



FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 December 2025

PT 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

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80 - 100% : Equity instruments in Indonesia Stock Exchange inc. ETF
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 3,923,381.10
Launch Date	: 06 January 2011	Fund Management Fee	: 2.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,971.71	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,989,841,658.8209
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.52%	2.09%	3.08%	3.08%	0.94%	0.87%	4.64%
Benchmark*	-0.57%	2.50%	5.14%	5.14%	2.15%	2.74%	4.60%

*Current benchmark is effective since 1 Jan 2018

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

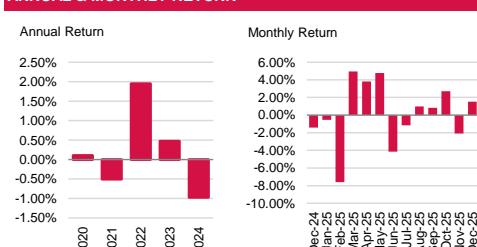
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

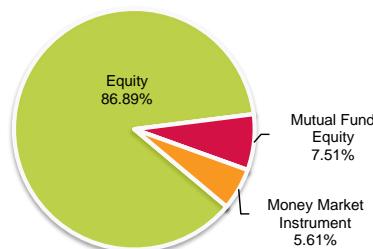
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.15%
Consumer Discretionary	4.16%
Consumer Staples	8.43%
Energy	1.53%
Financials	31.94%
Health Care	2.93%
Industrials	6.00%
Information Technology	1.76%
Materials	12.56%
Real Estate	2.95%
Utilities	0.48%
MF Equity	7.51%
TD + Cash	5.61%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates	Erajaya Swasembada - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Amman Mineral Internasional - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Vale Indonesia - Non Affiliates
Archi Indonesia - Non Affiliates	HDFC Bank Limited - Non Affiliates	Zijin Mining Group Co Ltd - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	
Bank Central Asia - Non Affiliates	IShares Core MSCI China ETF	
Bank Mandiri - Non Affiliates	Kalbe Farma - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Pakuwon Jati - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates	
Ciputra Development - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Telkom Indonesia - Non Affiliates	

FUND MANAGER COMMENTARY

In December 2025, the IDR China India Indonesia Equity Fund returned +1.52% MoM, outperforming its benchmark, while the MSCI Indonesia, China, and India indices declined by 30–50 bps over the month. Domestically, Bank Indonesia held its policy rate at 4.75%, reflecting a continued focus on rebuilding foreign-exchange reserves. Globally, the US Federal Reserve cut rates by 25 bps to range of 3.50–3.75% and formally pivoted toward balance-sheet expansion, announcing reserve-management purchases of US Treasury bills at USD 40 billion per month. In Japan, the Bank of Japan raised its policy rate by 25 bps to 0.75%, citing financial conditions that had remained overly accommodative relative to fundamentals, while in China, the December Politburo meeting set broad economic priorities for 2026 and reaffirmed the 14th Five-Year Plan, which places consumption at the core of the policy agenda. Heading into 2026, we are selectively constructive on Indonesia and China on valuation grounds, while maintaining a more cautious stance toward the Indian market.

DISCLAIMER: IDR China-India-Indonesia Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.