

**PROSPECTUS RENEWAL
REKSA DANA INDEKS UOBAM INDEKS BISNIS-27**

Effective Date: 15 August 2012

Offering Date: September 27, 2012

REKSA DANA INDEKS UOBAM INDEKS BISNIS-27 (hereinafter referred to as "UOBAM INDEKS BISNIS-27") is an Index Mutual Fund in the form of a Collective Investment Contract based on Law Number 8 of 1995 concerning Capital Market and the applied regulations.

UOBAM INDEKS BISNIS-27 aims to provide investment return that refers to the Bisnis-27 Index performance, using a passive investment approach or indexation.

UOBAM INDEKS BISNIS-27 will invest with an investment portfolio composition with a minimum of 80% (eighty percent) and a maximum of 100% (one hundred percent) in equity securities from a group of securities listed on the Bisnis-27 Index; and a minimum of 0% (zero percent) and a maximum of 20% (twenty percent) on domestic money market instruments with maturity of less than 1 (one) year and/or debt securities and/or equity securities that have been sold in Public Offering and/or traded in the Stock Exchange, both domestically and abroad; according to the laws and regulations in force in Indonesia.

In the case whereas UOBAM INDEKS BISNIS-27 invest into foreign Securities, including in Offshore Mutual Funds, a minimum of 15% (fifteen percent) of the Net Asset Value of the UOBAM INDEKS BISNIS-27 is invested in:

1. Securities traded on a foreign stock exchange, information about which can be accessed from Indonesia through mass media or websites; and/or
2. Offshore Mutual Fund Securities;

provided that the investment in each Securities traded on a foreign stock exchange or Offshore Mutual Fund Securities shall be a maximum of 10% (ten percent) of the Net Asset Value.

The Investment Manager is required to ensure that the UOBAM INDEKS BISNIS-27 investment activities in offshore Securities do not conflict with applicable laws and regulations in Indonesia and the laws of the country underlying the issuance of the offshore Securities.

The investment in the shares listed in the Bisnis-27 Index will amount to at least 80% (eighty percent) of the total shares listed in the Bisnis-27 Index. Meanwhile, the portion of each share will be determined on a pro-rata basis following the weighting of each share on the Bisnis-27 Index, where the weighting of each share is at least 80% (eighty percent) and a maximum of 120% (one hundred and two percent) of the weight of each share concerned in the Bisnis-27 Index.

PUBLIC OFFERING

PT UOB Asset Management Indonesia, as Investment Manager, conducts a Public Offering on Participation Units of UOBAM INDEKS BISNIS-27 continuously up to a total of 10,000,000,000 (ten billion) Participation Units.

Each Participation Unit of UOBAM INDEKS BISNIS-27 is offered on every Exchange Day with the same initial Net Asset Value per Participation Unit of IDR 1,000 (one thousand Rupiah) on the first offering day. Furthermore, the purchase price for each Participation Unit of UOBAM INDEKS BISNIS-27 is determined based on the Net Asset Value per Participation Unit of UOBAM INDEKS BISNIS-27 at the end of the relevant Exchange Day.

Participation Unit Holders of UOBAM INDEKS BISNIS-27 will be charged a subscription fee of a maximum of 2% (two percent) of the Participation Unit purchase transaction value, redemption fee of a maximum of 2% (two percent) of the Participation Unit redemption transaction value, and switching fee of a maximum of 2% (two percent) of the investment switch value. A complete description of fees and service fees can be seen in Chapter VIII concerning Cost and Fee Allocation.



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IMPORTANT: PRIOR DECIDE TO PURCHASE THIS PARTICIPATION UNIT OF MUTUAL FUND, YOU MUST LEARN THE CONTENTS OF THIS PROSPECTUS, ESPECIALLY IN THE INVESTMENT MANAGER SECTION

(CHAPTER III), INVESTMENT OBJECTIVES, INVESTMENT POLICIES, INVESTMENT RESTRICTIONS AND PROFIT SHARING POLICY (CHAPTER V), AND INVESTMENT BENEFITS AND MAJOR RISK FACTORS (CHAPTER XI).

THE INVESTMENT MANAGER HAS OBTAINED A LICENSE AND IS REGISTERED AS INVESTMENT MANAGER IN THE CAPITAL MARKET AND IN CONDUCTING BUSINESS ACTIVITIES THE INVESTMENT MANAGER IS SUPERVISED BY THE FINANCIAL SERVICES AUTHORITY

OJK NEITHER GIVE ANY STATEMENT TO APPROVE OR DISAPPROVE TO THIS SECURITIES, AND DOES NOT EXPRESS THE ACCURACCY OR ADEQUACY OF THE CONTENTS OF THIS PROSPECTUS. ANY CONTRADICTING STATEMENT TO THIS STATEMENT SHALL BE LEGAL BREACH.

This prospectus is issued in Jakarta on October 17th, 2025

**THE ENFORCEMENT OF LAW NO. 21 OF 2011
ON FINANCIAL SERVICES AUTHORITY (OJK)
("OJK LAW")**

With the enforcement of the OJK Law, since December 31, 2012, the functions, duties, and authority of the financial services activity arrangement in the Capital Markets sector have shifted from BAPEPAM & LK to OJK, so that all references to BAPEPAM & LK's authority in the prevailing laws and regulations, are transferred to OJK.

IMPORTANT NOTICE

UOBAM INDEKS BISNIS-27 does not include an investment product with a guarantee. Before purchasing a Participation Unit of UOBAM INDEKS BISNIS-27, the prospective Participation Unit Holder must first learn and understand the Prospectus and other offering documents. The contents of the Prospectus and other offering documents are not a suggestion from a business, legal, or tax perspective. Therefore, prospective Participation Unit Holders are advised to ask for the consideration or advice from competent parties in regard to the investment in UOBAM INDEKS BISNIS-27. The prospective Participation Unit Holder must be aware that there is a possibility that the UOBAM INDEKS BISNIS-27 Participation Unit Holder will bear risks concerning the UOBAM INDEKS BISNIS-27 Participation Unit that they hold. In regard to the possibility of such risks, if deemed necessary, the prospective Participation Unit Holder may seek opinions from competent parties on business, legal, financial, taxation, and other relevant aspects.

PT UOB Asset Management Indonesia ("Investment Manager") will always comply with the applicable regulations in Indonesia in carrying out its business activities, including the prevailing laws and regulations in Indonesia as a result of cooperation between the Indonesian Government and other governments, and the application of the reciprocal principle between the Indonesian Government and the governments of other countries, such as but not limited to laws and regulations regarding anti-money laundering, anti-terrorism or taxation, in which the enforcement may require the Investment Manager to share information, including reporting and withholding taxes owed by prospective Participation Units Holder that must be fulfilled by the Investment Manager from time to time by the competent authority.

The Investment Manager will always maintain the confidentiality of customer data and must comply with the customer confidentiality requirements that apply in Indonesia. In the event that the Investment Manager is required to provide customer data, customer data will only be submitted on a limited basis for data requested by the competent authority according to the applicable regulations.

Investment through mutual funds contains risks. The prospective Participation Unit Holder must read and understand the Prospectus before deciding to invest in a Mutual Fund. Past performance does not reflect future performance. Mutual Funds are not a banking product and Mutual Funds are not guaranteed by any party. PT UOB Asset Management Indonesia is registered and supervised by the Financial Services Authority, and every product offering is made by officers who have been registered and supervised by the Financial Services Authority.

THIS PROSPECTUS HAS BEEN ADJUSTED TO THE PROVISIONS OF LEGAL REGULATIONS INCLUDING THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY REGULATIONS.

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CHAPTER I GLOSSARIES AND DEFINITIONS

1.1. SECURITY OWNERSHIP REFERENCE ("AKSes")

The Securities Ownership Reference, hereinafter referred to as AKSes, is a facility provided by the Integrated Investment Management System Provider (S-INVEST), which contains, among other things, information regarding securities ownership records and/or funds recorded in securities accounts, investment accounts, and/or customer fund accounts, and/or other information related to the Capital Market.

1.2. AFFILIATION

Affiliation as referred to in Article 1 Number 1 of the Capital Market Law means:

Specifically, the words or terms mentioned below have the same meaning as the meanings stated after the respective words:

- i) family relationships by marriage up to the second degree, both horizontally and vertically, namely the relationship of a person with:
 1. a husband or wife;
 2. the parents of the husband or wife, and the husband or wife of a child;
 3. the grandparents of the husband or wife, and the husband or wife of a grandchild;
 4. the siblings of the husband or wife, along with the spouses of those siblings; or
 5. the husband or wife of the person's sibling.
- ii) family relationships by blood up to the second degree, both horizontally and vertically, namely the relationship of a person with:
 1. parents and children;
 2. grandparents and grandchildren; or
 3. the person's siblings.
- iii) a relationship between a party and the employees, directors, or commissioners of that party;
- iv) a relationship between two or more companies in which there is one or more of the same members of the board of directors, management, board of commissioners, or supervisors;
- v) a relationship between a company and a party that, directly or indirectly, in any manner, controls or is controlled by the company or the party in determining the management and/or policies of the company or the party concerned;
- vi) a relationship between two or more companies that are, directly or indirectly, in any manner, controlled by the same party in determining the management and/or policies of the companies; or
- vii) a relationship between a company and its principal shareholder, namely a party that directly or indirectly owns at least 20% (twenty percent) of the shares with voting rights of the company.

1.3. SELLING AGENT

Selling Agent is a mutual fund Selling Agent as referred to in the Financial Services Authority Regulation (POJK) Number 39/POJK.04/2014 dated December 29, 2014 concerning Mutual Funds Selling Agent along with its explanations and changes and replacements that may exist in the future. appointed by the Investment Manager to sell the Participation Units of UOBAM INDEKS BISNIS-27

1.4. CAPITAL MARKET AND FINANCIAL INSTITUTION SUPERVISORY AGENCY ("BAPEPAM & LK")

BAPEPAM & LK is an institution that provides guidance, regulation, and day-to-day supervision of Capital Market activities as referred to in the Capital Market Law.

With the enforcement of Law Number 21 of 2011 concerning the Financial Services Authority, since December 31, 2012 the functions, duties, and authority of regulating financial services activities in the Capital Markets sector have shifted from BAPEPAM & LK to OJK, and all

references and/or obligations must be fulfilled to and/or referred to the authority of BAPEPAM & LK in the prevailing laws and regulations, is transferred to the OJK.

1.5. CUSTODIAN BANK

Custodian Bank is a Commercial Bank that has received approval from the Financial Services Authority (OJK) to carry out business activities as a Custodian, which is to provide Securities custody services (including Collective Custody of Safekeeping Securities owned jointly by or more than one Party whose interests are represented by the Custodian) and other assets related with the Securities and other services, including receiving dividends, interest, and other rights, completing Securities transactions, and representing account holders who are their clients. In this case, the Custodian Bank is PT Bank Central Asia Tbk.

1.6. PROOF OF OWNERSHIP

Proof of Ownership is the Participation Units. Mutual Fund in the Form of Collective Investment Contracts gathers funds by issuing Participation Units to the Unit Holders.

Participation Unit is a unit of measurement that shows the interest portion of each Unit Holder in the collective investment portfolio.

Therefore, Participation Units serves as proof of ownership of Unit Holders in Mutual Fund in the Form of Collective Investment Contracts. The Custodian Bank shall issue a Confirmation Letter of Participation Unit Transaction which contains the number of Participation Units owned by each Participation Unit Holder and serves as proof of ownership of the Participation Unit of the Mutual Fund.

1.7. STOCK EXCHANGE

Stock Exchange is the organizer of the market in the capital market for exchange transactions.

1.8. SECURITIES

Securities are financial instruments or investment contracts, whether in conventional or digital form or in other forms in line with technological developments, that grant their holders the right to directly or indirectly obtain economic benefits from the issuer or from certain parties based on derivative agreements on securities, which can be transferred and/or traded in the Capital Market as regulated in the Capital Market Law.

1.9. EFFECTIVE

Effective means the fulfillment of all procedures and requirements of the Registration Statement for a Public Offering of a Mutual Fund in the Form of a Collective Investment Contract as stipulated in the Capital Market Law and the OJK Regulation concerning Mutual Funds in the Form of a Collective Investment Contract, upon which the Financial Services Authority (OJK) will issue an Effective Statement Letter for the Registration Statement of the Public Offering of a Mutual Fund in the Form of a Collective Investment Contract.

1.10. ACCOUNT OPENING FORM

Account Opening Form is a form stipulated by the Investment Manager to be filled in completely and signed by prospective Participation Unit Holders before purchasing UOBAM INDEKS BISNIS-27 Participation Units issued by the Investment Manager for the first time (initial purchase) at the Investment Manager or Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) and contains the profile of prospective Participation Unit Holders required to be filled in by prospective Participation Unit Holders as required by BAPEPAM Regulation Number IV.D.2 concerning Mutual Fund Investor Profiles, which is an Attachment to the Decree of the Chairman of BAPEPAM Number Kep20/PM/2004 dated April 29, 2004, which contains data and information regarding the investor's risk profile.

The Account Opening Form may also be in electronic form, using an electronic system provided by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), in accordance with applicable laws and regulations regarding electronic information and transactions.

