FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 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	Fund Size (million)	:	IDR 2,644,987.41
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 1,506.12	Benchmark	:	70% IDX 30 Index
Fund Currency	:	IDR			15% MSCI China + 15% MSCI India Index
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	1,756,157,997.1882

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-8.81%	-12.12%	-23.61%	-24.07%	-6.16%	-4.73%	2.62%
Benchmark*	-9.69%	-16.91%	-35.69%	-35.70%	-11.01%	-6.62%	1.48%

*Current benchmark is effective since 1 Oct 2026

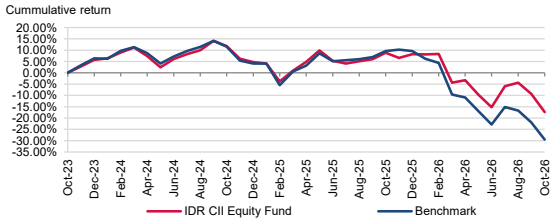
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Jan 2018 to 30 Sept 2026: 70% MSCI Indonesia Index + 15% MSCI China + 15% MSCI India Index

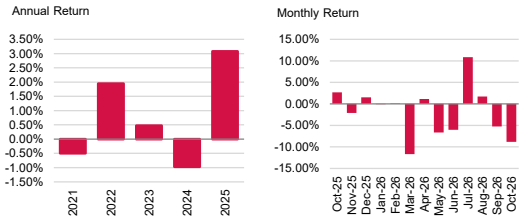
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

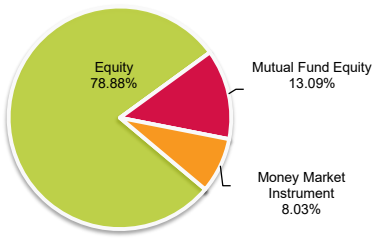
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.67%
Consumer Discretionary	2.07%
Consumer Staples	9.55%
Energy	9.42%
Financials	31.08%
Health Care	3.26%
Industrials	5.50%
Information Technology	1.10%
Materials	9.02%
Real Estate	1.48%
Utilities	0.73%
MF Equity	13.09%
TD + Cash	8.03%

TOP HOLDINGS

Apollo Hospitals Enterprise - Non Affiliates	PT Arwana Citramulia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates
Bajaj Finance Ltd - Non Affiliates	PT Astra International Tbk - Non Affiliates	PT Sumber Alfaria Trijaya Tbk - Non Affiliates
Bharti Airtel Ltd - Non Affiliates	PT Bank Central Asia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
HDFC Bank Ltd - Non Affiliates	PT Bank Mandiri Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
ICICI Bank Ltd - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
IShares Core MSCI China ETF - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
Multi Commodity Exchange India - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Wismilak Inti Makmur Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Bukit Asam Persero Tbk - Non Affiliates	Reliance Industries Ltd - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sun Pharmaceutical Industry - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In the month of October 2026, IDR China India Indonesia Equity fund dropped to -8.81% MoM, Outperforming the benchmark. This month was a risk-off month for global equities. Worries about the funding of AI-related capital spending hit technology stocks and pushed investors toward defensive and value sectors. At the same time, Brent crude jumped more than 13% to around US$117 a barrel on Middle East and Russia–Ukraine supply concerns. Australia and Europe held up best, while South Korea, Brazil and Taiwan lagged, and global developed-market equities ended the month slightly lower. Indonesia had its worst month of the year: the JCI fell 16.7% and the IDX80 16%, extending September's decline. The trigger was MSCI's mid-October public consultation on moving Indonesia from Emerging to Standalone market status, citing opaque ownership structures and suspected coordinated trading. The index dropped 8% at the open on 16 October, triggering a trading halt. Foreign investors sold heavily, concentrated in large-cap banks, with net outflows reaching Rp18.1tn against Rp10.2tn in September. The rupiah weakened 1.4% to Rp18,147 per dollar, and a government bond sell-off lifted the 10-year yield to 7.6%. Authorities responded quickly with disclosure of shareholdings above 1%, a phased increase in minimum free float to 15%, and OJK fines of Rp2.1tn for market manipulation and IPO violations. China fell 7.0%, dragged by the regional tech and semiconductor sell-off and soft domestic data. September retail sales grew just 1.1% year on year, and both the manufacturing and services PMIs slipped back into contraction in October, at 49.3 and 49.7. India was one of the few markets to rise, with the Nifty up 1.9% to 23,053, a six-month high, and the rupee firming about 1%. The gains were narrow. Large caps were led by an 18% rally in IT stocks, while mid and small caps fell 3–4% and metals dropped 7.5%. The Reserve Bank of India also raised its policy rate by 25bp to 5.50%, its first hike since 2023, as higher oil prices kept inflation risks elevated. Foreign investors were still net sellers of about ₹34,800 crore over the month, though they turned buyers in the final week as some money rotated out of AI-heavy markets into Indian banks and IT.

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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