

Effective Date				
21 December 2004				
Effective Statement				
S-3798/PM/2004				
Launch date				
27 December 2004				
Currency				
IDR				
Unit Price (NAV per Unit)				
IDR 4,642.78				
Fund Size				
IDR 330,253,314,801				
Minimum Initial Subscription				
IDR 10,000				
(Not applicable if subscription is made via Mutual Fund Selling Agent).				
Number of Offered Units				
3,000,000,000				
Valuation Period				
Daily				
Subscription Fee				
Maximum 2%				
Redemption Fee				
Maximum 1%				
Switching Fee				
Maximum 1%				
Management Fee				
Maximum 1.5% p.a.				
Custodian Bank				
PT Bank HSBC Indonesia				
Custodian Fee				
Maximum 0.25% p.a.				
ISIN Code				
IDN0000000205				
Bloomberg Ticker				
SCHKOMB IJ				
Benchmark				
Average Deposit Rate net + 2% (*)				
Main Risk Factor				
Risk of Deteriorating Economic and Political Conditions				
Risk of Decrease In Investment Value				
Risk of Liquidity				
Risk of Dissolution and Liquidation				
Dividend Distribution				
Semi-annual				
Risk Level				
Low Risk Potentially Lower Return		High Risk Potentially Higher Return		
Risk Level				
Low		Medium		High
1	2	3	4	
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		<div></div>		
Money Market	Fixed Income	Mixed Asset	Equity	

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The Investment Objective of Schroder Dana Kombinasi is to achieve income growth through active portfolio management in equity securities, debt securities and money market instruments including deposits, depending on Indonesian economic backdrop and with focus on investment risk.

Investment Policy		Asset Allocation as of Reporting Date	
Equities	1% - 30%	Equities	24.28%
Debt Securities	49%-79%	Debt Securities	73.33%
Money Market	1%-50%	Money Market	2.38%

Mitra Adiperkasa Tbk. (Equity)	6.57%
OBLIGASI BERKELANJUTAN III MAYORA INDAH TAHAP II TAHUN 2025 SERI A (Bond)	3.28%
OBLIGASI BERKELANJUTAN IV BANK PANIN TAHAP II TAHUN 2024 (Bond)	2.91%
OBLIGASI BERKELANJUTAN VII TOWER BERSAMA INFRASTRUCTURE TAHAP I TAHUN 2024 (Bond)	2.03%
OBLIGASI NEGARA REPUBLIK INDONESIA SERI FR0037 (Bond)	11.02%
OBLIGASI NEGARA REPUBLIK INDONESIA SERI FR0042 (Bond)	4.90%
OBLIGASI NEGARA REPUBLIK INDONESIA SERI FR0059 (Bond)	5.75%
SBSN SERI PBS021 (Bond)	15.80%
SBSN SERI PBS030 (Bond)	5.22%
SBSN SERI PBS032 (Sukuk)	10.60%

[illegible]

The bar chart displays the monthly percentage change in the number of people in the workforce from December 2020 to September 2025. The y-axis represents the percentage change, ranging from -3% to 3% in 1% increments. The x-axis shows the months and years. The data shows significant volatility, with a notable sharp decline to approximately -2.8% in December 2024, followed by a recovery and a peak of about 2.2% in September 2025.

Month	Percentage Change (%)
Dec/20	0.6
Jan/21	-0.2
Feb/21	0.5
Mar/21	0.7
Apr/21	0.5
May/21	0.2
Jun/21	0.6
Jul/21	0.4
Aug/21	0.1
Sep/21	0.6
Oct/21	0.4
Nov/21	0.7
Dec/21	0.1
Jan/22	0.1
Feb/22	0.1
Mar/22	0.3
Apr/22	0.1
May/22	0.8
Jun/22	0.3
Jul/22	0.7
Aug/22	0.3
Sep/22	0.4
Oct/22	0.5
Nov/22	0.4
Dec/22	0.5
Jan/23	0.4
Feb/23	0.4
Mar/23	0.4
Apr/23	0.6
May/23	0.4
Jun/23	0.6
Jul/23	0.4
Aug/23	0.6
Sep/23	0.4
Oct/23	0.6
Nov/23	0.8
Dec/23	0.8
Jan/24	0.8
Feb/24	0.6
Mar/24	0.4
Apr/24	-1.2
May/24	-0.8
Jun/24	-0.7
Jul/24	1.0
Aug/24	1.0
Sep/24	-0.2
Oct/24	-0.7
Nov/24	-0.2
Dec/24	-2.8
Jan/25	1.1
Feb/25	-2.2
Mar/25	1.5
Apr/25	0.8
May/25	-2.4
Jun/25	-0.1
Jul/25	0.8
Aug/25	0.6
Sep/25	2.2

The chart displays the performance of Schroder Dana Kombinasi (dark blue line) and its Benchmark (green line) from December 2004 to December 2024. The Y-axis represents the value in Indonesian Rupiah (Rp), ranging from 500 to 5,500. The X-axis shows the timeline in two-year increments. Both lines show a consistent upward trend, with Schroder Dana Kombinasi maintaining a higher value than the Benchmark throughout the period.

Year	Schroder Dana Kombinasi (Rp)	Benchmark (Rp)
Dec/04	~1,000	~1,000
Dec/06	~1,500	~1,200
Dec/08	~1,800	~1,400
Dec/10	~2,200	~1,600
Dec/12	~2,800	~1,800
Dec/14	~3,200	~2,000
Dec/16	~3,800	~2,400
Dec/18	~4,200	~2,800
Dec/20	~4,500	~3,200
Dec/22	~4,800	~3,600
Dec/24	~4,500	~3,800

Source: Schroders.

(*) Benchmark History

Since June 2014 : Average Time Deposit net + 2%
January 2013 to June 2014 : 20% JCI + 80% (80% HSBC Bond Index + 20% JIBOR 1 Month)
Prior to January 2013 : 20% JCI + 80% Average Time Deposit

Award



About Custodian Bank

PT Bank HSBC Indonesia (formerly PT Bank Ekonomi Raharja), which has been operating in Indonesia since 1989, is part of the HSBC Group and has a license from OJK to operate as a custodian in the capital market based on decision No KEP-02/PM.2/2017 dated 20 January 2017. PT Bank HSBC Indonesia is registered and supervised by the OJK.

MORE INFORMATION IS AVAILABLE IN THE FUND'S PROSPECTUS, WHICH IS AVAILABLE AT WWW.SCHRODERS.CO.ID

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