

All data expressed as of 30 September 2026, unless otherwise stated.

Fund Category: Balanced

Effective Date				
21 December 2004				
Effective Statement				
S-3798/PM/2004				
Launch date				
27 December 2004				
Currency				
IDR				
Unit Price (NAV per Unit)				
IDR 4,506.02				
Fund Size				
IDR 243,323,054,342				
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% (*)				
Product Benefits				
Investment Diversification				
Professional Investment Management				
Units can be easily redeemed				
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				
Money Market Fixed Income Mixed Asset Equity				
Source: Schroders.				

PT Schroder Investment Management Indonesia (SIMI) is a licensed investment management company licensed and supervised by the Indonesian Financial Services Authority (OJK) pursuant to Decree of the Chairman of BAPEPAM No. KEP-04/PM/MI/1997 dated 25 April 1997. SIMI manages total assets of IDR 32.15 trillion (as of September 2026). Since its establishment, SIMI has operated as part of Schroders PLC until a recent change in ownership occurred, whereby as of 31 March 2026, SIMI became part of the Manulife Group following its acquisition by PT Manulife Aset Manajemen Indonesia.

Further information regarding the completion of the acquisition can be accessed [here](#).

A pool of funds from investors managed by the Investment Manager and subsequently invested in a range of securities in the capital market.

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.

Equities	1% - 30%
Debt Securities	49%-79%
Money Market	1%-50%

Onshore: 100%

Offshore: 0%

Equities	14.83%
Debt Securities	65.00%
Money Market	20.16%

BANK INTERNASIONAL INDONESIA MAYBANK (TD)	6.16%
BANK SYARIAH TABUNGAN Pensiun Nasional (TD)	6.16%
Obligasi Berkelanjutan III Mayora Indah Tahap II Tahun 2025 Seri A (Bond)	4.29%
Obligasi Berkelanjutan IV Bank Panin Tahap II Tahun 2024 (Bond)	3.87%
Obligasi Negara Republik Indonesia Seri FR0042 (Bond)	6.33%
Obligasi Negara Republik Indonesia Seri FR0059 (Bond)	6.18%
Obligasi Negara Republik Indonesia Seri ORI024T6 (Bond)	3.23%
SBSN Seri PBS003 (Sukuk)	4.92%
SBSN Seri PBS021 (Bond)	20.80%
SBSN Seri PBS030 (Bond)	3.24%

[illegible]

Monthly Returns During the Last 5 Years

Month	Return (%)
Oct/21	0.5
Nov/21	0.5
Dec/21	-0.5
Jan/22	0.5
Feb/22	0.0
Mar/22	0.0
Apr/22	0.0
May/22	-0.5
Jun/22	-0.5
Jul/22	0.0
Aug/22	0.5
Sep/22	0.5
Oct/22	0.0
Nov/22	0.5
Dec/22	0.5
Jan/23	0.5
Feb/23	0.5
Mar/23	0.5
Apr/23	0.5
May/23	0.5
Jun/23	0.5
Jul/23	0.5
Aug/23	0.5
Sep/23	0.5
Oct/23	0.5
Nov/23	0.5
Dec/23	0.5
Jan/24	0.5
Feb/24	0.5
Mar/24	0.5
Apr/24	0.5
May/24	0.5
Jun/24	0.5
Jul/24	0.5
Aug/24	0.5
Sep/24	0.5
Oct/24	0.5
Nov/24	0.5
Dec/24	0.5
Jan/25	0.5
Feb/25	0.5
Mar/25	0.5
Apr/25	0.5
May/25	0.5
Jun/25	0.5
Jul/25	0.5
Aug/25	0.5
Sep/25	0.5
Oct/25	0.5
Nov/25	0.5
Dec/25	0.5
Jan/26	0.5
Feb/26	0.5
Mar/26	0.5
Apr/26	0.5
May/26	0.5
Jun/26	0.5
Jul/26	0.5

Line chart showing the performance of Schroder Dana Kombinasi (dark blue line) and its Benchmark (green line) from Dec/04 to Dec/24. The y-axis represents the value, ranging from 500 to 5,500. The x-axis shows the time period in two-year increments. The Schroder Dana Kombinasi line consistently tracks above the Benchmark line, indicating superior performance over the period.

Source: Schroders.

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

Subscription Procedures

Complete the Account Opening Application Form;
 Submit copies of identification documents and NPWP; and
 Complete the Transaction Application Form
[Prospectus can be accessed here](#)

Suggestions, Feedback, and Complaint Channels

Web : <https://www.schroders.com/id-id/id/investasi-reksadana/hubungi-kami/>
<https://www.schroders.com/id-id/id/investasi-reksadana/tentang-kami/prosedur-dan-laporan-penanganan-pengaduan-nasabah/>

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Penghargaan



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

BASED ON THE PREVAILING OJK REGULATION, SUBSCRIPTION, SWITCHING AND REDEMPTION CONFIRMATION LETTERS ARE VALID PROOF OF MUTUAL FUND UNITS OWNERSHIP, WHICH ARE ISSUED AND DELIVERED BY THE CUSTODIAN BANK.

DISCLAIMER:

INVESTMENT IN MUTUAL FUND INVOLVES RISK. PRIOR TO DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE FUND PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE / INDICATE FUTURE PERFORMANCE. INDONESIAN FINANCIAL SERVICES AUTHORITY DOES NOT GIVE ANY STATEMENT OF APPROVAL OR DISAPPROVAL OF THIS SECURITIES, NOR ACKNOWLEDGE THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THIS MUTUAL FUND PROSPECTUS. ANY STATEMENT TO THE CONTRARY THERETO IS A VIOLATION OF LAW.

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Schroders

Facebook: [Schroders Indonesia](#) Website: www.schroders.co.id

reksa dana
 pesanti : rizkumati