9.77%	6.54%	5.72%	7.50%
Benchmark *	-0.23%	0.13%	-0.23%	9.39%	6.14%	5.33%	7.25%

*Current benchmark is effective since 1 Mar 2023

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

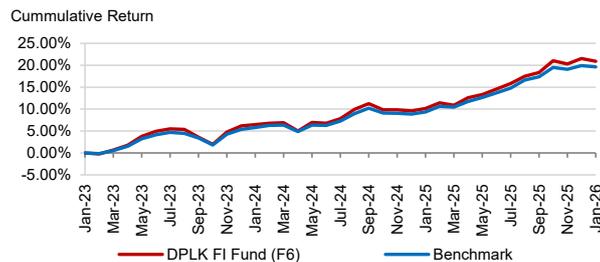
From 1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Local Sovereign Index + 10% Indonesia Deposit Rate Avg 3 Month IDR

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

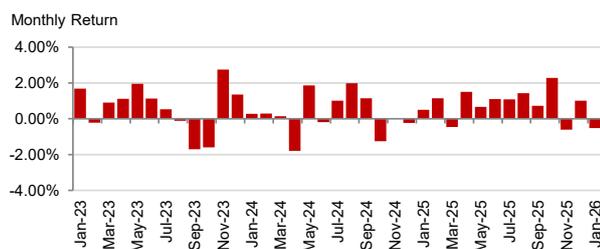
Since Inception to 28 Feb 2013: 80% HSBC Indonesia Local Currency Govt Bond Total Return + 20% Indonesia Deposit Rate Avg 3 Month IDR

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

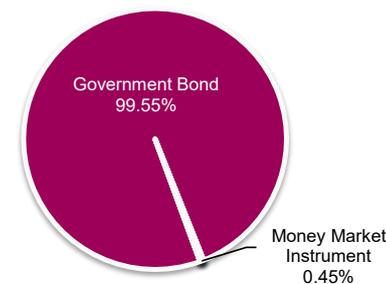
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	99.55%
TD + Cash	0.45%

TOP 5 HOLDINGS

- Government Bond FR0067
- Government Bond FR0083
- Government Bond FR0103
- Government Bond FR0104
- Government Bond FR0108

FUND MANAGER COMMENTARY

The DPLK Fixed Income FR13/F6 fund generated a return of -0.52% in January 2026 and the 10-year government bond yield rose by 25 bps to 6.33%. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

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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***	-0.41%	0.20%	-0.41%	11.02%	7.79%	6.97%	8.75%

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 January 2026

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 82,582.66
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,419.25	Benchmark	: 98% IDX80 Index
Risk Level	: High		: 2% IDR Deposit Rate Avg. 3-month

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Equity Fund**	2.48%	7.39%	2.48%	8.49%	2.64%	4.18%	2.73%
Benchmark *	-2.51%	1.35%	-2.51%	11.89%	2.77%	4.14%	4.01%

*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

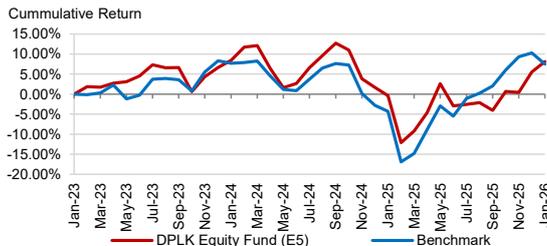
From 1 Apr 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Average Time Deposit

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

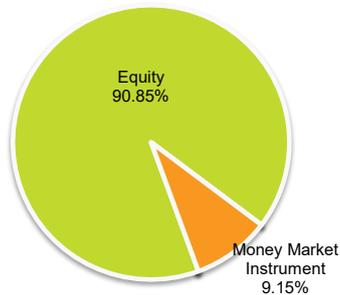
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	6.37%
Energy	4.49%
Industrials	4.67%
Materials	22.67%
Financials	23.52%
Consumer Staples	10.03%
Real Estate	2.61%
Health Care	7.04%
Information Technology	0.12%
Communication Services	9.34%
TD + Cash	9.15%

TOP 5 HOLDINGS

PT Amman Mineral Internasional Tbk	6.37%
PT Bank Central Asia Tbk	4.49%
PT Bank Mandiri Tbk	4.67%
PT Cisarua Mountain Dairy Tbk	22.67%
PT Telkom Indonesia Persero Tbk	23.52%

FUND MANAGER COMMENTARY

In January 2026, DPLK Equity ER13/E5 fund booked a positive performance of +2.48% MoM which was significantly above the benchmark performance. JCI declined by -3.7% MoM in Jan 2026, after posting 6-straight-months of gains in 2H25. Main reason for the big correction came after MSCI announcement over the potential big reduction in weighting or a downgrade to frontier market by May26 if they do not see any improvement in the 3 main issues: 1) Possible market manipulation; 2) Invest ability issue due to opacity in shareholding structure; and 3) Concern on relying over KSEI's shareholder categorization. This issue caused a big correction across both the Fundamental and Non-Fundamental driven names as a downgrade to frontier market means everybody will lose-out with expectation of c. US\$10bn net outflow from the passive funds alone. In addition to this, there were other concerns as well such as weakness in Rupiah that were driven by Central Bank's independence concern after President Prabowo's nephew were nominated as Deputy Governor of BI. Lastly, markets were also concerned about private companies' rights in the Country after UNTR's Martabe gold mine (Agincourt) got their license revoked due to environmental violation - while talks in media mentioned that Danantara could potentially takeover the assets as well. Foreign investors turned net sellers of Rp14.5tn in Jan26, after coming out from net foreign inflow of Rp10.2tn in Dec 2025. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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DPLK Equity ER13/E5 Fund

Appendix

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Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Equity Fund***	2.65%	7.89%	2.65%	10.49%	4.64%	6.18%	4.73%

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