



FUND FACT SHEET

DPLK Money Market Fund (MR11/M1)

28 November 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 1,480,135.39
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,993.32	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%	1.14%	4.76%	5.21%	4.92%	3.80%	6.60%
Benchmark *	0.19%	0.62%	2.48%	2.72%	6.58%	2.47%	4.68%

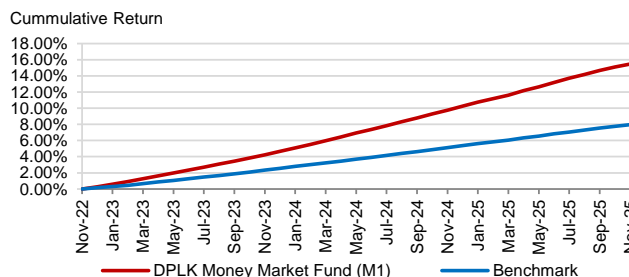
*Current benchmark is effective since 1 Mar 2023

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

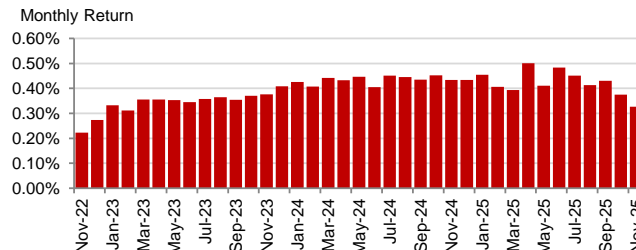
From 30 Sept 2008 to 28 Feb 2022: 100% 3-Month IDR Average Time Deposit

**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 Permata Syariah
TD Bank Syariah Indonesia
TD Bank Tabungan Negara Syariah

FUND MANAGER COMMENTARY

DPLK Money Market Fund (MR11/M1) generated +0.33% in November 2025 performance. The deposit rates remained at 3.00%-5.00% p.a. Inflation decreased by 0.14% to 2.72% in November from 2.86% in the prior month and IDR depreciated by 0.18% to Rp16,660/USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its November policy meeting. BI emphasized that ensuring Rupiah stability remains its top priority amid persistent global uncertainties and the Fed's unclear easing trajectory.

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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%	1.39%	5.67%	6.21%	5.92%	4.80%	7.60%

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

28 November 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 3,102,066.59
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 3,201.87	Benchmark	: 90% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate	Benchmark Duration	: 5.56
Fund Duration	: 6.98		

FUND PERFORMANCE

Fund	Fund Performance					
	1 Month	3 Months	YTD	1 Year	Annualised	
					3 Years	Inception
DPLK Fixed Income Fund**	-0.60%	2.41%	9.80%	9.54%	7.27%	7.55%
Benchmark *	-0.37%	2.12%	9.36%	9.21%	6.58%	7.30%

*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

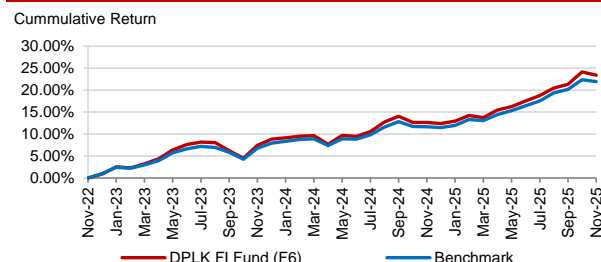
From 1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Local Sovereign Index + 10% Indonesia Deposit Rate Avg 3 Month IDR

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

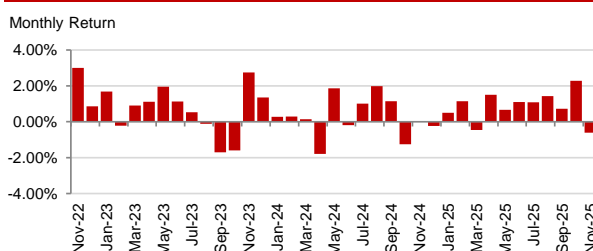
Since Inception to 28 Feb 2013: 80% HSBC Indonesia Local Currency Govt Bond Total Return + 20% Indonesia Deposit Rate Avg 3 Month IDR

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

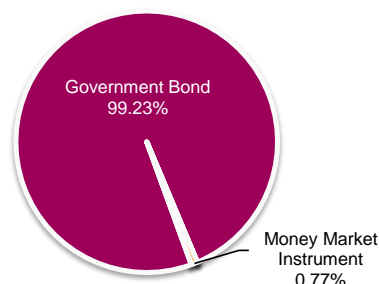
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	99.23%
TD + Cash	0.77%

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 -0.60% in November 2025 and the 10-year government bond yield rose by 24 bps to 6.31%. Market sentiment was negatively impacted by continued foreign investor outflows totalling IDR6 trillion in November, coupled with a 0.69% depreciation of the Rupiah from October, reaching IDR16,745 per USD. However, the Rupiah regained some strength by the end of November, closing at IDR16,660 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its November policy meeting. BI emphasized that ensuring Rupiah stability remains its top priority amid persistent global uncertainties and the Fed's unclear easing trajectory.

