



FUND FACT SHEET

DPLK Money Market Fund (MR11/M1)

31 July 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 1,441,072.94 |
| Launch Price | : IDR 1,000.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : IDR 2,947.53 | 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** | 0.45% | 1.35% | 3.16% | 5.43% | 4.63% | 3.71% | 6.63% |
| Benchmark * | 0.23% | 0.69% | 1.62% | 2.79% | 2.46% | 2.57% | 4.72% |

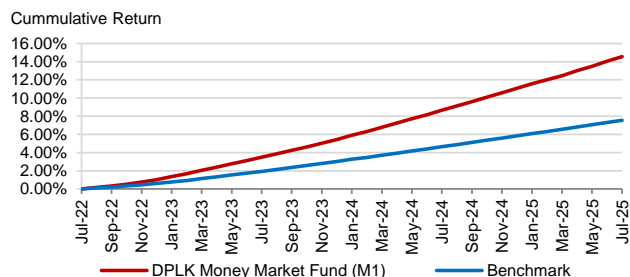
*Current benchmark is effective since 1 Mar 2023

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

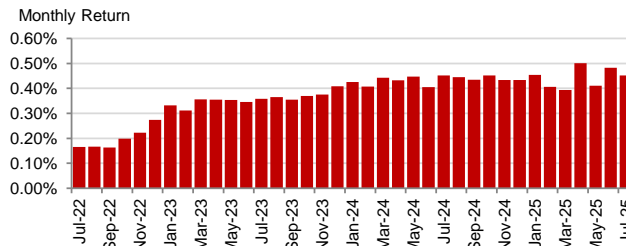
From 30 Sept 2008 to 28 Feb 2022: 100% 3-Month IDR Average Time Deposit

**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 Maybank Indonesia
TD Bank Negara Indonesia
TD Bank Rakyat Indonesia
TD Bank Syariah Indonesia
TD Bank Tabungan Negara Syariah

FUND MANAGER COMMENTARY

DPLK Money Market Fund (MR11/M1) generated +0.45% in July 2025 performance. The deposit rates declined to 4.00%-6.25% p.a. Inflation increased by 0.5% to 2.4% YoY in July from 1.9% in the previous month and IDR depreciated by -1.34% to IDR16,455/USD. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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*** | 0.54% | 1.60% | 3.74% | 6.43% | 5.63% | 4.71% | 7.63% |

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

31 July 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 2,997,181.71 |
| Launch Price | : IDR 1,000.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : IDR 3,082.38 | Benchmark | : 90% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR |
| Risk Level | : Moderate | Benchmark Duration | : 5.33 |
| Fund Duration | : 6.47 | | |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------------|------------------|----------|-------|--------|------------|---------|-----------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Inception |
| DPLK Fixed Income Fund** | 1.08% | 2.88% | 5.70% | 7.41% | 6.76% | 6.11% | 7.45% |
| Benchmark * | 0.98% | 2.75% | 5.45% | 7.03% | 6.30% | 5.67% | 7.21% |

*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

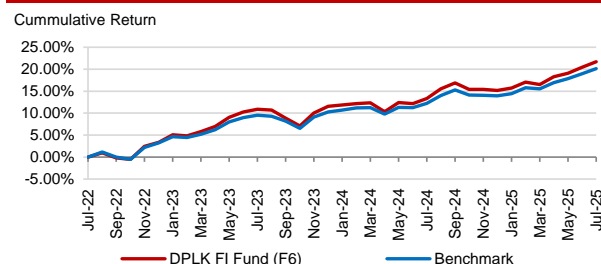
From 1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Local Sovereign Index + 10% Indonesia Deposit Rate Avg 3 Month IDR

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

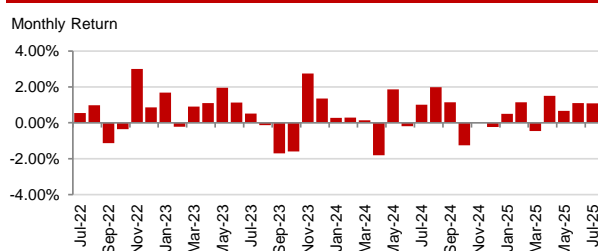
Since Inception to 28 Feb 2013: 80% HSBC Indonesia Local Currency Govt Bond Total Return + 20% Indonesia Deposit Rate Avg 3 Month IDR