If the Account Opening Form is not an electronic form, but rather a scanned copy of a signed Account Opening Form, which is then sent to and/or received by the Investment Manager through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Account Opening Form will be considered valid legal evidence and will be accepted by the parties in accordance with the procedures determined by the Investment Manager and in accordance with applicable laws and regulations regarding electronic information and transactions.

1.11. PARTICIPATION UNIT SUBSCRIPTION FORM

The Participation Unit Subscription Form is a form that must be completed, signed, and submitted by prospective Participation Unit Holders to purchase UOBAM INDEKS BISNIS-27 Participation Units and submitted to the Investment Manager or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any) in accordance with the procedures set out in this Prospectus.

The Participation Unit Subscription Form may also be in the form of an electronic form available on the electronic system provided by the Investment Manager and/or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) or another form whose form, procedures, and validity comply with the provisions of applicable laws and regulations regarding electronic information and transactions.

In the event that the Participation Unit Subscription Form is not an electronic form, but is a scanned copy of the Participation Unit Subscription Form which is then sent to and/or received by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Participation Unit Subscription Form will be considered as valid legal evidence and will be accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the applicable statutory provisions regarding electronic information and transactions.

1.12. INVESTMENT SWITCH FORM

The Investment Switch Form is a form that must be completed and signed by a Participant Unit Holder to transfer their investment in UOBAM INDEX BISNIS-27 to another Mutual Fund, or vice versa, to a Mutual Fund that offers an investment switch facility, managed by the Investment Manager. It must be submitted to the Investment Manager or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any), in accordance with the procedures set out in this Prospectus.

The Investment Switch Form is a form provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), or in another form agreed upon by the Investment Manager and the Participant Unit Holder. The Investment Switch Form may also be an electronic form provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), under the coordination of the Investment Manager, in compliance with applicable laws and regulations regarding electronic information and transactions.

In the event that the Investment Switch Form is not an electronic form, but is a scanned copy of the Investment Switch Form sent to and/or received by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities

Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Investment Switch Form will be considered as valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the applicable statutory provisions regarding electronic information and transactions.

1.13. PARTICIPATION UNIT REDEMPTION FORM

The Participation Unit Redemption Form is a form that must be completed, signed, and submitted by the Participation Unit Holder to resell their UOBAM INDEKS BISNIS-27 Participation Units. It must be submitted to the Investment Manager or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any), in accordance with the procedures set out in this Prospectus.

The Participation Unit Redemption Form may be submitted electronically using the electronic system provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), or in another form whose form, procedures, and validity comply with applicable laws and regulations regarding electronic information and transactions.

In the event that the Participation Unit Redemption Form is not an electronic form, but is a scanned copy of the Participation Unit Redemption Form sent to and/or received by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Participation Unit Redemption Form will be considered as valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the applicable laws and regulations regarding electronic information and transactions.

1.14. MUTUAL FUND INVESTOR PROFILE FORM

Mutual Fund Investor Profile Form is a form issued by an Investment Manager and required in BAPEPAM Regulation Number IV.D.2 which is an attachment to the Decree of the Chairman of BAPEPAM Number Kep-20/PM/2004 dated April 29, 2004 concerning Mutual Fund Investor Profiles, which must be filled in thoroughly and signed by the prospective Participation Unit Holder, which is required in the context of the AML, CFT, And FPWMD Program in the Financial Services Sector, which contains data and information regarding the risk profile of the prospective Participation Unit Holder UOBAM INDEKS BISNIS-27 before making the Initial Purchase of UOBAM INDEKS BISNIS-27 Participation Units at the Investment Manager and/or through the Mutual Funds Selling Agent appointed by the Investment Manager (if any). The Mutual Fund Investor Profile Form can also be in the form of an electronic form using an electronic system provided by the Investment Manager and/or the Mutual Funds Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager by taking into account the provisions of the prevailing laws and regulations concerning electronic information and transactions.

1.15. EXCHANGE DAY

Exchange Day is a day when Securities trading is held on the Indonesia Stock Exchange, which is Monday to Friday, unless the day is a national holiday or declared as a holiday by the Indonesia Stock Exchange.

1.16. CALENDAR DAY

Calendar Day is every day in 1 (one) year according to the Gregory calendar without exception including Saturday, Sunday, and national holidays which are determined from time to time by the government, and normal working days which due to certain circumstances are determined by the government as not a working day.

1.17. WORKING DAY

Working Day is a day starting from Monday to Friday unless it is a national holiday and a special holiday determined by the Government of the Republic of Indonesia.

1.18. BISNIS-27 INDEX

The Bisnis-27 Index is a stock price index compiled and managed by the Bisnis Indonesia daily newspaper, in which the index consists of 27 shares of companies listed on the Indonesia Stock Exchange.

1.19. CONFIDENTIALITY AND SECURITY REGULATION OF CONSUMER PERSONAL DATA AND/OR INFORMATION

Provisions on Confidentiality and Security of Data and/or Consumer Personal Information are provisions regarding confidentiality and security of consumer data and/or personal information as stipulated in OJK Regulation (POJK) concerning Consumer and Mass Protection in the Financial Services Sector.

1.20. COLLECTIVE INVESTMENT CONTRACT

Collective Investment Contract is a contract between an Investment Manager and a Custodian Bank that binds the Unit Holder, wherein the Investment Manager is authorized to manage collective investment portfolios and the Custodian Bank is authorized to carry out collective custody.

1.21. MONTHLY REPORT

Monthly Report is a UOBAM INDEKS BISNIS-27 report that will be provided by the Custodian Bank for Participation Unit Holders through the AKSes facility provided by the Integrated Investment Management System (S-INVEST) service provider, no later than the 12th (twelfth) day of the following month which contains at least (1) the name, address, account title, and account number of the Participation Unit Holder, (2) the number of Participation Units owned at the beginning of the period; (3) the date, Net Asset Value of UOBAM INDEKS BISNIS-27 and the number of Participation Units purchased, resold or redeemed in each transaction during the period; and (4) the date of each dividend distribution or cash distribution and the number of Participation Units receiving dividends in accordance with POJK Concerning Mutual Funds in the Form of Collective Investment Contracts. The Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any) must ensure that they have obtained the approval of the UOBAM INDEKS BISNIS-27 Participation Unit Holders to submit Monthly Reports electronically through the AKSes facility provided by the Integrated Investment Management System (S-INVEST) service provider.

In the event that the Participation Unit Holder specifically requests a printed Monthly Report to the Investment Manager or Mutual Fund Securities Selling Agent appointed by the Investment Manager, the Monthly Report will be processed in accordance with OJK Circular Letter Number 1/SEOJK.04/2020 dated 17-02-2020 (seventeenth of February two thousand and twenty) concerning Procedures for Submitting Letters or Proof of Confirmation and Periodic Mutual Fund Reports Electronically through the Integrated Investment Management System (“**SEOJK concerning Procedures for Submitting Letters or Proof of Confirmation and Periodic Mutual Fund Reports Electronically through the Integrated Investment Management System**”) along with explanations and changes that may occur in the future, without incurring additional costs for UOBAM INDEKS BISNIS-27.

1.22. CLEARING AND GUARANTEE HOUSE

The Clearing and Guarantee Institution is a party that provides clearing and/or guarantee services for the settlement of securities transactions carried out through market organizers in the Capital Market as well as other services that can be implemented to support inter-market activities.

1.23. SECURITIES FUNDING INSTITUTIONS

Securities Funding Institution, hereinafter abbreviated as "LPE", is a party that carries out business activities in funding securities transactions.

1.24. DEPOSITORY AND SETTLEMENT INSTITUTION

The Central Securities Depository and Settlement Institution is a Party that:

1. conducts central custodian activities for Custodian Banks, securities companies, and other parties; and
2. provides other services that may be applied to support inter-market activities.

1.25. LPHE (SECURITIES PRICING AGENCY)

A Securities Pricing Agency is a party that has obtained a business license from the Financial Services Authority (OJK) to conduct securities pricing for the purpose of determining fair market value, as referred to in Regulation Number V.C.3, which is an Attachment to the Decree of the Chairman of BAPEPAM & LK Number KEP-183/BL/2009 dated June 30, 2009 concerning Securities Pricing Agencies.

1.26. INVESTMENT MANAGER

Investment Manager is a party whose business activity is to manage Securities Portfolios for their customers or manage collective investment portfolios for a group of customers. In this case, the Investment Manager is PT UOB Asset Management Indonesia.

1.27. NET ASSET VALUE (NAV) CALCULATION METHOD

The NAV calculation method is a method used in calculating the Net Asset Value of a Mutual Fund in accordance with BAPEPAM & LK regulation Number IV.C.2, which is an attachment to the Decree of the Chairman of BAPEPAM & LK Number KEP-367/BL/2012 dated July 9, 2012, concerning Market Value Fairness of Securities in a Mutual Fund Portfolio ("BAPEPAM & LK Rule Number IV.C.2").

1.28. CUSTOMER

Customer is a party who uses the services of a Financial Service Provider in the Capital Markets Sector as referred to in OJK Regulation (POJK) Concerning the Implementation of Anti-Money Laundering, Terrorism Financing Prevention, and Weapons of Mass Destruction Proliferation Financing Programs in the Financial Services Sector. In this Prospectus, the term Customer according to the context means the prospective Participation Unit Holder and the Participation Unit Holder.

1.29. NET ASSET VALUE (NAV)

NAV is the fair market value of a Securities and other assets of a Mutual Fund minus all its liabilities. The calculation of the fair market value of a Securities in a Mutual Fund portfolio must be carried out in accordance with BAPEPAM & LK Regulation No. IV.C.2. concerning the Fair Market Value of Securities in a Mutual Fund Portfolio, which is an Attachment to the Decree of the Chairman of BAPEPAM and LK Number KEP-367/BL/2012 dated July 9, 2012, where the NAV calculation uses the Fair Market Value determined by the Investment Manager. The Net Asset Value of Mutual Funds is calculated and announced every Trading Day by the Custodian Bank.

1.30. FAIR MARKET VALUE

Securities fair market value is the value that can be obtained through securities transactions conducted between independent parties other than due to coercion or liquidation.

The calculation of Securities Fair Market Value in a Mutual Fund portfolio must be carried out according to the BAPEPAM & LK Rule Number IV.C.

1.31. FINANCIAL SERVICES AUTHORITY ("OJK")

OJK is an independent institution and free from interference by other parties, which has the function, task, and authority of regulating, supervising, examining, and investigating as referred to in Law No. 21 of 2011 concerning OJK as amended by Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector.

1.32. PARTICIPATION UNIT HOLDERS

Participation Unit Holders are parties who purchase and own Participation Units in UOBAM INDEKS BISNIS-27 based on this Prospectus and whose names are registered in the list of Participation Unit Holders at the Investment Manager and/or Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) and the Custodian Bank as the Participation Unit owner.

1.33. PUBLIC OFFERING

Public Offering is an offering of Participation Units UOBAM INDEKS BISNIS-27 which is carried out by the Investment Manager to sell Participation Units to the public based on the procedures stipulated in the Capital Market Law along with its implementing regulations and Collective Investment Contracts.

1.34. FINANCIAL SERVICES PROVIDER IN CAPITAL MARKET

Financial Services Provides in Capital Markets are Securities Companies that carry out business activities as Underwriters, Broker-Dealers, and/or Investment Managers, as well as Commercial Banks that carry out custodial functions as stipulated in the provisions of laws and regulations in the Capital Market sector. In this Prospectus, the term Financial Services Provider in the Capital Markets Sector, according to the context, means the Investment Manager, Custodian Bank and/or Mutual Funds Selling Agent appointed by the Investment Manager (if any).

1.35. NET ASSET VALUE ANNOUNCEMENT PERIOD

The Net Asset Value (NAV) Announcement Period is the period in which the Net Asset Value (NAV) of UOBAM INDEKS BISNIS-27 is announced to the public through at least one Indonesian language daily newspaper with national circulation no later than the following Exchange Day.

1.36. REGISTRATION STATEMENT

Registration Statement is a document that must be submitted by the Investment Manager to the OJK in the Public Offering of Mutual Fund in the Form of Collective Investment Contracts stipulated in the Capital Market Law and OJK Regulation (POJK) concerning Mutual Funds in the Form of Collective Investment Contracts.

1.37. OJK REGULATION (POJK) CONCERNING GUIDELINES FOR THE FORM AND CONTENT OF PROSPECTUS FOR PUBLIC OFFERING OF MUTUAL FUNDS

POJK concerning Guidelines for the Form and Content of Prospectuses for Public Offering of Mutual Funds is the Financial Services Authority Regulation Number 25/POJK.04/2020 dated April 22, 2020 concerning Guidelines for Forms and Contents of Prospectuses for Public Offering of Mutual Funds along with their explanations and changes thereof, and their replacements that may exist at a later date.

1.38. OJK REGULATION (POJK) CONCERNING CONSUMER COMPLAINTS SERVICES IN THE FINANCIAL SERVICES SECTOR

POJK concerning Consumer Complaint Services in the Financial Services Sector is the Financial Services Authority Regulation Number 18/POJK.07/2018 dated September 10, 2018 concerning Consumer Complaint Services in the Financial Services Sector jo. Financial Services Authority Circular Letter Number 17/SEOJK.07/2018 dated December 6, 2018 concerning Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector and as amended by the POJK concerning Consumer and Community Protection in the Financial Services Sector, along with its explanation, and any changes and replacements that may exist in the future.

