



FUND FACT SHEET

DPLK Money Market Fund (MR11/M1)

31 December 2024

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 1,392,640.65
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,857.77	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**	0.43%	1.32%	5.34%	5.34%	3.94%	3.71%	6.67%
Benchmark *	0.24%	0.69%	2.72%	2.72%	2.19%	2.74%	4.78%

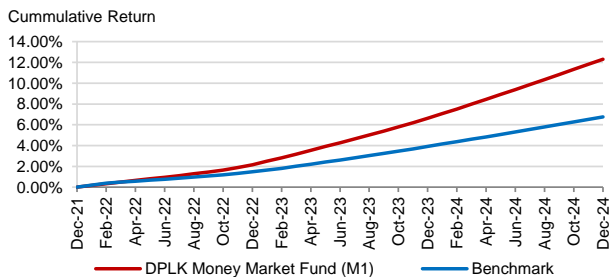
*Current benchmark is effective since 1 Mar 2023

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

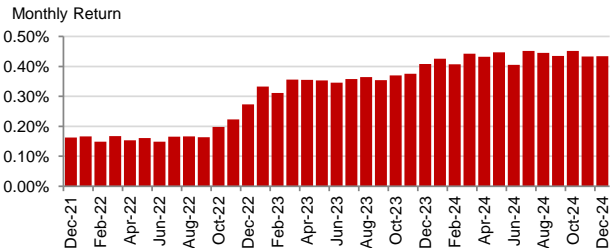
From 30 Sept 2008 to 28 Feb 2022: 100% 3-Month IDR Average Time Deposit

**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 Negara Indonesia
- TD Bank Permata Syariah
- TD Bank Rakyat Indonesia
- TD Bank Syariah Indonesia
- TD Bank Tabungan Negara Syariah

FUND MANAGER COMMENTARY

DPLK Money Market Fund (MR11/M1) generated +0.43% in December 2024 performance. The deposit rates increased to 4.00%-6.50% p.a. Inflation increased to 1.57% YoY in December from 1.55% in the previous month and the IDR depreciated by 1.62% to IDR16,102/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.00% and this aligns with pro-stability monetary policy objectives, specifically serving as a proactive and anticipatory measure to maintain inflation within the specified range of 2.5 percent ($\pm 1\%$) in 2024 and 2025.

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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***	0.52%	1.58%	6.34%	6.34%	4.94%	4.71%	7.68%

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 December 2024

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 2,936,618.71
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,916.70	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	: 6.81	Benchmark Duration	: 5.34

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Inception
DPLK Fixed Income Fund**	-0.23%	-1.47%	3.24%	3.24%	4.58%	6.00%	7.35%
Benchmark *	-0.14%	-1.19%	3.31%	3.31%	4.03%	5.62%	7.13%

*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

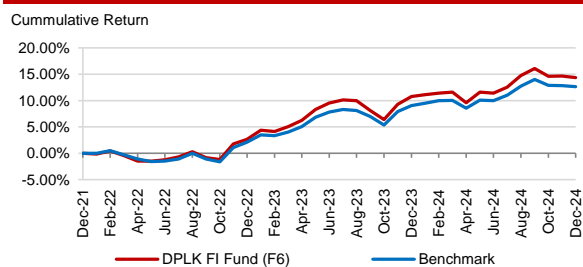
From 1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Local Sovereign Index + 10% Indonesia Deposit Rate Avg 3 Month IDR

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

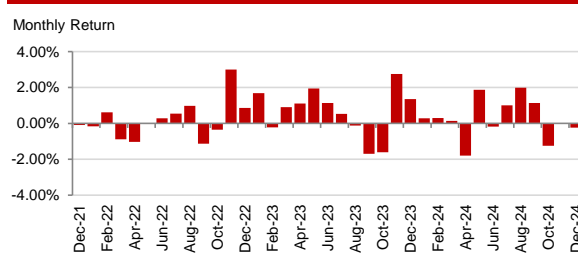
Since Inception to 28 Feb 2013: 80% HSBC Indonesia Local Currency Govt Bond Total Return + 20% Indonesia Deposit Rate Avg 3 Month IDR

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

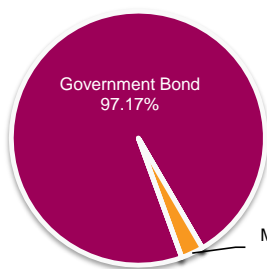
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	97.17%
Bonds < 1Year	0.96%
TD + Cash	1.87%

TOP 5 HOLDINGS

Government Bond FR0067
Government Bond FR0083
Government Bond FR0098
Government Bond FR0100
National Islamic Securities PBS012

FUND MANAGER COMMENTARY

DPLK Fixed Income FR13/F6 fund generated -0.23% in December 2024, and the 10-year government bond yield went up by +12 bps to 6.99%. Market sentiment came from IDR depreciation by -1.62% to Rp 16,102/USD and in line with latest foreign exchange reserves, which fell by USD 1 billion to USD150.2 billion in November 2024. Meanwhile, Bank Indonesia maintained its interest rates at 6.00% and this aligns with pro-stability monetary policy objectives, specifically serving as a proactive and anticipatory measure to maintain inflation within the specified range of 2.5 percent (±1%) in 2024 and 2025.

