

Schroder Dana Kombinasi

All data expressed as of 28 November 2025, unless otherwise stated.

Fund Category: Balanced

Effective Date	About Schroders														
21 December 2004	PT. Schroder Investment Management Indonesia ("PT SIMI") is a 99% owned subsidiary of Schroders Plc. headquartered in the United Kingdom. Schroders started its investment management business in 1926 and managed funds approximately USD 1099.5 billion (as of September 2025) for its clients worldwide. PT SIMI manages funds aggregating IDR 54.07 trillion (as of November 2025) for its retail and institutional clients in Indonesia including pension funds, insurance companies and social foundations. PT SIMI is licensed and supervised by the Financial Services Authority (OJK) based on decree no. KEP-04/PM/MI/1997 dated 25 April 1997.														
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															
IDN000000205															
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															
<table border="1"> <tr> <td>Low Risk</td> <td>High Risk</td> </tr> <tr> <td>Potentially Lower Return</td> <td>Potentially Higher Return</td> </tr> </table>	Low Risk	High Risk	Potentially Lower Return	Potentially Higher Return											
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Source: Schroders.

Investment Objective

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

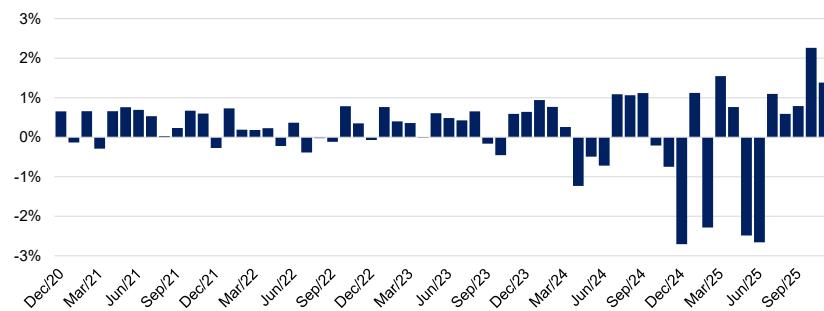
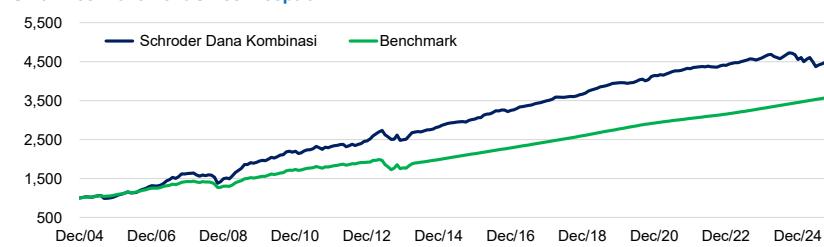
	Asset Allocation as of Reporting Date
Equities	24.28%
Debt Securities	73.33%
Money Market	2.38%

Top Holdings

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 2023 (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%

Investment Performance

Period	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	SI ^
Schroder Dana Kombinasi	1.38%	4.49%	5.45%	3.97%	3.67%	11.99%	19.89%	393.63%
Benchmark	0.34%	1.11%	2.26%	4.14%	4.53%	14.36%	23.41%	259.43%
The Best Monthly Return	5.59% (Jul-09)							^ Since Inception
The Worst Monthly Return	-10.05% (Oct-08)							

Monthly Returns During the Last 5 Years**Unit Price Movement Since Inception**

(*) **Benchmark History**

Since June 2014

January 2013 to June 2014

Prior to January 2013

: Average Time Deposit net + 2%

: 20% JCI +80% (80% HSBC Bond Index + 20% JIBOR 1 Month)

: 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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Schroders