1.39. OJK REGULATION (POJK) CONCERNING GUIDELINES FOR MANAGING PROTECTED MUTUAL FUNDS, MUTUAL FUNDS WITH GUARANTEE AND INDEX MUTUAL FUNDS

POJK Concerning Guidelines for the Management of Protected Mutual Funds, Guaranteed Mutual Funds and Index Funds is the Financial Services Authority (OJK) Regulation Number 48/POJK.04/2015 dated December 23, 2015 concerning Guidelines for Management of Protected Mutual Funds, Guaranteed Mutual Funds and Index Funds, along with explanation and changes and replacements that may exist at a later date.

1.40. OJK REGULATION (POJK) CONCERNING ALTERNATIVE INSTITUTIONS FOR DISPUTE RESOLUTION IN THE FINANCIAL SERVICES SECTOR

POJK Concerning Alternative Dispute Resolution Institutions in the Financial Services Sector is the Financial Services Authority Regulation Number 61/POJK.07/2020 dated December 14, 2020 and promulgated by the Minister of Law and Human Rights of the Republic of Indonesia on December 16, 2020 concerning Alternative Dispute Resolution Institutions in the Financial Services Sector, along with its explanation, and any changes and replacements that may exist in the future.

1.41. OJK REGULATION (POJK) CONCERNING CONSUMER AND MASS PROTECTION IN THE FINANCIAL SERVICES SECTOR

POJK Concerning Consumer and Mass Protection is the Financial Services Sector, is the Financial Services Authority (OJK) Regulation Number: 6/POJK.07/2022 dated April 14, 2022 concerning Consumer and Mass Protection in the Financial Services Sector, along with its explanations, and its changes and reimbursements that may exist at a later date.

1.42. OJK REGULATION (POJK) CONCERNING THE IMPLEMENTATION OF ANTI-MONEY LAUNDERING, TERRORISM FINANCING PREVENTION, AND WEAPONS OF MASS DESTRUCTION PROLIFERATION FINANCING PROGRAMS IN THE FINANCIAL SERVICES SECTOR

POJK Concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Funding Programs in the Financial Services Sector is Financial Services Authority Regulation Number 8 of 2023 dated June 14, 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Funding Programs in the Financial Services Sector, along with any amendments and replacements that may exist in the future.

1.43. OJK REGULATION (POJK) CONCERNING THE DEVELOPMENT AND STRENGTHENING OF INVESTMENT MANAGEMENT IN THE CAPITAL MARKET

POJK concerning the Development and Strengthening of Investment Management in the Capital Market is the Financial Services Authority (OJK) Regulation Number 33 of 2024 dated December 19, 2024 concerning the Development and Strengthening of Investment Management in the Capital Market, along with its explanations, and any changes thereof and their replacements that may exist at a later date.

1.44. OJK REGULATION (POJK) CONCERNING CONSUMER AND PUBLIC SERVICE IMPLEMENTATION IN THE FINANCIAL SERVICES SECTOR BY THE FINANCIAL SERVICES AUTHORITY

POJK concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority is the POJK Number 31/POJK.04/2020 dated April 22, 2020, concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority (OJK) as amended by POJK concerning Consumer and Community Protection in the Financial Services Sector.

1.45. OJK REGULATION (POJK) CONCERNING THE CODE OF CONDUCT FOR THE INVESTMENT MANAGERS

POJK concerning the Code of Conduct for the Investment Managers is the Financial Services Authority Regulation Number: 17/POJK.04/2022 dated 1 September 2022 concerning Code of Conduct of the Investment Managers, along with their explanations, and their amendments and replacements that may exist at a later date.

1.46. OJK REGULATION (POJK) CONCERNING MUTUAL FUNDS IN THE FORM OF COLLECTIVE INVESTMENT CONTRACT

POJK Concerning Mutual Funds in the Form of Collective Investment Contracts is Financial Services Authority Regulation Number 23/POJK.04/2016 dated June 13, 2016 concerning Mutual Funds in the Form of Collective Investment Contracts in conjunction with Financial Services Authority Regulation Number 2/POJK.04/2020 dated January 8, 2020 concerning Amendments to Financial Services Authority Regulation Number 23/POJK.04/2016 concerning Mutual Funds in the Form of Collective Investment Contracts and Financial Services Authority Regulation Number 4 of 2023 dated March 30, 2023 concerning the Second Amendment to Financial Services Authority Regulation Number 23/POJK.04/2016 concerning Mutual Funds in the Form of Collective Investment Contracts, along with its explanation and changes and replacements that may exist in the future.

1.47. SECURITIES PORTFOLIO

Securities Portfolio is a collection of Securities which is the UOBAM INDEKS BISNIS-27 assets.

1.48. AML, CFT, AND FPWMD PROGRAM IN THE FINANCIAL SERVICES SECTOR

The AML, CFT, and FPPWMD Program in the Financial Services Sector are efforts to prevent and eradicate the crime of money laundering, criminal acts of financing terrorism and financing the proliferation of weapons of mass destruction as referred to in the POJK concerning the Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing, and Prevention of Financing of the Proliferation of Weapons of Mass Destruction in the Financial Services Sector.

1.49. PROSPECTUS

A Prospectus is any printed statement or written information used for a Mutual Fund Public Offering with the aim of prospective Unit Holders purchasing Mutual Fund Participation Units, except for statements or information that are based on OJK regulations that are not considered a Prospectus as referred to in Financial Services Authority Regulation No. 25/POJK.04/2020 dated April 22, 2020 concerning Guidelines for the Form and Content of Prospectuses in the Context of a Mutual Fund Public Offering, along with its explanation, and any changes and replacements that may exist in the future. In this case, the Prospectus referred to is the UOBAM INDEKS BISNIS-27 Prospectus.

1.50. MUTUAL FUND

Mutual Fund is a platform used to raise funds from the investor community to be subsequently invested in the Securities Portfolio by the Investment Manager. According to the Capital Market Law, Mutual Funds can take the form of (i) Private or Public Company; or (ii) Collective Investment Contract. The legal form of Mutual Funds offered in this prospectus is a Collective Investment Contract.

1.51. OFFSHORE MUTUAL FUND

Offshore Mutual Funds are Mutual Funds or other forms that are similar to Mutual Funds that are managed by investment managers in other countries.

1.52. ELECTRONIC SYSTEM

Electronic System is an electronic system provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) which can be used for:

1. Acceptance of the Participation Unit Holder through account opening;
2. Purchase of Participation Unit (subscription);
3. Redemption of Participation Unit; and
4. Switching of investment

1.53. INTEGRATED INVESTMENT MANAGEMENT SYSTEM (“S-INVEST”)

The Integrated Investment Management System or ‘S-INVEST’ is an integrated electronic system or platform that consolidates all processes related to investment product transactions, underlying asset transactions, and reporting within the investment management industry, as referred to and regulated in OJK Regulation Number 8/POJK.04/2016 dated 29 July 2016 concerning the Integrated Investment Management System.

1.54. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

Participation Unit Transaction Confirmation Letter is a letter confirming the implementation of the Participation Unit purchase and/or redemption order and/or Investment Switch from the Participation Unit Holder and shows the number of Participation Units owned by the Participation Unit Holder and acts as proof of ownership in UOBAM INDEKS BISNIS-27. The Participation Unit Transaction Confirmation Letter is provided and sent by the Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider no later than 7 (seven) Exchange Days after:

- (i) The Participation Unit Subscription Form of UOBAM INDEKS BISNIS-27 from the Participation Unit Holder is complete and well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) (in complete application) and payment has been received by both by the Custodian Bank (in good fund) and the Participation Units issued by the Custodian Bank in accordance with the Participation Unit purchase processing provisions stipulated in this Prospectus;
- (ii) Participation Unit Redemption Form of UOBAM INDEKS BISNIS-27 from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in accordance with the provisions for the redemption of Participation Units determined in this Prospectus; and
- (iii) The Investment Switch Form in UOBAM INDEKS BISNIS-27 from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in accordance with the Investment Switch processing provisions stipulated in this Prospectus.

The Participation Unit Transaction Confirmation Letter is a letter or written proof of confirmation of ownership of Participation Units.

The Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) must ensure that they have obtained the Participation Unit Holder's approval for UOBAM INDEKS BISNIS-27 to submit Monthly Reports through the facilities provided by the Integrated Investment Management System service provider (S-INVEST).

In the event that Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM INDEKS BISNIS-27.

1.55. CAPITAL MARKET LAW

The Capital Market Law is Law of the Republic of Indonesia Number 8 of 1995 concerning Capital Markets as amended by Law of the Republic of Indonesia Number 4 of 2023 concerning Development and Strengthening of the Financial Sector, along with implementing regulations and all amendments thereto.

1.56. PARTICIPATION UNIT

Participation Unit is a unit of measurement that shows the share of interest of each party in the collective investment portfolio.

CHAPTER II INFORMATION REGARDING UOBAM INDEKS BISNIS-27

2.1. BRIEF DESCRIPTION

UOBAM INDEKS BISNIS-27 Collective Investment Contract contained in the

- deed Kontrak Investasi Kolektif REKSA DANA INDEKS PG INDEKS BISNIS-27 Number 24 dated May 25, 2012, made before Sri Hastuti, SH., Notary in Jakarta jjs.
- the Deed of Addendum Kontrak Investasi Kolektif REKSA DANA INDEKS PG INDEKS Bisnis-27 Number 31 dated 15 April 2020,
- the Deed of Addendum I to the Collective Investment Contract of the REKSA DANA INDEKS UOBAM BISNIS-27 Number 25 dated 9 September 2020,
- the Deed of Addendum II Kontrak Investasi Kolektif REKSA DANA INDEKS UOBAM BISNIS-27 Number 13 dated 9 August 2024, and
- the Deed of Addendum III Kontrak Investasi Kolektif REKSA DANA INDEKS UOBAM BISNIS-27 Number 36 dated 17 October 2025,

all of which were executed before Leolin Jayayanti, S.H., M.Kn., a notary in South Jakarta, between PT UOB Asset Management Indonesia as the Investment Manager and PT Bank Central Asia Tbk as the Custodian Bank.

(hereinafter referred to as "Collective Investment Contract UOBAM INDEKS BISNIS-27").

UOBAM INDEKS BISNIS-27 obtained a statement of effectiveness from the Capital Market authority according to the Decree of the Chairman of the Capital Market and Financial Institution Supervisory Agency No. S-1071/BL/2012 dated August 15, 2012.

2.2. PUBLIC OFFERING

PT UOB Asset Management Indonesia as an Investment Manager conducts Public Offering of UOBAM INDEKS BISNIS-27 Participation Unit continuously up to a total of 10,000,000,000 (ten billion) Participation Units.

Each Participation Unit of UOBAM INDEKS BISNIS-27 is offered at the same price as the initial Net Asset Value per Participation Unit, which is IDR 1,000 (one thousand Rupiah) on the first offering day. Thereafter, the purchase price of each UOBAM INDEKS BISNIS-27 Participation Unit is determined based on the Net Asset Value of UOBAM INDEKS BISNIS-27 at the end of the relevant Exchange Day.

The Investment Manager can increase the maximum number of Participation Units offered by UOBAM INDEKS BISNIS-27 by amending the UOBAM INDEKS BISNIS-27 Collective Investment Contract according to the provisions of the prevailing laws and regulations.

If UOBAM INDEKS BISNIS-27 is owned by less than 10 (ten) Unit Holders for 120 (one hundred and twenty) consecutive Exchange Days, UOBAM INDEKS BISNIS-27 must be dissolved in accordance with the provisions in Chapter XII of this Prospectus.

2.3. PAYMENT OF REDEMPTION OF PARTICIPATION UNITS THROUGH AN IN-KIND TRANSFER MECHANISM

In the event that the liquidity of the assets in the UOBAM INDEKS BISNIS-27 investment portfolio meets the following conditions:

- a. experiencing significant liquidity pressure resulting in the failure to sell assets in the UOBAM INDEKS BISNIS-27 investment portfolio;
- b. being part of a settlement arrangement with the Holders of Participation Units of UOBAM INDEKS BISNIS-27;
- c. the Stock Exchange or market organizer where the majority of the UOBAM INDEKS BISNIS-27 securities portfolio is traded is closed;

- d. trading of Debt Securities representing the majority of the UOBAM INDEKS BISNIS-27 securities portfolio on the Stock Exchange or market organizer is suspended or delisted;
- e. an emergency situation;
- f. the Securities Pricing Agency does not issue a Fair Market Price reference;
- g. a restructuring of Debt Securities and/or sukuk is carried out by the issuer of the Debt Securities and/or sukuk;
- h. the credit rating of the Debt Securities and/or sukuk representing most or all of the investment portfolio is downgraded to non-investment grade; and/or
- i. compliance with laws and regulations;

then, in carrying out the redemption of Participation Units as referred to in the OJK Regulation concerning Mutual Funds in the Form of a Collective Investment Contract, the Investment Manager may conduct the redemption of Participation Units through an in-kind transfer mechanism, provided that approval is obtained from the Holders of Participation Units.