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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***	-0.13%	-1.16%	4.49%	4.49%	5.83%	7.25%	8.60%

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 December 2024

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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 91,553.54
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,334.81	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**	-2.11%	-9.79%	-4.65%	-4.65%	2.53%	1.00%	2.45%
Benchmark *	-2.95%	-9.71%	-8.73%	-8.73%	0.31%	1.23%	3.54%

*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

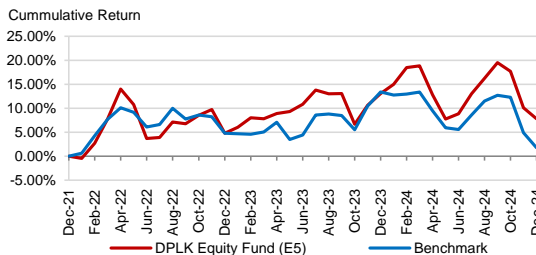
From 1 Apr 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Average Time Deposit

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

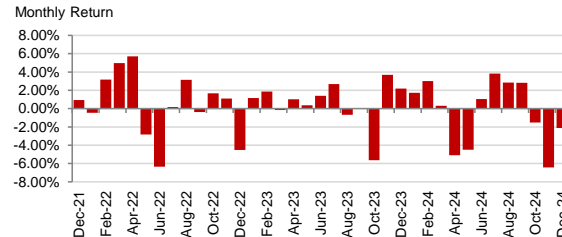
Since Inception to 28 Feb 2013: Jakarta Composite Index

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

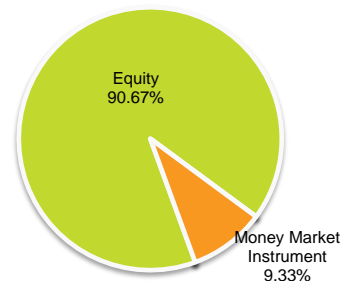
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	5.98%
Energy	8.08%
Industrials	7.33%
Materials	4.54%
Financials	34.74%
Consumer Staples	15.72%
Real Estate	3.60%
Health Care	2.79%
Information Technology	3.67%
Communication Services	4.21%
TD + Cash	9.33%

TOP 5 HOLDINGS

PT Arwana Citramulia Tbk	5.98%
PT Bank Central Asia Tbk	8.08%
PT Bank Mandiri Tbk	7.33%
PT Bank Rakyat Indonesia Tbk	4.54%
PT Indofood CBP Sukses Makmur Tbk	34.74%

FUND MANAGER COMMENTARY

In December 2024, DPLK Equity ER13/E5 Fund booked negative performance of -2.11% mom, above the benchmark performance. By sector inside IDX80, Utilities was the largest positive contributor (+1.4% mom), while Financials was the largest negative contributor (-1.4% mom). Last month, Global equity market dipped in December 2024 but still finished the year with a gain of 16.8% It was the fifth year in the last six with a double-digit market gain. December's losses were widespread, aggravated by continuing US dollar strength. Among the major regions, MSCI China was the best performer (+2.6% MoM). Early in the year, Chinese equities saw substantial volatility in small caps, structured products, and Quant strategies before 'national team' buying helped turn the market around and crowd in foreign buying by March. China momentum built from there, and for a while all major markets in Asia were doing well. Mid-September saw the third major rally play out as a policy turn in China sharply raised stimulus expectations, leading to the biggest one-month rally in MSCI China since 2008. This rally stalled out by mid-October and reversed somewhat as markets then focused on the US election, where a Trump win brought the third drawdown in Asian equities as markets began anticipating large-scale US tariffs on China. JCI did not experience any window-dressing this December as most of the large-caps continue to underperform with investors remained worry about higher-for-longer stance from US Fed, which then affected the Rupiah to weakened again by -1.6% MoM to Rp16,102/USD in Dec24. Foreign investors continued their selling spree into Dec24 as they recorded another net outflow amounting to -Rp5.0tn, decelerating compared to -Rp16.8tn in Nov 2024. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

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***	-1.94%	-9.29%	-2.65%	-2.65%	4.53%	3.00%	4.45%

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