FUND FACT SHEET

IDR 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 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

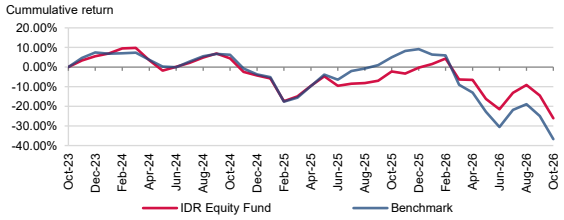
Investment Strategy	:	Equity	Fund Size (million)	:	IDR 3,445,413.49
Launch Date	:	7 November 2000	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 10,167.60	Benchmark	:	98% IDX80 Index
Fund Currency	:	IDR		:	2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	338,862,002.7994

FUND PERFORMANCE

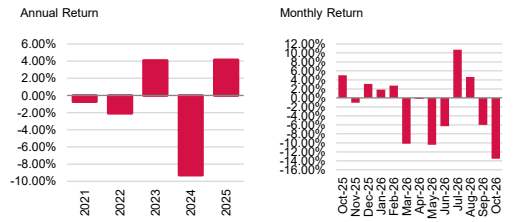
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-13.51%	-14.95%	-25.87%	-24.38%	-9.59%	-6.81%	9.34%
Benchmark *	-15.67%	-19.03%	-42.03%	-39.75%	-13.39%	-6.54%	9.86%

*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 Apr 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

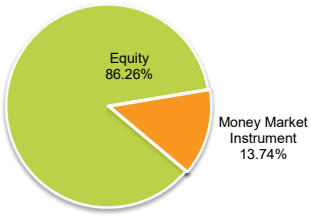
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.45%
Consumer Discretionary	1.95%
Consumer Staples	13.42%
Energy	12.23%
Financials	23.13%
Health Care	4.67%
Industrials	5.28%
Information Technology	0.71%
Materials	16.77%
Real Estate	1.67%
Utilities	0.00%
TD + Cash	13.74%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Bukit Asam Persero Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Ciputra Development Tbk - Non Affiliates	PT Sumber Alfaria Trijaya Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Japfa Comfeed Indonesia Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Bank Negara Indonesia Tbk - Non Affiliates	PT MAP Aktif Adiperkasa Tbk - Non Affiliates	
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Equity Fund posted a -13.51% MoM return (net), outperforming its benchmark. The index fell sharply with JCI/ IDX 80 down -16.70%MoM/ -16%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within IDX80, majority sectors delivered negative returns. The largest negative contributors came from Materials, Financials and Communications. We expect equity markets to remain volatile in the near term amid geopolitical, fiscal, and MSCI headwinds. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

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