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

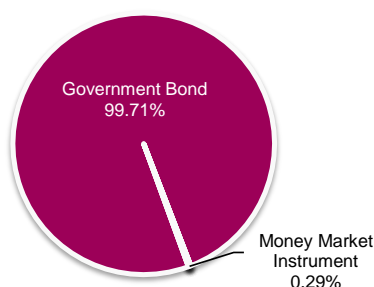
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| Government Bond | 99.71% |
| TD + Cash | 0.29% |

TOP 5 HOLDINGS

Government Bond FR0067
Government Bond FR0083
Government Bond FR0100
Government Bond FR0103
Government Bond FR0104

FUND MANAGER COMMENTARY

DPLK Fixed Income FR13/F6 fund generated +1.08% in July 2025, and the 10-year government bond yield declined by 6 bps to 6.57%. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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*** | 1.19% | 3.19% | 6.42% | 8.66% | 8.01% | 7.36% | 8.70% |

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

31 July 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 73,784.82 |
| Launch Price | : IDR 1,000.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : IDR 1,279.62 | 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** | 0.40% | 2.15% | -4.14% | -8.56% | -0.17% | 4.05% | 1.99% |
| Benchmark * | 4.68% | 8.55% | 1.80% | -4.59% | -0.94% | 5.62% | 3.59% |

*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

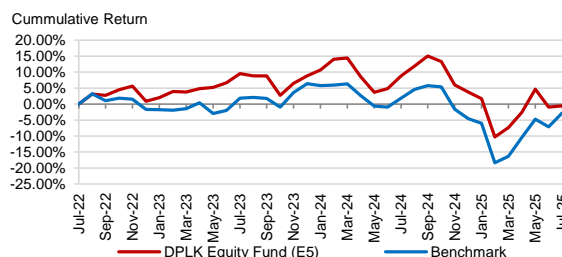
From 1 Apr 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Average Time Deposit

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

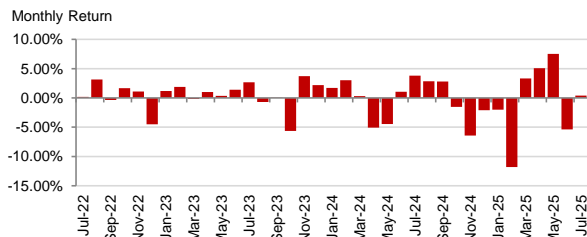
Since Inception to 28 Feb 2013: Jakarta Composite Index

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

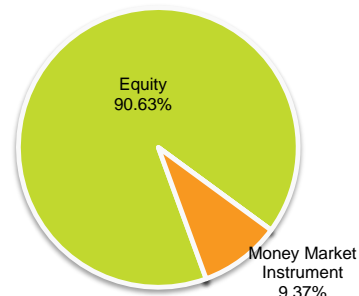
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Consumer Discretionary | 7.36% |
| Energy | 1.72% |
| Industrials | 5.86% |
| Materials | 13.37% |
| Financials | 26.99% |
| Consumer Staples | 15.52% |
| Real Estate | 4.86% |
| Health Care | 2.15% |
| Information Technology | 4.14% |
| Communication Services | 8.65% |
| TD + Cash | 9.37% |

TOP 5 HOLDINGS

| | |
|---------------------------------|--|
| PT Aneka Tambang Persero Tbk | |
| PT Bank Central Asia Tbk | |
| PT Bank Mandiri Tbk | |
| PT Cisarua Mountain Dairy Tbk | |
| PT Telkom Indonesia Persero Tbk | |

FUND MANAGER COMMENTARY

In July 2025, DPLK Equity ER13/E5 fund booked positive return of +0.40%MoM, below the benchmark performance. The performance in IDX80 however were mainly driven by non-fundamental names that the gain during the month: BRPT (+58%). Retail investors involvement in the market have been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in Indonesian market. On the other hand, the large-cap banks were the top detractors with BMRI (-10.25%), BBCA (-4.34%), BBRI (-3.13%). Foreign investors continued to remain as the better sellers of the market as they recorded another sizable net outflow of Rp8.3tn. Last month, Global market continued to rally with MSCI World gaining +1.3% MoM. The strongest market was China which rose by +4.5% MoM while on the other spectrum India fell by -3.2%MoM. DXY gained by +3.2%MoM through the course of the month. The US economy remained resilient with US earnings season has been strong thus far, with earnings surprising to the upside. At the macro level, China market benefited from continued US-China trade-talks, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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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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*** | 0.57% | 2.66% | -2.98% | -6.56% | 1.83% | 6.05% | 3.99% |

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