



## FUND FACT SHEET

# DPLK Money Market Fund (MR11/M1)

31 October 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 1,473,924.21
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,983.59	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**	0.38%	1.22%	4.42%	5.31%	4.87%	3.78%	6.61%
Benchmark *	0.21%	0.64%	2.28%	2.75%	2.57%	2.49%	4.69%

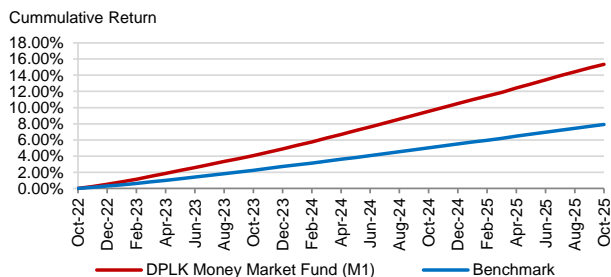
\*Current benchmark is effective since 1 Mar 2023

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

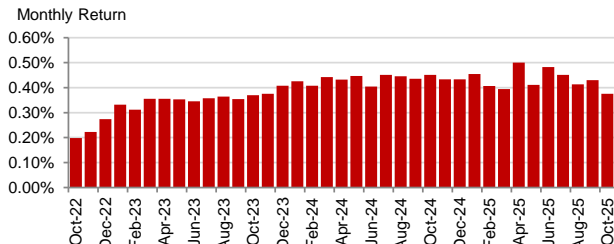
From 30 Sept 2008 to 28 Feb 2022: 100% 3-Month IDR Average Time Deposit

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

### FUND MANAGER COMMENTARY

DPLK Money Market Fund (MR11/M1) generated +0.38% in October 2025 performance. The deposit rates declined to 3.00%-5.00% p.a. Inflation increased by 0.22% to 2.86% yoy in October from 2.64% in the prior month and IDR appreciation of +0.21% to Rp16,630/USD. Meanwhile, Bank Indonesia (BI) maintained its benchmark rate at 4.75% at October's policy meeting, surprising markets that had anticipated a 25-basis point cut. BI reiterated that the current stance remains consistent with its inflation outlook that is projected to stay within the 2.5% ± 1% target range in 2025–2026 while supporting exchange rate stability and growth momentum.

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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***	0.46%	1.48%	5.25%	6.31%	5.87%	4.77%	7.61%

**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 October 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 3,117,501.97
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 3,221.29	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	: 6.97	Benchmark Duration	: 5.61

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Fixed Income Fund**	2.29%	4.51%	10.46%	10.20%	8.53%	6.48%	7.63%
Benchmark *	1.82%	4.36%	9.76%	9.54%	7.49%	5.99%	7.37%

\*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

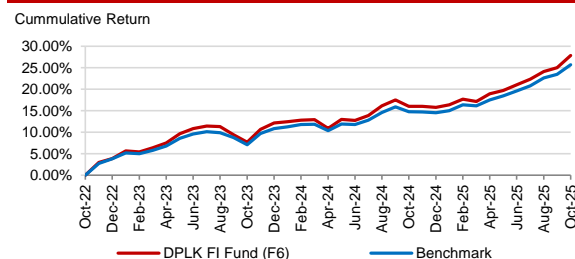
From 1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Local Sovereign Index + 10% Indonesia Deposit Rate Avg 3 Month IDR

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

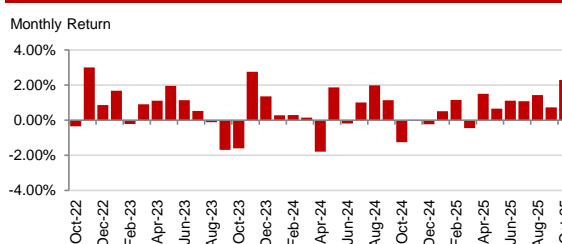
Since Inception to 28 Feb 2013: 80% HSBC Indonesia Local Currency Govt Bond Total Return + 20% Indonesia Deposit Rate Avg 3 Month IDR

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

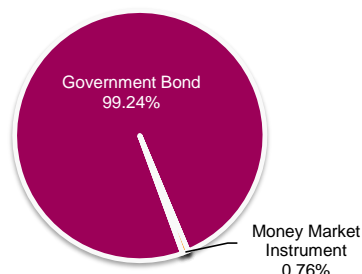
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	99.24%
TD + Cash	0.76%

### TOP 5 HOLDINGS

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

### FUND MANAGER COMMENTARY

The DPLK Fixed Income FR13/F6 fund generated a return of +2.29% in October 2025 and the 10-year government bond yield declined by 29 bps to 6.08%. Market sentiment came from IDR appreciation of +0.21% to Rp16,630/USD. Meanwhile, Bank Indonesia (BI) maintained its benchmark rate at 4.75% at October's policy meeting, surprising markets that had anticipated a 25-basis point cut. BI reiterated that the current stance remains consistent with its inflation outlook that is projected to stay within the 2.5% ± 1% target range in 2025–2026 while supporting exchange rate stability and growth momentum.

