FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 2026

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 inlc. 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
Launch Date	:	06 January 2011
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 1,970.66
Fund Currency	:	IDR
Risk Level	:	High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	IDR 3,873,031.64
Fund Management Fee	:	2.00% per annum
Pricing Frequency	:	Daily
Benchmark	:	70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Custodian Bank	:	Citibank, N.A
Total Unit	:	1,965,343,277.9202

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-0.05%	-0.65%	-0.05%	3.86%	0.94%	1.17%	4.61%
Benchmark*	-3.07%	-3.09%	-3.07%	2.06%	1.23%	2.38%	5.01%

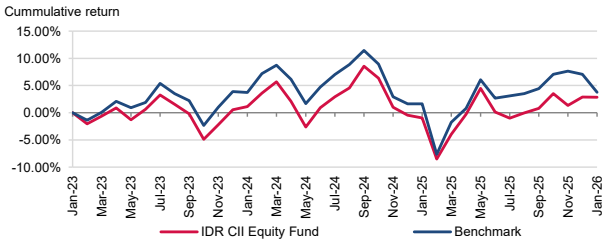
*Current benchmark is effective since 1 Jan 2018

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

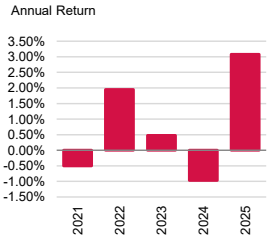
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

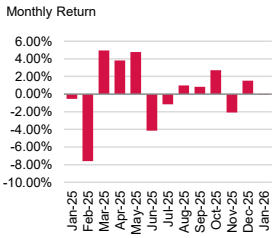
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

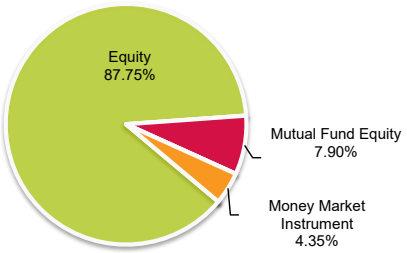


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.56%
Consumer Discretionary	3.88%
Consumer Staples	7.82%
Energy	3.78%
Financials	29.36%
Health Care	3.04%
Industrials	5.79%
Information Technology	1.70%
Materials	15.72%
Real Estate	2.65%
Utilities	0.46%
MF Equity	7.90%
TD + Cash	4.35%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates
IShares Core MSCI China ETF
PT Amman Mineral Internasional Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Negara Indonesia Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Ciputra Development Tbk - Non Affiliates
PT Cisarua Mountain Dairy Tbk - Non Affiliates
PT Erajaya Swasembada Tbk - Non Affiliates
PT Indika Energy Tbk - Non Affiliates
PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
PT Indofood Sukses Makmur Tbk - Non Affiliates
PT Kalbe Farma Tbk - Non Affiliates
PT Pakuwon Jati Tbk - Non Affiliates
PT Sumber Alfaria Trijaya Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Timah Tbk - Non Affiliates
Reliance Industries Ltd - Non Affiliates
Tencent Holding Ltd - Non Affiliates
Zijin Mining Group Co Ltd - Non Affiliates

FUND MANAGER COMMENTARY

IDR China India Indonesia Equity Fund returned -0.05% in January, outperforming the benchmark. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. MSCI Indonesia declined 4.1%, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Elsewhere in the region, MSCI India fell 4.5% amid sustained foreign institutional outflows as investors reassessed stretched valuations against moderating earnings growth. China was the notable outperformer, with MSCI China gaining approximately 4%, buoyed by renewed foreign inflows and optimism surrounding the domestic AI sector. We believe credible market reforms — particularly around free-float requirements and trading oversight — would represent a significant positive inflection for Indonesian capital markets. Until such measures materialize, we maintain our bias toward quality, liquid names and hard-asset exposures.

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.

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