2.3. SUMMARY OF THE UOBAM INDEKS BISNIS-27 FINANCIAL STATEMENT

The following is an overview table of the financial ratios of UOBAM INDEKS BISNIS-27 for the years ended in December 31st, 2024, 2023 and 2022, which has been audited by Public Accountant, Mirawati Sensi Idris:

	Periode dari tanggal 1 Januari tahun berjalan s/d tanggal Prospektus	Periode 12 bulan terakhir dari tanggal Prospektus (2024)	Periode 36 bulan terakhir dari tanggal Prospektus (2022)	Periode 60 bulan terakhir dari tanggal Prospektus (2020)	3 tahun kalender terakhir		
					2024	2023	2022
TOTAL HASIL INVESTASI (%)		-10,69%	14,83%	-11,24%	-10,69%	4,62%	14,83%
HASIL INVESTASI SETELAH MEMPERHITUNGAN BIAYA PEMASARAN (%)	Data tidak tersedia	-12,46%	12,56%	-13,01%	-12,46%	2,55%	12,56%
BIAYA OPERASI (%)		1,73%	1,97%	3,46%	1,73%	3,53%	1,97%
PERPUTARAN PORTOFOLIO		1,02 : 1	1,17 : 1	0,19 : 1	1,02 : 1	2,74 : 1	1,17 : 1
PERSENTASE PENGHASILAN KENA PAJAK (%)		—	—	—	—	—	—

The purpose of this table is solely to help understand the past performance of UOBAM INDEKS BISNIS-27. This table should not be taken as an indication that future performance will be the same as past performance.

2.4. MANAGEMENT OF UOBAM INDEKS BISNIS-27

PT UOB Asset Management Indonesia as an Investment Manager is supported by professionals consisting of the Investment Committee and the Investment Management Team.

a. Investment Committee

The UOBAM INDEKS BISNIS-27 Investment Committee is responsible for providing direction and general asset management strategy. The Investment Committee consists of:

Chairman : Jiun Yeh Chong
Members : 1. Widrawan Hindrawan
 2. Migi R. Byaktika
 3. Albert Z. Budiman, CFA

A brief description on the members of the Investment Committee is as follows:

Jiun Yeh Chong

Jiun Yeh Chong, a Singapore citizenship, graduated with a Bachelor of Science (Estate Management) (Second Upper Honours) degree from the National University of Singapore. He has vast experience in managing global equities, fixed income, and structured investment portfolios, as well as Asia-Pacific equities. As Chief Investment Officer of UOB Asset Management Singapore, Jiun Yeh leads the investment team in developing the firm's long-term investment strategy to maximize the value of investments assets for investors. Under Jiun Yeh's leadership, over the years, UOBAM has won prestigious awards such as 'Best Asia Fixed Income House Singapore 2018' from International Finance Awards and 'Best Fixed Income Fund House' at the Morningstar Awards 2017. Prior to joining UOBAM in 2008, Jiun Yeh was the Managing Director and Co-Head of Portfolio Management for ST Asset Management (STAM), a wholly owned subsidiary of Temasek Holdings. Before that, he was Head of Fixed Income and Currencies at UOB Asset Management.

Widrawan Hindrawan

Widrawan Hindrawan, an Indonesian citizen, holds a dual bachelor's degree in Science in Finance and Banking from the San Francisco State University. Widrawan has an Investment Manager Representative license from the OJK through the Decree of the Board of Commissioners of the Financial Services Authority (OJK) Number KEP-147/PM.211/WMI/2019 dated July 5, 2019 which was extended time to time in accordance with Number KEP738/PM.021/PJ-WMI/2025 dated November 19, 2022. Widrawan has more than 20 years of experience in the financial industry. Widrawan started his career at United Commercial Bank, San Francisco as Treasury Analyst & Strategist. In 2002, Widrawan continued his career at ABN AMRO Bank before finally serving as Assistant Vice President Investment & Liabilities at PT Bank Internasional Indonesia since 2006. In addition, Widrawan also served as Vice President Financial Institution Sales at PT Bank BNP Paribas Indonesia, then as Vice President Investor Sales at Citibank N.A. Indonesia, and served as Executive Director Head of Wealth Management at PT Bank DBS Indonesia in 2014. Widrawan then worked at Bank Sinarmas in 2018 as EVP Head Treasury & Financial Institution Business and PT Maybank Indonesia in 2020 as EVP CFS Group Head Segment, Strategy, & Quality Assurance before the end. Widrawan joined PT UOB Asset Management Indonesia in 2022 as Director (Chief Marketing Officer) and was appointed as President Director in March 2025.

Migi R. Byaktika

Migi R. Byaktika, an Indonesian citizen, is a graduate from the Faculty of Economics, University of Indonesia, and individual license holder of Deputy Investment Manager from the Capital Market authority through the Decree of the Chairman of BAPEPAM No. Kep83/PM/IP/WMI/1996 dated October 2, 1996 which was extended from time to time, most recently through a Copy of the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-298/PM.021/PJ-WMI/TTE/2025 dated April 29, 2025. Migi has over 32 years of experience in the financial industry within the capacity that includes

Compliance, Risk Management, Legal matters, Regulatory and Internal Policy monitoring of Good Corporate Governance and Anti Money Laundering. Migi previously worked at PT Mandiri Manajemen Investasi, Deutsche Bank AG, PT Manulife Asset Management Indonesia, Dharmala and American Express Bank. Migi joined PT UOB Asset Management Indonesia in September 2019 and then served as Director since October 2, 2020.

Albert Z. Budiman, CFA

Albert Zebadiah Budiman obtained his Bachelor of Economics from Tarumanagara University in 2004. Albert started his career as risk management in 2004 and as equity dealer in 2010 at DBS Vickers Securities Indonesia. Then at PT Mandiri Manajemen Investasi in 2011 as a Dealer and in 2013 as a Portfolio Manager, and in June 2020 he decided to join PT UOB Asset Management Indonesia, where he was trusted as Chief Investment Officer. In March 2025, Albert was appointed as Director of PT UOB Asset Management Indonesia. Albert has obtained a Deputy Manager Investment license from the Capital Market authority based on the Decree of the Chairman of BAPEPAM & LK Number KEP-114/BL/WMI/2011 dated December 16, 2011 which has been extended time to time based on the Decree of the OJK Board of Commissioners KEP-381/PM.021/PJ-WMI/TTE/2025 dated May 28, 2025, he also obtained the FRM title in 2010, and received the CFA Charter holder in 2018.

b. Investment Management Team

The Investment Management Team is in charge of day-to-day execution of investment policies, strategies, and executions that have been formulated together with the Investment Committee. The Investment Management Team consists of:

Chairman : Muhammad Iqbal Nurrahman, CFA
Members : Richardson Raymond

The Investment Management Team is in charge of day-to-day executor of investment policies and strategies according to the direction of the Investment Committee.

Brief descriptions of the Investment Management Team personnel are as follows:

Muhammad Iqbal Nurrahman, CFA

Muhammad Iqbal Nurrahman earned his Bachelor of Economics degree from the University of Indonesia in 2014. Iqbal started his career as a Fund Accountant in 2014 and as an equity analyst in 2018 at Panin Sekuritas. Then at PT Batavia Prosperindo Aset Manajemen in 2019 as Credit Analyst, in 2022 as Portfolio Manager at PT Avrist Assurance, and in April 2023 decided to join PT UOB Asset Management Indonesia, where he was trusted as Portfolio Manager. Iqbal has obtained an Investment Manager Representative license from the Capital Market authority based on the Decree of the Chairman of the OJK Board of Commissioners No. KEP-340/PM.211/WMI/2019 which has been extended based on OJK Board of Commissioners Decree No. KEP-580/PM.21/PJ-WMI/2022 dated 29 August 2022, he has also obtained a CFA Charterholder in 2019.

Richardson Raymond

Richardson Raymond is an Indonesian citizen who earned a Bachelor's degree in Accounting from Atma Jaya Catholic University. Richardson began his career in the capital markets in 2017 as an Equity Research Analyst at PT Sinarmas Sekuritas and continued his career at PT Trimegah Sekuritas Indonesia as an Equity Analyst in 2021. He then joined PT Sun Life Financial Indonesia as an Equity Analyst in 2024. In August 2025, Richardson joined PT UOB Asset Management Indonesia, where he was appointed as an Equity Fund Manager. Richardson has obtained an Investment Manager Representative (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-371/PM.02/PJ-WMI/TTE/2023 dated November 17, 2023 and a Securities Trading Intermediary

Representative (WPPE) with the Decree of the OJK Board of Commissioners Number KEP-64/PM.212/WPPE/TTE/2022 dated December 9, 2022.

CHAPTER III INVESTMENT MANAGER

3.1. DESCRIPTION OF THE INVESTMENT MANAGER

PT UOB Asset Management Indonesia, formerly PT PG Asset Management, was established based on Deed No. 22 dated March 10, 2011, made before Kartono, Bachelor of Law, a notary in Jakarta and was approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-14527.AH.01.01. of 2011 dated March 22, 2011, and has been registered in the Company Register No. AHU-0023247.A.H.01.09. of 2011 dated March 22, 2011.

PT UOB Asset Management Indonesia has a business license as an Investment Manager from the Capital Market Authority based on the Decree of the Chairman of BAPEPAM & LK No. KEP-11/BL/MI/2011 dated December 27, 2011 and as an Investment Advisor based on Decree of the Board of Commissioners of the Financial Services Authority No. KEP-85/D.04/2019 dated 13 December 2019.

The composition of the members of the Board of Directors and Board of Commissioners of PT UOB Asset Management Indonesia at the time of publication of this Prospectus are as follows:

Board of Directors

President Director : Widrawan Hindrawan
Director : Migi R. Byaktika
Director : Albert Z. Budiman, CFA

Board of Commissioners

President Commissioner : Lee Wai Fai
Independent Commissioner : Gundy Cahyadi

PT UOB Asset Management Indonesia is a subsidiary of UOB Asset Management Ltd., where UOB Asset Management (UOBAM) Ltd. is a signatory of the Principles for Responsible Investment ("PRI") supported by the United Nations on January 2, 2020. As part of its commitment to responsible investment, PT UOB Asset Management Indonesia will incorporate environmental, social and governance ("ESG") evaluation which serves to complement its existing fundamental analysis and investment approach. Through such ESG evaluation, inclusion of better and higher quality securities is achieved and this supports the investment objective of the Mutual Funds.

PT UOB Asset Management Indonesia will use data or other forms of ESG metrics including ratings provided by independent research vendors as well as any information obtained to assess whether any particular ESG factors may be material to a company and capture any positive or negative momentum around these factors.

With these inputs on the efficacy of a company's ESG performance, PT UOB Asset Management Indonesia will employ its proprietary ESG evaluation model it has developed to consider the ESG impact of various actions of a company. The model also seeks to consider more current headline news to assess real-time ESG performance of the company. The model may also employ different inputs and weigh the significance of those inputs differently than any third party data sources that are used. PT UOB Asset Management Indonesia may also conduct adjustments as appropriate to its ESG evaluation of companies relative to a specific sector or across multiple sectors.

3.2. INVESTMENT MANAGER EXPERIENCE

PT UOB Asset Management Indonesia is managed and supported by professionals who have expertise and experience in investment management in the capital market.

3.3. PARTIES AFFILIATED TO THE INVESTMENT MANAGER

The parties that are affiliated with the Investment Manager in the capital market or who are engaged in financial services are:

1. PT Multikem Suplindo
2. United Overseas Bank Ltd
3. UOB Asset Management Ltd.
4. UOB Kay Hian Holding Ltd
5. PT Bank UOB Indonesia
6. PT UOB Kay Hian Sekuritas
7. PT Celebes Artha Ventura
8. PT Millenia Prosperindo Optima

CHAPTER IV CUSTODIAN BANK

4.1. BRIEF DESCRIPTION OF CUSTODIAN BANKS

This Custodian Bank was named "PT Bank Central Asia Tbk" which at the time it was founded was named "N.V. Perseroan Dagang and Industrie Semarang Knitting Factory" based on Deed No. 38 dated August 10, 1955, made before Raden Mas Soeprapto, a Deputy Notary in Semarang, and was approved by the Minister of Justice of the Republic of Indonesia with the stipulation of Number J.A. 5/89/19 dated October 10, 1955 and has been registered in the register book at the Registrar's Office of the Semarang District Court Number 390 dated October 21, 1955, published in the State Gazette of the Republic of Indonesia Number 62 of 1956 dated August 3, 1956 Supplement Number 595. PT Bank Central Asia's Articles of Association Tbk has undergone several changes and the most recent changes are written on the deed dated September, 27 2021 Number 218, made before Christina Dwi Utami, Bachelor of Law, Master of Humanities, Master of Notary, Notary in West Jakarta Administrative City, whose notification of amendment to its articles of association has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated September, 27 2021 Number AHU-AH.01.03-0453543.

PT Bank Central Asia Tbk obtained approval as a custodian bank from the Capital Market authority based on the Decree of the Chairman of BAPEPAM Number: KEP-148/PM/1991 dated November 13, 1991, concerning Approval as a Depository for Assets in the Capital Market to PT Bank Central Asia.