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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***	2.40%	4.82%	11.50%	11.45%	9.78%	7.73%	8.87%

**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 October 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 76,848.67
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,321.60	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**	4.91%	3.28%	-0.99%	-9.30%	-0.56%	5.22%	2.21%
Benchmark *	3.90%	9.90%	9.08%	-1.14%	-0.55%	7.23%	4.08%

\*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

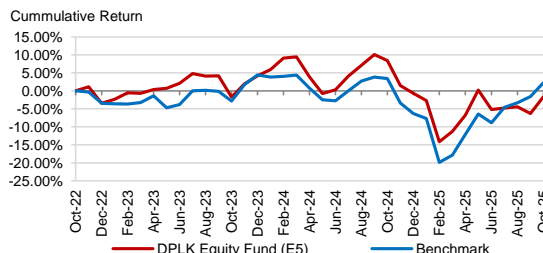
From 1 Apr 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Average Time Deposit

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

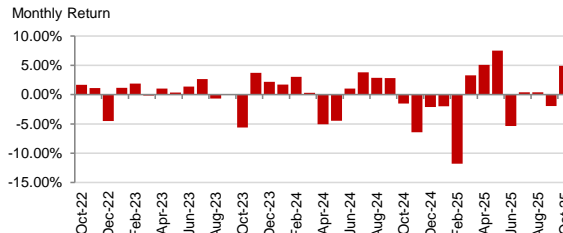
Since Inception to 28 Feb 2013: Jakarta Composite Index

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

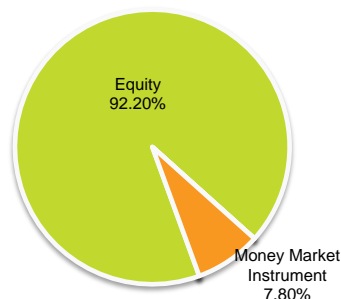
#### LAST 3 YEARS CUMULATIVE RETURN



#### LAST 3 YEARS MONTHLY RETURN



#### ASSET ALLOCATION



#### SECTOR ALLOCATION

Consumer Discretionary	4.98%
Energy	4.00%
Industrials	6.05%
Materials	22.17%
Financials	20.96%
Consumer Staples	17.36%
Real Estate	3.84%
Health Care	1.74%
Information Technology	0.90%
Communication Services	10.20%
TD + Cash	7.80%

#### TOP 5 HOLDINGS

PT Archi Indonesia Tbk	4.98%
PT Bank Central Asia Tbk	4.00%
PT Bank Rakyat Indonesia Persero Tbk	6.05%
PT Cisarua Mountain Dairy Tbk	22.17%
PT Telkom Indonesia Persero Tbk	20.96%

#### FUND MANAGER COMMENTARY

In October 2025, DPLK Equity ER13/E5 fund returned +4.91% MoM, outperforming the benchmark. During the month JCI recorded a positive return of +1.3% mom and IDX80 3.89% mom. Unlike in September, the top drivers of JCI and IDX80 in October were mostly fundamental names such as BCA, Mandiri and Astra. Banking stocks outperformed since government announced cash handouts for 4Q25 and improved liquidity condition where M2 grew by +8% yoy in September 2025. Foreign investors turned net buyers as we recorded net inflow of Rp 2.4Tn in October 2025, a reversal from net foreign outflow of Rp 7.6Tn in September 2025. Global equity market continued to rally for the seventh consecutive month with Japan and Korea equities leading for the month supported by China/ USA agreement to one-year truce on tariffs and The Fed's 25bps rate cut. In terms of key sector inside IDX80, biggest positive contributors were 'Financials' mainly the major banks, followed by Consumer Staples and Consumer Discretionary. Only 2 sectors had negative contribution for the month Real Estate and Materials. 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 we continue to stay invested and that any corrections could offer a good market entry opportunity with an attractive risk-reward in the long-run. Potential catalysts could come from acceleration in government spending, Rupiah stability and/or appreciation and continued gold price strength.

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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***	5.08%	3.78%	0.67%	-7.30%	1.44%	7.22%	4.21%

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