



FUND FACT SHEET

**IDR MONEY MARKET 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 shall be managed 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**

Investment Strategy	: Money Market	Fund Size (million)	: IDR 439,896.86
Launch Date	: 05 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,325.47	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 189,164,619.4606
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 Money Market**	0.33%	0.94%	4.53%	4.53%	3.98%	2.85%	4.39%
Benchmark*	0.13%	0.38%	2.19%	2.19%	1.85%	1.47%	3.32%

\*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

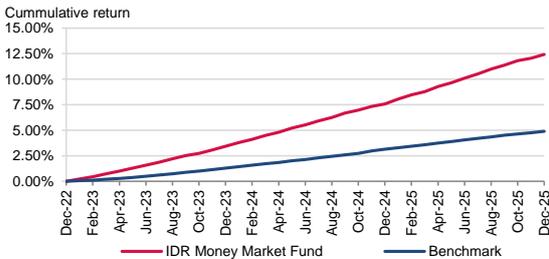
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

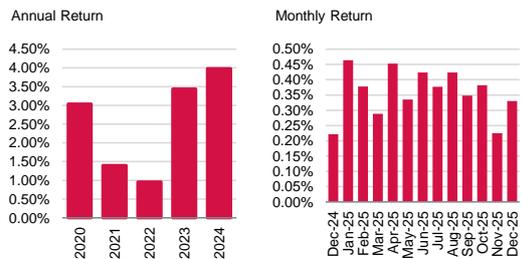
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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**

Bond < 1 Year	74.23%
TD + Cash	25.77%

**TOP HOLDINGS**

FR0086	TD Bank Central Asia Syariah - Non Affiliates
Obl. Bkjt III Protelindo III TH23 B - Non Affiliates	TD Bank Danamon Syariah - Non Affiliates
Obl. Bkjt IV Indah Kiat Pulp & Paper I TH23B - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Tabungan Negara - Non Affiliates
Obl. Bkjt VII Mandiri Tunas Finance I TH25 A - Non Affiliates	
Suku Mdrbh Bkjt III Sarana Multi Inf. II TH 25A - Non Affiliates	
Sukuk Ritel SR018T3	

**FUND MANAGER COMMENTARY**

IDR Money Market Fund generated +0.33% in December 2025 performance. The deposit rates declined to 3.00%-4.75% p.a. Inflation increased by 0.20% to 2.92% in December from 2.72% in the prior month and IDR remained stabled at IDR16,690/USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its December policy meeting. BI also reaffirmed that Rupiah stability remains its near-term priority amid ongoing global uncertainty and an uncertain Federal Reserve easing path.

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