4.2. CUSTODIAN BANK EXPERIENCE

PT Bank Central Asia Tbk, obtained approval as a custodian bank on November 13, 1991. Since then, BCA Custodian has provided various services to depositors, both local and overseas. The assets deposited are in the form of shares, bonds, warrants, pre-emptive rights, Bank Indonesia Certificates, Government Securities, Deposit Slip, Debt Recognition Letter, and Land Certificate.

To meet the needs of SBI and Government Securities (SUN) transactions, BCA Custodian has obtained a license from Bank Indonesia as a Sub Registry for the administration of SUN with Bank Indonesia Decree No. 2/277/DPM dated September 12, 2000. BCA Custodian has also been a Sub Registry for the administration of SBI since November 2002 according to Bank Indonesia Decree No. 4/510/ DPM on November 19, 2002. Seeing positive capital market developments, BCA Custodian has also entered the Mutual Fund market as a Custodian Bank since August 2001.

4.3. PARTIES AFFILIATED WITH THE CUSTODIAN BANK

PT Bank Central Asia, Tbk is not affiliated with PT UOB Asset Management Indonesia as Investment Manager of UOBAM INDEKS BISNIS-27. The parties that are a subsidiary of PT Bank Central Asia, Tbk as a Custodian Bank are:

1. PT BCA Finance
2. BCA Finance Limited
3. PT Bank BCA Syariah
4. PT BCA Sekuritas
5. PT Asuransi Umum BCA
6. PT Central Capital Ventura
7. PT Asuransi Jiwa BCA
8. PT Bank Digital BCA

CHAPTER V

INVESTMENT OBJECTIVE, INVESTMENT POLICY, INVESTMENT RESTRICTION, AND INVESTMENT PROFIT SHARING POLICY

By taking into account the applicable laws and regulations, and other provisions in the UOBAM INDEKS BISNIS-27 Collective Investment Contract, the Investment Objectives, Investment Policy, Investment Restrictions, and Investment Profit Sharing Policy of UOBAM INDEKS BISNIS-27 are as follows:

5.1. INVESTMENT OBJECTIVE

UOBAM INDEKS BISNIS-27 aims to provide investment returns that refer to the performance of the Bisnis-27 Index, using a passive investment approach or indexation.

5.2. INVESTMENT POLICY

UOBAM INDEKS BISNIS-27 will invest with an investment portfolio composition:

- minimum of 80% (eighty percent) and a maximum of 100% (one hundred percent) for equity securities originating from a group of securities listed on the Bisnis-27 Index; and
- a minimum of 0% (zero percent) and a maximum of 20% (twenty percent) on domestic money market instruments with maturities of less than 1 (one) year and/or debt securities and/or equity securities that have been sold in Public Offering and/or traded on the Stock Exchange, both domestically and abroad;

according to the laws and regulations in force in Indonesia.

In the event that UOBAM INDEKS BISNIS-27 invests in offshore securities, including Offshore Mutual Fund securities, no more than 15% (fifteen percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 may be invested in:

1. Securities traded on offshore stock exchanges whose information can be accessed from Indonesia through mass media or websites; and/or
2. Offshore Mutual Fund securities,

provided that the investment allocation in each security traded on an offshore stock exchange or each Offshore Mutual Fund security shall not exceed 10% (ten percent) of the Net Asset Value.

The Investment Manager must ensure that the investment activities of UOBAM INDEKS BISNIS-27 in offshore securities do not conflict with the laws and regulations applicable in Indonesia and the laws of the country where the offshore securities are issued.

The Offshore Mutual Fund Securities as referred to above must meet the following requirements:

- a. offered through a public offering and/or traded on an offshore Stock Exchange;
- b. their information can be accessed from Indonesia through mass media or websites;
- c. managed by an Investment Manager with a good reputation and supervised by the regulator of its jurisdiction;
- d. having similar types and investment policies;
- e. not in the form of a mutual fund that invests in other mutual fund securities;
- f. not subject to sanctions at the time the transaction is carried out;
- g. calculating its net asset value on a daily basis;
- h. issued in a country that is a member of the International Organization of Securities Commissions (IOSCO) and has fully signed the Multilateral Memorandum of Understanding Concerning Consultation and Cooperation and the Exchange of Information; and
- i. in the event that the Offshore Mutual Fund Securities are managed by a party that has an Affiliate relationship with the Investment Manager, the Investment Manager must ensure that the transactions involving such Offshore Mutual Fund Securities are conducted on a fair and independent basis (arm's length principle).

In the event that the Investment Manager decides for UOBAM INDEKS BISNIS-27 to invest in Offshore Mutual Fund Securities, the consumer protection principles as referred to in the OJK Regulation on Consumer and Public Protection in the Financial Services Sector shall apply

to all parties involved in the transaction of purchasing Participation Units of Mutual Funds in the form of a Collective Investment Contract by UOBAM INDEKS BISNIS-27.

The Investment Manager shall continually adjust the investment policies above in accordance with the prevailing OJK Regulations and the policies issued by OJK.

The Investment Manager may allocate the assets of UOBAM INDEKS BISNIS-27 into cash and/or cash equivalents solely for the purpose of temporary portfolio investment risk management, settlement of securities transactions, fulfillment of payment obligations to Participation Unit Holders and the expenses of UOBAM INDEKS BISNIS-27, as well as for anticipating other liquidity needs as provided under the UOBAM INDEKS BISNIS-27 Contract.

Investments in the shares listed in the Bisnis-27 Index shall constitute at least 80% (eighty percent) of all shares included in the Bisnis-27 Index. The allocation for each share shall be determined on a pro-rata basis following the weighting of each share within the Bisnis-27 Index, whereby the weighting for each share shall be no less than 80% (eighty percent) and no more than 120% (one hundred twenty percent) of the weighting of the respective share in the Bisnis-27 Index.

If the shares comprising the Bisnis-27 Index undergo changes, whether due to additions or removals of shares, the Investment Manager shall adjust the portfolio no later than 1 (one) month from the date of such change.

If one or more shares included in the Bisnis-27 Index components are suspended from trading by the Indonesia Stock Exchange, the Investment Manager may adjust the portfolio immediately after the lifting of such trading suspension by the Indonesia Stock Exchange.

If one or more shares previously included in the Bisnis-27 Index components are removed from the Index by the Index owner, while at that time such shares are under a trading suspension by the Indonesia Stock Exchange, the Investment Manager shall adjust the portfolio immediately after the trading suspension on such shares is lifted by the Indonesia Stock Exchange.

The Investment Manager must manage the portfolio of UOBAM INDEKS BISNIS-27 in accordance with the investment policy stated in the Collective Investment Contract and the Prospectus, and must comply with the investment policy set forth in item 5.2 above within no later than 150 (one hundred fifty) Exchange Days after the effective date of the registration statement of UOBAM INDEKS BISNIS-27.

In the event that UOBAM INDEKS BISNIS-27 invests in Debt Securities that are not offered through a Public Offering, in accordance with the OJK Regulation concerning Mutual Funds in the Form of a Collective Investment Contract, Debt Securities and/or Sharia Fixed-Income Securities not offered through a Public Offering must satisfy the following criteria:

- a. Published by :
 - 1) Issuer or public company;
 - 2) The issuer's subsidiary or public company receives a full guarantee from the issuer or public company;
 - 3) State-owned enterprises or subsidiaries of state-owned enterprises;
 - 4) Government of the Republic of Indonesia;
 - 5) Local Government; and/or
 - 6) Financial Services Institutions that have obtained a business license or are under the supervision of OJK and have experience in conducting public offerings, both stock and bond public offerings;
- b. has an investment rating of at least idAA or its equivalent at all times;
- c. rated periodically at least 1 (one) time in 1 (one) year;
- d. Information on the rankings of Debt Securities and/or Fixed-income Sharia Securities that are not offered through a Public Offering has been announced to the public and/or can be accessed by Securities Rating Agency;

- e. supervised by a trustee registered with the Financial Services Authority (OJK) during the implementation of the agreement for the issuance of Debt Securities that is not offered through a Public Offering; and
- f. entered in Collective Custody at the Depository and Settlement Institution.

In terms of investing in foreign securities, a maximum of 15% (fifteen percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 is invested in Securities traded on foreign stock exchanges whose information can be accessed from Indonesia through mass media or websites. The Investment Manager must ensure that the investment activities of UOBAM INDEKS BISNIS-27 in foreign securities will not conflict with the provisions of laws and regulations in force in Indonesia and the laws of the State underlying the issuance of the foreign securities.

Investment Managers are prohibited from making changes to the investment policy of UOBAM INDEKS BISNIS-27 in point 5.2. paragraph 1 (one) above, except in:

- a. The adjustment to new regulations and/or changes to statutory regulations; and/or
- b. The adjustment to certain conditions set by the OJK.

5.3. DESCRIPTION ON BISNIS-27 INDEX

The Bisnis-27 Index is a stock price index of 27 company shares listed on the Indonesia Stock Exchange. The index was compiled by the daily newspaper, Bisnis Indonesia, and has been listed as one of the reference indexes on the Indonesia Stock Exchange since 2009.

In preparing the composition of the 27 shares, the criteria used are as follows:

- Fundamental Selection, based on fundamental variables (Net Income, ROE, DER, and others), is done to select company stocks that have the best financial performance and condition.
- Technical Selection, stocks based on fundamental selection results are selected based on the liquidity conditions of the stock trading, so that later only active and liquid stocks will be selected.
- Minimum Free Floating Shares and the stocks selected from the previous stages must have free-floating shares of at least 20%.
- Selection of Good Corporate Governance and Business Ethics. The selected stocks are further selected, based on an assessment of the aspects of Good Corporate Governance and Business Ethics.

Periodically in once every 6 (six) months, constituent stocks from the Bisnis-27 Index are evaluated by an Independent Committee formed by PT Jurnalindo Aksara Grafika, which is a company that publishes the daily newspaper Bisnis Indonesia. The Independent Committee consists of academics and figures from the capital market business in Indonesia.

The Investment Manager has obtained the right to use the Bisnis-27 Index from PT Jurnalindo Aksara Grafika, which is a company that publishes the Bisnis Indonesia daily newspaper and the owner of the Bisnis-27 Index as stipulated in the Cooperation Agreement for the Issuance of UOBAM Index of Mutual Funds Bisnis-27 Index Number 001/PKS/UOBAMI/PRO/VIII/2020, dated August 3, 2020, and a license from the Indonesia Stock Exchange where Bisnis-27 Index is recorded, as stated in Letter No.: S-04385/BEI.UOBAMU/06-2012 dated June 20, 2012.

5.4. INVESTMENT RESTRICTIONS

In accordance with the POJK concerning Mutual Funds in the Form of Collective Investment Contracts jjs. POJK concerning Sharia Mutual Fund, POJK concerning Investment Manager Code of Conduct, and POJK Concerning the Development and Strengthening of Investment Management in the Capital Market, in managing UOBAM INDEKS BISNIS-27, the Investment Manager is prohibited from taking any actions that may cause UOBAM INDEKS BISNIS-27:

- a. own Securities traded on foreign Stock Exchanges whose information cannot be accessed from Indonesia through mass media or websites;
- b. has derivative effects:
 1. transacted outside the Stock Exchange with 1 (one) Financial Services Institution as referred to in POJK Concerning Mutual Funds in the Form of Collective

- Investment Contracts with an exposure value of more than 10% (ten percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time; and
2. with a global net exposure value of more than 20% (twenty percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time;
- c. owning Asset-Backed Securities and/or Real Estate Investment Fund Participation Units that are not offered through a Public Offering issued by 1 (one) Party with more than 5% (five percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time or in a total of more than 15% (fifteen percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time;
 - d. has a Participation Unit in a Real Estate Investment Fund in the form of a Collective Investment Contract offered through a Public Offering of more than 20% (twenty percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time provided that each Real Estate Investment Fund is not more of 10% (ten percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time;
 - e. has a Real Estate Investment Fund Participation Unit in the form of a Collective Investment Contract, if the Real Estate Investment Fund in the form of a Collective Investment Contract is managed by an Investment Manager;
 - f. have a Securities Portfolio in the form of Securities issued by a Party affiliated with the Investment Manager of more than 20% (twenty percent) of the Net Asset Value of UOBAM INDEKS BISNIS-27 at any time, except for Affiliations that occur due to ownership or capital participation of the Government of the Republic of Indonesia;
 - g. own Securities issued by the Unit Holder and/or affiliated parties of the Unit Holder based on the commitment agreed by the Investment Manager and the Unit Holder and/or affiliated parties of the Unit Holder;
 - h. purchase Securities from a candidate or Participation Unit Holder and/or affiliated Party of the candidate or the Participation Unit Holder;
 - i. engaging in activities other than investing, reinvesting, or Securities trading as referred to in POJK Concerning Mutual Funds in the Form of Collective Investment Contracts;
 - j. is involved in the sale of securities that are not yet owned (short sale);
 - k. engage in margin transactions;
 - l. purchase Securities that are being offered in a Public Offering, if the Underwriter of the Public Offering is an Investment Manager or an Affiliate of an Investment Manager, except:
 1. The offered Debt Securities shall be rated as investment grade; and/or
 2. There was an excess of purchase demand from the offered Securities;
 The prohibition on purchasing Securities offered in a Public Offering from an affiliated party of the Investment Manager does not apply if the Affiliated relationship occurs due to the ownership or equity participation by the Government of the Republic of Indonesia;
 - m. engage in joint transactions or profit-sharing contracts with the Investment Manager or an Affiliate of the Investment Manager;
 - n. purchase Asset-Backed Securities, if:
 - a. Asset-Backed Securities are managed by the Investment Manager; and/or
 - b. The Investment Manager is affiliated with the initial creditor of the Asset-Backed Securities unless the Affiliated relationship occurs due to the Government's ownership or equity participation;
 - o. is involved in a Securities sale transaction with a repurchase agreement and a security purchase agreement with a redemption agreement;
 - p. to direct Securities transactions for profit:
 - a. Investment Manager;
 - b. Parties affiliated with the Investment Manager; or
 - c. Other Investment Products.
 - q. to involve in Securities transactions with Securities company funding facilities resulting in debts and receivables between UOBAM INDEKS BISNIS-27, Investment Managers, and securities companies;
 - r. to carry out illegal transactions and/or trade in Securities;
 - s. to involve in securities transactions that result in violations of statutory provisions; and
 - t. to conduct negotiating transactions for the benefit of UOBAM INDEKS BISNIS-27 for shares traded on the stock exchange, except:

1. a maximum of 10% (ten percent) of the net asset value of UOBAM INDEKS BISNIS-27 on every exchange day;
2. every transaction made is supported by rational reasons and adequate working papers;
3. transactions carried out refer to the best execution standard which refers to volume-weighted average price analysis, not excessive, and results in losses for UOBAM INOVASI BOND NASIONAL; and
4. the transaction in question is a cross transaction, carried out in accordance with the provisions of laws and regulations.