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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***	-0.50%	2.72%	10.94%	10.79%	8.52%	7.05%	8.80%

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

28 November 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 76,782.41
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,318.58	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**	-0.23%	2.63%	-1.22%	-3.30%	-1.00%	3.19%	2.18%
Benchmark *	3.10%	9.06%	12.47%	9.15%	6.58%	6.02%	4.30%

*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

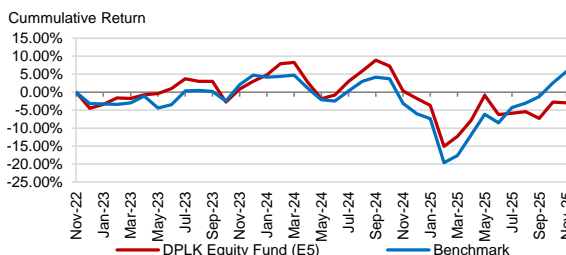
From 1 Apr 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Average Time Deposit

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

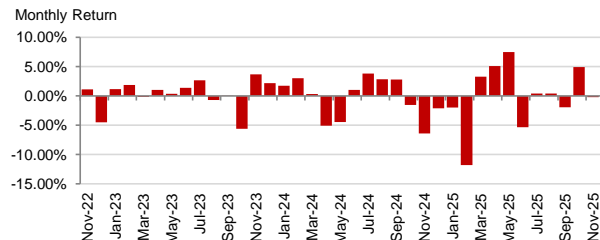
Since Inception to 28 Feb 2013: Jakarta Composite Index

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

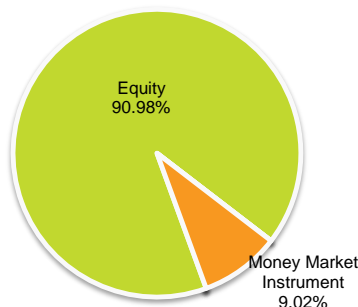
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	5.14%
Energy	2.66%
Industrials	6.92%
Materials	20.69%
Financials	19.60%
Consumer Staples	17.93%
Real Estate	3.88%
Health Care	1.67%
Information Technology	0.51%
Communication Services	11.98%
TD + Cash	9.02%

TOP 5 HOLDINGS

PT Archi Indonesia Tbk	5.14%
PT Bank Central Asia Tbk	2.66%
PT Bank Rakyat Indonesia Persero Tbk	6.92%
PT Cisarua Mountain Dairy Tbk	20.69%
PT Telkom Indonesia Persero Tbk	19.60%

FUND MANAGER COMMENTARY

In November 2025, DPLK Equity ER13/E5 fund returned -0.23%, underperforming the benchmark. Indo market rose +4.2% in Nov25, following a +1.3% gain in Oct25. While October's rally was led by fundamentally strong companies, November saw a shift back to non-fundamental names. The top 5 drivers of Indonesian market in November came from Dian Swastatika Sentosa (+30%), Barito Renewables Energy (+10%), Petrindo Jaya Kreasi (+33%), and Mora Telematika Indonesia (+309%), while Telkom (+9%) became the only blue-chip names in the top 5. The rally in conglomerate stocks (DSSA, BREN, and CUAN) were all related to MSCI index reasoning – as JCI saw a net inflow from MSCI Nov25 rebalancing. In addition, Telkom's share price continued its strong performance after its announcement to partially spin-off its fiber assets – which then allows for speculation over special dividend possibilities from the transaction; on top of it, a healthy 3Q25 result across telco industry also shows that ARPU competition within the wireless space have finally shows positive trend. November was also marked by a flurry of macroeconomic headlines, including talk of rupiah redenomination, 4% USD deposit rate (from SOE banks), and ongoing discussions about Whoosh debt—which. Adding to that, SOE banks also announced plans to hold EGMS regarding management changes, which contributed to declines in banking stocks as investors are anxious about the ever-changing leadership and direction of the SOE banks.

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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***	-0.06%	3.12%	0.61%	-1.30%	1.00%	5.19%	4.18%

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