



FUND FACT SHEET

IDR 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 primary investment objective of the Portfolio is 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

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 5,285,618.26
Launch Date	: 7 November 2000	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 13,715.16	Benchmark	: 98% IDX80 Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 385,385,048.1627
Managed By	: PT. AIA FINANCIAL & PT. Schroders Indonesia (since at Oct 28th, 2024)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	3.09%	7.13%	4.14%	4.14%	-0.56%	-0.90%	10.97%
Benchmark *	0.87%	7.98%	12.91%	12.91%	3.99%	5.26%	12.61%

*Benchmark performance calculation implemented since 1 Jan 2024.

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

28 Feb 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month (Net)

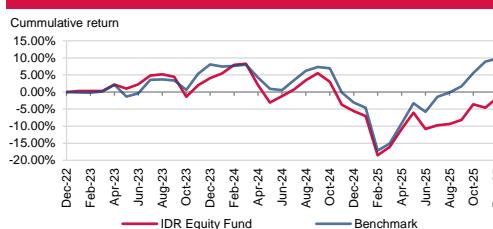
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

1 April 2014 to 30 April 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

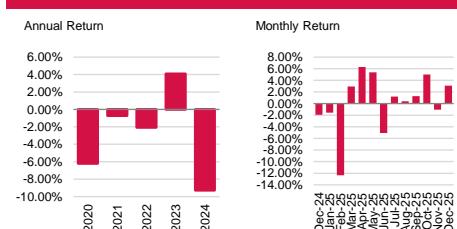
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

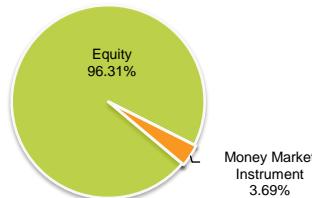
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.02%
Consumer Discretionary	4.35%
Consumer Staples	13.95%
Energy	7.29%
Financials	20.24%
Health Care	7.01%
Industrials	8.05%
Information Technology	0.75%
Materials	19.59%
Real Estate	2.53%
Utilities	0.54%
TD + Cash	3.69%

TOP HOLDINGS

AKR Corporindo - Non Affiliates	Ciputra Development - Non Affiliates	Merdeka Gold Resources - Non Affiliates
Alamtri Resources Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Mitra Adiperkasa - Non Affiliates
Amman Mineral Internasional - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Archi Indonesia - Non Affiliates	Indika Energy - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Bank Central Asia - Non Affiliates	Indosat - Non Affiliates	Telekom Indonesia - Non Affiliates
Bank Mandiri - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	Timah - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	Triputra Agro Persada - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
Bumi Resources - Non Affiliates	Mayora Indah - Non Affiliates	Valu Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Merdeka Copper Gold - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates

FUND MANAGER COMMENTARY

In December 2025, IDR Equity Fund booked +3.09%MoM (net), above the benchmark performance. JCI recorded +1.6%MoM in December, meanwhile IDX80 +0.63%MoM as retail-driven conglomerate stocks continue to dominate. In December global equity markets continued its positive momentum, driven by the Fed's 25bps rate cut and formally pivoting towards balance-sheet expansion after announcing purchase program of US Treasury bills at USD 40 billion per month. In China, the December Politburo meeting set broad economic priorities for 2026 and reaffirmed consumption at the core of its policy agenda. Domestically, BI held its policy rate at 4.75%, reflecting a continued focus on rebuilding foreign-exchange reserves. Overall, foreign investors were net buyers as we recorded net inflow of Rp10.2tn (US\$612mn) in Dec25, following the +Rp5.2tn (US\$309mn) in Nov25. In terms of key sector inside IDX80, biggest positive contributors were Financials (mainly from BMRI, BBR, BBNJ), Energy (BUMI, ENRG), and Materials (BRMS, INCO, PTRO). Biggest negative contributor was Real Estate and Consumer Discretionary. 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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