The investment restrictions mentioned above are based on the regulations in effect at the time this Prospectus was prepared, which may change from time to time in accordance with policies issued by the Government in the Capital Market sector and other approval letters issued by OJK relating to the management of Mutual Funds in the Form of a Collective Investment Contract. UOBAM INDEKS BISNIS-27 may only invest in an investment portfolio in accordance with the Investment Policy set out in Chapter V item 5.2 above. The investment restrictions mentioned above are excerpts from the prevailing regulations.

In the event that the Investment Manager intends to purchase Securities traded on a foreign Stock Exchange, the Securities purchase can only be carried out after an agreement has been reached regarding the procedures for purchasing, selling, storing, recording, and other matters related to the purchase of the Securities between the Investment Manager and the Custodian Bank.

5.5. PROFIT SHARING POLICY

Any return on investment obtained by UOBAM INDEKS BISNIS-27 from the invested funds, if any, will be recorded into UOBAM INDEKS BISNIS-27 to further increase the Net Asset Value of UOBAM INDEKS BISNIS-27.

Participation Unit Holders who wish to enjoy the return on their investment or require liquidity can redeem a part or all of their Participation Units.

CHAPTER VI
UOBAM BISNIS INDEKS-27 RECEIVES AND/OR PROVIDES LOANS

- 6.1. If the Investment Manager determines that the UOBAM BISNIS INDEKS-27 can receive a loan, the following provisions shall apply:
- i. the loan must be in the form of funds from a Financial Services Institution and/or Securities Funding Institution based on a contract between the Investment Manager and the Financial Services Institution and/or Securities Funding Institution;
 - ii. to fulfil the buyback and/or redemption transactions for UOBAM BISNIS INDEKS-27 Participation Units;
 - iii. it must be a short-term loan with a maximum term of 20 (twenty) Exchange Days; and
 - iv. the total loan must be a maximum of 10% (ten percent) of the Net Asset Value of the UOBAM INDEKS BISNIS-27 at the time the loan is made.

In order to fulfil the buyback and/or redemption transactions of UOBAM INDEKS BISNIS-27 Participation Units as referred to in point ii) above, the Investment Manager is required to ensure that UOBAM INDEKS BISNIS-27 is in the following condition:

- a) has features to accelerate the fulfilment of buyback and/or redemption transactions; and/or
- b) failure to fulfil buyback and/or redemption transactions due to liquidity pressures in the Investment Portfolio as referred to in Article 4 paragraph (3) of the POJK concerning the Development and Strengthening of Investment Management in the Capital Market.

- 6.2. In the event that the Investment Manager determines that UOBAM INDEKS BUSINESS-27 receives a loan from the Investment Manager and/or Financial Services Institution that has an affiliated relationship with the Investment Manager, the Investment Manager is obliged to ensure that the loan meets the provisions as required in Article 4 paragraph (5) of the POJK concerning the Development and Strengthening of Investment Management in the Capital Market.

- 6.3. If UOBAM INDEKS BISNIS-27 provides a loan, the loan must be in the form of Securities to the Clearing and Guarantee Institution and must meet the following requirements:
- i. The amount of Securities loaned must be a maximum of 30% (thirty percent) of the net asset value at any time.
 - ii. The Securities loaned must be Securities listed on an Indonesian stock exchange and/or other Securities, in accordance with the provisions stipulated by the Clearing and Guarantee Institution.
 - iii. The Securities loaned can be reclaimed by UOBAM INDEKS BISNIS-27.
 - iv. The Securities loaned are not currently legally bound to another Party.
 - v. Each loan transaction by UOBAM INDEKS BISNIS-27 results in a change in ownership of the Securities loaned.
 - vi. Rights relating to ownership of the loaned Securities must remain with UOBAM INDEKS BISNIS-27, including voting rights, preemptivepre-emptive rights, dividends, and interest; and
 - vii. The accounting treatment for the loaned Securities must refer to the Accounting Provisions, namely that the loaned Securities remain recognized as assets of UOBAM INDEKS BISNIS-27.

- 6.4. If the Investment Manager determines that the UOBAM INDEKS BISNIS-27 will provide a loan, the Investment Manager must consider:
- i) the liquidity risk of the UOBAM INDEKS BISNIS-27 before executing the loan transaction; and
 - ii) the efficient portfolio management used in the management of the UOBAM INDEKS BISNIS-27.

- 6.5. In the event that UOBAM INDEKS BISNIS-27 will receive a loan and/or provide a loan, the Investment Manager will provide disclosure of information regarding: (i) the purpose of receiving the loan and/or providing the loan; (ii) conflicts of interest and mitigation, if any; and (iii) the inherent risks of receiving the loan and/or providing the loan.

- 6.6. The form, type, amount of collateral, and risk management of underwriting for lending transactions by UOBAM INDEKS BISNIS-27 are implemented in accordance with the Clearing and Guarantee Institution Regulations regarding Securities Lending and Borrowing.
- 6.7. If UOBAM INDEKS BISNIS-27 receives and/or intends to provide a loan, the provision and/or acceptance of the loan can only be implemented after an agreement has been reached between the Investment Manager and the Custodian Bank regarding the procedures for providing and/or receiving the loan and other matters related to the loan.
- 6.8. In making investment decisions regarding the acceptance and/or provision of Mutual Fund loans, the Investment Manager must comply with the OJK Regulation concerning the Guidelines for Investment Manager Conduct and the OJK Regulation concerning Consumer and Community Protection in the Financial Services Sector.

CHAPTER VII TRACKING ERROR ON INDEX PERFORMANCE

In the investment sector, tracking error is a measure of the correlation between the NAV movement and the index that became its reference. The movement correlation is measured by the standard deviation of the difference in returns of the two.

Mathematically, the tracking error is calculated using the following formula:

$$\text{Tracking Error} = \sqrt{\frac{1}{N-1} \sum_{i=1}^N (d_i - b_i)^2}$$

Where:

d_i = The return of NAV in period i

b_i = The return of Reference Index in period i

N = The Number of Observations

UOBAM INDEKS BISNIS-27 will invest using a passive or indexation approach. It is estimated that the amount of the tracking error interval between the performance of the UOBAM INDEKS BISNIS-27 and the Bisnis-27 Index does not exceed 5% (five percent). In the event that the tracking error exceeds 5% (five percent), the Investment Manager will make a portfolio adjustment as soon as possible.

CHAPTER VIII
CALCULATION METHOD OF FAIR MARKET VALUE OF SECURITIES IN UOBAM INDEKS
BISNIS-27

The method of calculating the Fair Market Value of Securities in the UOBAM INDEKS BISNIS-27 portfolio used by the Investment Manager is in line with BAPEPAM & LK Regulation Number IV.C.2 and POJK Concerning Mutual Funds in the Form of Collective Investment Contracts, including the following provisions:

1. Fair Market Value of Securities in a Mutual Fund portfolio must be calculated and submitted by the Investment Manager to the Custodian Bank no later than 17.00 WIB (seventeen West Indonesian Time) every Exchange Day, with the following conditions:
 - a. The calculation of the fair market value of securities that are actively traded on the stock exchange uses the information on the latest trading price of the securities on the Stock Exchange;
 - b. Calculation of Fair Market Value from:
 - 1) Securities traded outside the Stock Exchange (over the counter);
 - 2) Securities that are not actively traded on the Stock Exchange;
 - 3) Securities traded in foreign currency denominations;
 - 4) Domestic money market instruments, as referred to in POJK concerning Mutual Funds in the Form of Collective Investment Contracts;
 - 5) Other securities whose transactions must be reported to the Recipient of the Securities Transaction Report as referred to in the Financial Services Authority (OJK) Regulation Number 22/POJK.04/2017 dated June 21, 2017, concerning Securities Transaction Reporting;
 - 6) Other Securities in which based on OJK's decision can become Mutual Funds Portfolio; and/or
 - 7) Securities of a company that is declared bankrupt or is likely to go bankrupt, or fails to pay the principal or interest of the Securities, uses the fair market price set by the LPHE as the reference price for the Investment Manager.
 - c. In the event that the last trading price of the Securities on the Stock Exchange does not reflect the Fair Market Value at that time, the calculation of the Fair Market Value of the Securities shall use the fair market price set by LPHE as the reference price for the Investment Manager.
 - d. In the event that LPHE does not issue fair market prices for Securities as referred to in number 2 letter b point 1) to point 6), and number 2 letter c from BAPEPAM & LK Regulation No. IV.C.2, the Investment Manager must determine the Fair Market Value of Securities in good faith and with full responsibility based on a method that uses a conservative principle and is applied consistently, by considering, among others:
 - 1) the previous trade price;
 - 2) comparative prices for similar Securities; and/or
 - 3) the fundamental conditions of the Securities issuer.
 - e. In the event that LPHE does not issue a fair market price for the securities of a company that is declared bankrupt or is likely to go bankrupt, or fails to pay the principal or interest on such Securities, as referred to in number 2 letter b point 7) of BAPEPAM & LK Regulation No. IV.C.2, the Investment Manager must calculate the Fair Market Value of Securities in good faith and full of responsibility based on a method that uses a conservative principle and is consistently applied by considering:
 - 1) the last Securities trading price;
 - 2) the tendency of the Securities price;
 - 3) general interest rate since the last trading (if in the form of Debt Securities);
 - 4) material information announced regarding the said Securities since the last trading day;
 - 5) estimated price earning ratio, compared to price earning ratio for similar securities (if in the form of shares);
 - 6) the market interest rate for similar Securities at the current year with similar credit rating (if in the form of Debt Securities); and
 - 7) the last market price of the underlying Securities (if in the form of derivative of the Securities).
 - f. In the event that the Investment Manager considers that the fair market price determined by the LPHE does not reflect the Fair Market Value of Securities in the Investment Fund portfolio which must be dissolved due to:

- 1) the instruction by OJK according to the laws and regulations in the Capital Market sector; and/or
- 2) Total Net Asset Value being less than Rp. 10,000,000,000 (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Exchange Days.

The Investment Manager can calculate the Fair Market Value of these Securities by themselves in good faith and with full responsibility based on a method that uses conservative principles and is consistently applied.

- g. The Fair Market Value of Securities in a Mutual Fund portfolio that is traded in a currency denomination that is different from the denomination of the Mutual Fund's currency, must be calculated using the Bank Indonesia middle rate.
2. The calculation of the Net Asset Value of a Mutual Fund must use the Fair Market Value of the Securities determined by the Investment Manager.
 3. Net Asset Value per share or Participation Unit is calculated based on the Net Asset Value at the end of the relevant Exchange Day, after the completion of the Mutual Funds bookkeeping, but without taking into account the increase or decrease in the Mutual Fund's assets due to the purchase and/or settlement application received by the Custodian Bank on the same day.

*) LPHE (Securities Pricing Agency) is a Party that has obtained a business license from the OJK to conduct a Securities price appraisal in order to determine a fair market price, as referred to in Rule Number VC3 which is an attachment to the Decree of the Chairman of BAPEPAM & LK Number Kep-183/BL/2009 dated June 30, 2009, concerning Securities Pricing Agency.

The Investment Manager and the Custodian Bank will comply with the provisions in BAPEPAM & LK Rule Number IV.C.2 mentioned above, by taking into account the OJK regulations, policies, and approvals which may be issued or obtained later after this Prospectus is made.

CHAPTER IX COST AND FEE ALLOCATION

In managing UOBAM INDEKS BISNIS-27, there are costs that must be incurred by UOBAM INDEKS BISNIS-27, the Investment Manager and the Unit Holder. The details of the costs and their allocations are as follows:

9.1. COSTS TO BE CHARGED TO THE UOBAM INDEKS BISNIS-27

- a. The investment Manager service fee is a maximum of 2% (two percent) per year, calculated on a daily basis from the Net Asset Value of UOBAM INDEKS BISNIS-27 based on 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty-six) Calendar Days per year for leap years and paid monthly;
- b. Custodian Bank service fee is a maximum of 0.25% (zero point twenty-five percent) per year, calculated on a daily basis from the Net Asset Value of UOBAM INDEKS BISNIS-27 based on 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred and sixty-six) Calendar Days per year for leap years and to be paid monthly;
- c. The cost of using the Bisnis-27 Index as the name and reference index for UOBAM INDEKS BISNIS-27 is the amount which is higher, between:
 - i) 0.06% (zero point zero six percent) of the total assets under management if the total value of assets under management is less or equal to IDR 100,000,000,000 (one hundred billion Rupiah);
 - ii) 0.04% (zero point zero four percent) of the total assets under management if the total value of assets under management starts from IDR 100,000,000,000 (one hundred billion Rupiah) to IDR 250,000,000,000 (two hundred fifty billion Rupiah);
 - iii) 0.02% (zero point zero two percent) of the total assets under management if the value of assets under management is more than IDR 250,000,000,000 (two hundred and fifty billion Rupiah); or
 - iv) IDR 50,000,000 (fifty million Rupiah);which is calculated daily from the Net Asset Value of UOBAM INDEKS BISNIS-27 based on 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty-six) Calendar Days per year for a leap year, and paid monthly;
- d. Securities transaction and registration fees;
- e. Printing and distribution costs for the renewal of the Prospectus, including the Annual Financial Report, accompanied by an accountant's report registered with the OJK with common opinion, to the Unit Holder after the UOBAM INDEKS BISNIS-27 is declared effective by OJK;
- f. The cost of posting news/notifications in newspapers regarding the planned changes to the Collective Investment Contract and/or Prospectus (if any) and the change in the Collective Investment Contract UOBAM INDEKS BISNIS-27 after UOBAM INDEKS BISNIS-27 is declared effective by the OJK;
- g. Auditor fees for auditing the Annual Financial Statements of UOBAM INDEKS BISNIS-27 after UOBAM INDEKS BISNIS-27 is declared effective by the OJK;
- i. Costs charged by integrated management system service providers for registration and use of related systems and other supporting systems and/or instruments required by laws and regulations and/or policies of the Financial Services Authority (OJK) (if any);
- j. Insurance costs (if any); and
- k. Tax expenses related to the payment of service fees and fees above (if any).

9.2. COSTS TO BE CHARGED TO THE INVESTMENT MANAGER

- a. Preparation costs for the formation of UOBAM INDEKS BISNIS-27, namely the cost of making Collective Investment Contracts, making and distributing the Preliminary Prospectus, and issuing the necessary documents including fees for Accountants, Legal Consultants, and Notaries required to obtain an effective statement from OJK;
- b. Administrative costs for the portfolio management of UOBAM INDEKS BISNIS-27, namely telephone, facsimile, photocopy, and transportation costs;
- c. Marketing costs including brochure printing, promotional, and advertising costs of UOBAM INDEKS BISNIS-27;

- d. Issuance and distribution costs of the UOBAM INDEKS BISNIS-27 Account Opening Form, Mutual Fund Investor Profile Form and Participation Unit Subscription Form (if any), Redemption Form (if any), and Investment Switching Form (if any); and
- e. Legal Consultants, Accountants, Notary Public fees and other expenses to third parties in connection with the dissolution and liquidation of the UOBAM INDEKS BISNIS-27 of its assets.

9.3. COSTS TO BE CHARGED TO THE PARTICIPATION UNIT HOLDER

- a. Subscription fee of a maximum of 2% (two percent) of the Participation Unit purchase transaction value is charged when the Participation Unit Holder purchases Participation Units in UOBAM INDEKS BISNIS-27. This fee is an income for the Investment Manager and/or Mutual Funds Selling Agent appointed by the Investment Manager (if any);
- b. Redemption fee is a maximum of 2% (two percent) of the Participation Unit redemption transaction value that is charged when the Participation Unit Holder redeems Participation Units in UOBAM INDEKS BISNIS-27. This fee is an income for the Investment Manager and/or Mutual Funds Selling Agent appointed by the Investment Manager (if any);
- c. Switching fee is a maximum of 2% (two percent) of the investment switch value charged when the Participation Unit Holder transfers their investment in UOBAM INDEKS BISNIS-27 to other mutual funds managed by the same Investment Manager. This fee is income for the Investment Manager and/or Mutual Funds Selling Agent appointed by the Investment Manager (if any);
- d. Book-entry/transfer fee (if any) in line with the Participation Unit purchase by the Participation Unit Holder, the return of the rest of the rejected Participation Unit purchase money, the disbursement of all Participation Units in the event that the Participation Unit ownership is below the minimum balance, profit-sharing payment (if any) and payment of Participation Unit redemption proceeds to an account in the name of the Participation Unit Holder.
- e. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM INDEKS BISNIS-27 is declared Effective by the OJK, in the event that the Unit Holder requests to send a printed Monthly Report and Participation Unit Transaction Confirmation Letter (if any);
- f. Stamp duty for Participation Unit Transaction Confirmation Letter charged to Participation Unit Holders in accordance with the provisions of the applicable laws and regulations (if any); and
- g. Taxes related to the Participation Unit Holder and fees above (if any).

9.4. Legal Consultant fees, Notary fees, Accountant fees, Tax Consultants and other consultants and/or fees of other parties after UOBAM INDEKS BISNIS-27 becomes effective to be borne by the Investment Manager and/or Custodian Bank and/or UOBAM INDEKS BISNIS-27 according to the party who receives benefits or make mistakes so that professional services are needed.

9.5. The asset delivery costs related to the payment of repurchase of Participation Units, in the event that the asset liquidity in the UOBAM INDEKS BISNIS-27 investment portfolio meets the conditions as referred to in Article 24A of the OJK Regulation on Mutual Funds in the Form of a Collective Investment Contract (if any), shall be borne by the Investment Manager and/or the Unit Holders and/or as determined by the Financial Services Authority in the future (if any).

9.5. COST ALLOCATION

TYPES	%	DESCRIPTION
Charged to UOBAM INDEKS BISNIS-27:		
a. Investment Manager Fees	Maximum of 2%	calculated daily from the Net Asset Value of UOBAM INDEKS BISNIS-27 based on 365 (three hundred sixty-five) Calendar Days per
b. Custodian Bank Fees	Maximum of 0.25%	

<p>c. The fees associated with licensing the use of Bisnis-27 Index</p>	<p>Which is higher between:</p> <p>i) 0.06% (zero point zero six percent) of the total assets under management if the total value of assets under management is less or equal to IDR 100,000,000,000 (one hundred billion Rupiah);</p> <p>ii) 0.04% (zero point zero four percent) of the total assets under management if the total value of assets under management starts from IDR 100,000,000,000 (one hundred billion Rupiah) to IDR 250,000,000,000 (two hundred fifty billion Rupiah);</p> <p>iii) 0.02% (zero point zero two percent) of the total assets under management if the value of assets under management is more than IDR 250,000,000,000 (two hundred and fifty billion Rupiah); or</p> <p>iv) IDR 50,000,000 (fifty million Rupiah)</p>	<p>year or 366 (three hundred sixty-six) Calendar Days per year for leap years and paid monthly.</p> <p>which is calculated daily from the Net Asset Value of UOBAM INDEKS BISNIS-27 based on 365 (three hundred sixty-five) Calendar Days per year or 366 (three hundred sixty-six) Calendar Days per year for a leap year, and paid monthly.</p>
<p>Charged to the Participation Unit Holder:</p> <p>a. Subscription fee</p> <p>b. Redemption fee</p> <p>c. Switching fee</p>	<p>Maximum of 2%</p> <p>Maximum of 2%</p> <p>Maximum of 2%</p>	<p>from the Participation Unit purchase transaction value</p> <p>from the Participation Unit redemption transaction value</p> <p>from the investment transfer transaction value</p> <p>Subscription fee, Redemption fee and</p>

<p>d. All bank fees</p> <p>e. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM INDEKS BISNIS-27 is declared Effective by the OJK, in the event that the Unit Holder requests to send a printed Monthly Report and Participation Unit Transaction Confirmation Letter (if any);</p> <p>f. Stamp duty for Participation Unit Transaction Confirmation Letter charged to Participation Unit Holders in accordance with the provisions of the applicable laws and regulations;</p> <p>g. Taxes related to Participation Unit Holder</p>	<p>If any</p> <p>If any</p> <p>If any</p> <p>If any</p>	<p>Switching fee is an income for the Investment Manager and/or Mutual Funds Selling Agent appointed by the Investment Manager (if any)</p>
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The costs above do not include taxation according to the prevailing laws and regulations in Indonesia.

CHAPTER X TAXATION

Based on the applicable Tax Regulations, the application of Income Tax (PPH) on Mutual Funds in the form of Collective Investment Contracts is as follows:

Description	Income Tax Treatment	Legal Basis
a. Distribution of cash (dividends)	Not a Tax Object*	Income Tax Law article 4 (3) letter f number 1 point b), PP Taxable Income Calculation No. 94 of 2010 article 2A paragraph (1) and article 2A paragraph (5), as amended by PP No. 9 of 2021 article 4.
b. Bond Interest	Final Income Tax**	Income Tax Law Article 4 (2) and article 17 (7) jo. PP No. 91 of 2021 article 2
c. Capital gain/Bond discount	Final Income Tax**	Income Tax Law article 4 (2) and article 17 (7) of the jo. PP No. 91 of 2021 article 2
d. Deposit Interest and Discount for Bank Indonesia Certificates	Final Income Tax	Income Tax Law article 4 (2) letter a, PP Number 131 of 2000 article 2, and PP Number 123 of 2015 article 2 letter c jo. Decree of the Minister of Finance of the Republic of Indonesia No. 212/PMK.03/2018 article 5 point (1) letter c
e. Capital Gain Shares on the Exchange	Final Income Tax	Income Tax Law article 4 (2) letter c and PP Number 41 of 1994 Article 1 (1) jo. PP No. 14 of 1997 article 1
f. Commercial Paper & other Notes	General Tariff Income Tax	Income Tax Law article 4 (1) and (2).
g. Share of Profit received by the Unit Holders of Collective Investment Contracts	Not Income Tax Object	Income Tax Law article 4 (3) letter i.

* Refers to:

- Referring to Law No. 7 of 1983 concerning Income Tax, as last amended by Article 3 of Law No. 7 of 2021 concerning the Harmonization of Tax Regulations ("Income Tax Law");
- Article 4 paragraph (3) letter f number 1 point b) of Law No. 7 of 1983 concerning Income Tax, as last amended by Article 3 of Law No. 7 of 2021 concerning the Harmonization of Tax Regulations, dividends originating from within the country received or obtained by domestic corporate Taxpayers are exempt from taxation;
- Article 9 of Government Regulation No. 55 of 2022 concerning Adjustments to Regulations in the Income Tax Sector, the exemption of income in the form of dividends from the Income Tax object as referred to in Article 4 paragraph (3) letter f number 1 of the Income Tax Law applies to dividends received or obtained by domestic corporate Taxpayers since the enactment of Law No. 7 of 2021 concerning the Harmonization of Tax Regulations; and
- Article 2A paragraph (5) of the PP on Calculation of Taxable Income, dividends originating from within the country received or obtained by domestic corporate Taxpayers as referred to in Article 4 paragraph (3) letter f number 1 point b) of the Income Tax Law, are not subject to Income Tax deductions.

** In accordance with the Government Regulation of the Republic of Indonesia No. 91 of 2021 ("PP No. 91 of 2021"), the final income tax rate on bond interest income/bond discount received or obtained

by domestic taxpayers and permanent establishments is 10% (ten percent) of the base for the imposition of income tax.

The above tax information is made by the Investment Manager based on the Investment Manager's knowledge and understanding of the existing tax regulations as of the date of this Prospectus. If there are changes or differences in the future in the interpretation of the applicable tax regulations, the Investment Manager will adjust the tax information above.

The above tax provisions apply to securities that are issued and/or traded and qualify as domestic securities. For securities that are issued and/or traded and qualify as foreign securities, the tax provisions of the country where the securities are issued and/or traded may apply, including other provisions related to taxation made between Indonesia and that country (if any) and income tax provisions apply as regulated in the Income Tax Law.

Foreign citizens are advised to consult with tax advisors regarding investment tax treatment before purchasing the UOBAM INDEKS BISNIS-27 Participation Unit. In accordance with the applicable tax laws and regulations at the time this Prospectus was prepared, the profit portion, including the redemption of Participation Units received by Participation Unit Holders, is exempt from being subject to Income Tax (PPH).

In the event that there is a tax that must be paid by the prospective Participation Unit Holder in line with the prevailing tax laws and regulations, notification to the prospective Participation Unit Holder regarding the tax to be paid will be made by sending a registered letter to the prospective Participation Unit Holder immediately after the Investment Manager is aware of the tax that must be paid by the prospective Participation Unit Holder.

The obligation regarding taxes that must be paid by the Participation Unit Holder is a personal obligation of the Participation Unit Holder.

CHAPTER XI INVESTMENT BENEFITS AND MAJOR RISK FACTORS

11.1. The Unit Holder of UOBAM INDEKS BISNIS-27 can get the following investment benefits:

1. Diversification.

UOBAM INDEKS BISNIS-27 provides ownership rights that are not divided into the entire portfolio in UOBAM INDEKS BISNIS-27, to the Participation Unit Holder. By purchasing one Participation Unit in UOBAM INDEKS BISNIS-27, each Unit holder automatically owns, proportionally, the securities that make up UOBAM INDEKS BISNIS-27

2. Investment performance refers to the performance of the Bisnis-27 Index.

UOBAM INDEKS BISNIS-27 is invested in shares of Bisnis-27 Index in proportion to the weight of each share in the Bisnis-27 Index. Thus, Participation Unit holders can expect investment returns, which refer to the performance of the Bisnis-27 Index.

3. Transparent mutual fund investment portfolio.

The main investment strategy of UOBAM INDEKS BISNIS-27 is to refer to the Bisnis-27 Index. Investment decisions are made based on the consideration of the Investment Manager, with the main component of the portfolio being the securities listed in the Bisnis-27 Index. The complete composition of the Bisnis-27 Index is published in the Bisnis Indonesia newspaper every Monday to Friday.

4. Affordable minimum investment.

The main strategy of UOBAM INDEKS BISNIS-27 is a low minimum amount of investment, with a minimum purchase of IDR 10,000 (ten thousand Rupiah).

5. Ease of investing.

The Investment Manager will prepare an integrated infrastructure, which aims to make it easier for investors to invest in UOBAM INDEKS BISNIS-27.

11.2. Meanwhile, the risk of investing in UOBAM INDEKS BISNIS-27 can be caused by several factors, including:

1. Risk of Changing Economic and Political Conditions

Changes or the worsening of economic and political conditions inside or outside the country or changes in regulations can affect the income perspective which may also have an impact on the performance of banks and securities issuers or the parties in which UOBAM INDEKS BISNIS-27 invests. This will also affect the performance of the investment portfolio of UOBAM INDEKS BISNIS-27.

2. Liquidity Risk

In the event of a very high redemption rate by the Unit Holder in a short period of time, cash payment by the Investment Manager by withdrawing the UOBAM INDEKS BISNIS-27 portfolio may be delayed. In extraordinary conditions (force majeure) or events (both predictable and unpredictable) beyond the control of the Investment Manager, the redemption may also be temporarily suspended in line with the provisions in the Collective Investment Contract and OJK Regulations.

3. Risk of Reduction in Net Asset Value of Each Participation Unit

The value of each Participation Unit in UOBAM INDEKS BISNIS-27 may change as a result of an increase or decrease in the Net Asset Value of the Mutual Fund concerned. A decrease in the Net Asset Value of each Participation Unit may be caused by, among others, changes in the price of securities in the portfolio.

4. Risk of Dissolution and Liquidation

If (i) ordered by OJK; and (ii) UOBAM INDEKS BISNIS-27 is owned by less than 10 (ten) Unit Holders within 120 (one hundred and twenty) consecutive Exchange Days; and/or (iii) the Net Asset Value of UOBAM INDEKS BISNIS-27 is less than Rp.10,000,000,000 (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Exchange Days, and in line

with the provisions of Article 45 letters c and d of POJK Concerning Mutual Funds In The Form Of Collective Investment Contract and article 77 points (2) of the POJK Concerning The Code Of Conduct For The Investment Managers, the Investment Manager will carry out dissolution and liquidation, so this will affect the investment return of UOBAM INDEKS BISNIS-27.

5. Risks Associated with Bisnis-27 Index

Investment Managers, Custodian Banks, and their affiliates not involved in calculating the Bisnis-27 Index cannot be held responsible for any mistakes in calculating the Bisnis-27 Index. PT Jurnalindo Aksara Grafika as the licensee that calculates and publishes the Bisnis-27 Index does not provide any guarantee or representation regarding the accuracy or completeness of the Bisnis-27 Index. PT Jurnalindo Aksara Grafika has the right at any time to change, replace, or modify in any way, method, formula, process, and any other factors concerning the compilation and calculation of the Bisnis-27 Index. The Investment Manager has obtained the right to use the Bisnis-27 Index from PT Jurnalindo Aksara Grafika as the owner of the Bisnis-27 Index, and a license from PT Bursa Efek Indonesia (Indonesia Stock Exchange) as the exchange where the Bisnis-27 Index is listed, in line with the use of the Bisnis-27 Index in operational activities, marketing, and promotion of UOBAM INDEKS BISNIS-27. The Investment Manager together with the Custodian Bank will dissolve UOBAM INDEKS BISNIS-27 if PT Jurnalindo Aksara Grafika stops the calculation or stops publishing the calculation of the Bisnis-27 Index, or the right to use the Bisnis-27 Index ends and is not extended by PT Jurnalindo Aksara Grafika, or becomes canceled, for it to affect the investment return of UOBAM INDEKS BISNIS-27.

6. Currency Exchange Rate Risks

In the event that UOBAM INDEKS BISNIS-27 invests in securities denominated in currency other than the Rupiah, the change in the exchange rate of the currency other than the Rupiah against Rupiah which is the denomination of UOBAM INDEKS BISNIS-27 may affect the Net Asset Value (NAV) of UOBAM INDEKS BISNIS-27.

CHAPTER XII PARTICIPATION UNIT HOLDER ENTITLEMENTS

Subject to the conditions written in the Collective Investment Contract, each Participation Unit Holder of UOBAM INDEKS BISNIS-27 has the following rights:

12.1. Obtaining Proof of Ownership of UOBAM INDEKS BISNIS-27, namely Participation Unit Transaction Confirmation Letter

Participation Unit Holders will receive a Participation Unit Transaction Confirmation Letter which will be sent no later than 7 (seven) Exchange Days after:

- (i) the Participation Unit UOBAM INDEKS BISNIS-27 purchase application from the Participation Unit Holder is complete and well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) and the payment for the purchase is well received by the Custodian Bank (in complete application and in good fund) and the Participation Unit is issued by the Custodian Bank;
- (ii) the Participation Unit UOBAM INDEKS BISNIS-27 redemption application from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Mutual Funds Selling Agent appointed by the Investment Manager (if any); and
- (iii) the investment switch application in UOBAM INDEKS BISNIS-27 from the Participation Unit Holder has been complete and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in line with the provisions of investment transfer processing specified in this Prospectus.

In the event that Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM INDEKS BISNIS-27.

The Participation Unit Transaction Confirmation Letter will state, among other things, the number of Participation Units purchased and redeemed, the transferred and owned investment, and the Net Asset Value of each Participation Unit when the Participation Units are purchased and redeemed and the investment is transferred.

12.2. Obtain the Investment Profit Sharing in Line with the Profit Sharing Policy

The Participation Unit Holder has the right to receive investment returns (if any) in accordance with the Profit Sharing Policy.

12.3. Redeem part or all of UOBAM INDEKS BISNIS-27 Participation Units

The Participation Unit Holder has the right to redeem a part or all of the UOBAM INDEKS BISNIS-27 Participation Units to the Investment Manager on every Exchange Day according to the terms and conditions in Chapter XVI of the Prospectus.

12.4. Transferring part or all of the investment in UOBAM INDEKS BISNIS-27

The Participation Unit Holder has the right to transfer a part or all of their investment in UOBAM INDEKS BISNIS-27 to other Mutual Funds that have investment switching facilities that are managed by the Investment Manager in line with the terms and conditions in Chapter XVII of the Prospectus.

12.5. Obtain Information Regarding Daily Net Asset Value of Each Participation Unit and UOBAM's BISNIS-27 INDEX Performance

Each Participation Unit Holder has the right to obtain information on the daily Net Asset Value of each Participation Unit and the performance of 30 (thirty) Calendar Days and the last 1 (one) year from UOBAM INDEKS BISNIS-27 which is published on a certain daily news.

12.6. Obtain Monthly Reports (UOBAM INDEKS BISNIS-27 Report)

The Participation Unit Holder is entitled to receive Monthly Reports which will be provided by the Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider.

In the event that Unit Holder specifically requests a printed Monthly Report to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Monthly Report will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM INDEKS BISNIS-27.

12.7. Obtain Annual Financial Reports

The Investment Manager will provide a copy of the UOBAM INDEKS BISNIS-27 financial report at least once in 1 (one) year which will be included in the renewal of the Prospectus.

12.8. Receive a Proportional Share of Liquidation Proceeds in Linewith the Participation Unit Ownership in the event that UOBAM INDEKS BISNIS-27 is dissolved and liquidated

In the event that UOBAM INDEKS BISNIS-27 is dissolved and liquidated, the liquidation proceeds must be distributed proportionally according to the composition of the number of Participation Units owned by each Unit Holder.

CHAPTER XIII DISSOLUTION AND LIQUIDATION

13.1. THINGS THAT CAUSE UOBAM INDEKS BISNIS-27 TO BE DISSOLVED

UOBAM INDEKS BISNIS-27 applies since the establishment of the effective statement by OJK and must be dissolved if any of the following occurs:

- a. Within a period of 120 (one hundred and twenty) Exchange Days, UOBAM INDEKS BISNIS-27 whose Registration Statement has become effective has assets under management of less than IDR 10,000,000,000 (ten billion Rupiah); and/or
- b. Ordered by OJK in line with the laws and regulations in the Capital Market sector; and/or
- c. Total Net Asset Value of UOBAM INDEKS BISNIS-27 is less than Rp.10,000,000,000 (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Exchange Days; and/or
- d. UOBAM INDEKS BISNIS-27 is owned by less than 10 (ten) Participating Unit Holders within 120 (one hundred and twenty) consecutive Exchange Days; and/or
- e. The Investment Manager and the Custodian Bank have agreed to dissolve UOBAM INDEKS BISNIS-27.

13.2. DISSOLUTION AND LIQUIDATION PROCESS OF UOBAM INDEKS BISNIS-27

- 1) In the event that UOBAM INDEKS BISNIS-27 must be dissolved due to the conditions as referred to in point 13.1 letter a above, the Investment Manager must:
 - i) submitting a report on such condition to OJK and announcing the liquidation plan of UOBAM INDEKS BISNIS-27 to the Unit Holders in at least 1 (one) Indonesian-language daily newspaper with nationwide circulation, no later than 2 (two) Trading Days after the end of the period referred to in point 13.1 letter a above;
 - ii) instruct the Custodian Bank no later than 2 (two) Trading Days after the end of the period referred to in point 13.1 letter a above to pay the liquidation proceeds in the form of:
 1. funds; and/or
 2. assets if the Unit Holders agree to receive payment in the form of assets; which are the rights of the Unit Holders, provided that the calculation is carried out proportionally based on the Net Asset Value at the time of dissolution, but shall not be lower than the initial Net Asset Value (par value), and such funds or assets must be received by the Unit Holders no later than 7 (seven) Trading Days after the end of the period referred to in point 13.1 letter a above; and
 - iii) dissolve UOBAM BISNIS-27 INDEX within 10 (ten) Exchange Days from the expiration of the period as referred to in point 13.1 letter a above and submit a report on the dissolution of UOBAM BISNIS-27 INDEX to OJK no later than 10 (ten) Exchange Days since UOBAM INDEKS BISNIS-27 was dissolved accompanied by:
 1. deed of dissolution of UOBAM INDEKS BISNIS-27 from a Notary registered with OJK; and
 2. the financial report of the dissolution of UOBAM INDEKS BISNIS-27 which was audited by an accountant registered with the OJK, if UOBAM INDEKS BISNIS-27 has managed funds.
- 2) In the event that UOBAM INDEKS BISNIS-27 is required to be dissolved due to the conditions as referred to in point 13.1 letter b above, the Investment Manager must:
 - i) announcing the liquidation plan of UOBAM INDEKS BISNIS-27 in at least 1 (one) Indonesian-language daily newspaper with nationwide circulation, no later than 2 (two) Trading Days after being instructed by OJK, and on the same day providing written notification to the Custodian Bank to cease the calculation of the Net Asset Value of UOBAM INDEKS BISNIS-27;
 - ii) instructing the Custodian Bank, no later than 2 (two) Trading Days after being instructed by OJK, to pay:
 1. the liquidation proceeds in cash to which the Unit Holders are entitled, in an amount equal to the Net Asset Value at the time of dissolution or the cash value at the completion of the liquidation (whichever is higher), and such liquidation proceeds

- must be received by the Unit Holders no later than 7 (seven) Trading Days from the date of dissolution or completion of the liquidation; or
2. the liquidation assets of UOBAM INDEKS BISNIS-27, if the Unit Holders agree to receive payment in the form of assets, to which the Unit Holders are entitled, provided that the calculation is performed proportionally based on the Net Asset Value at the time of dissolution, and such liquidation assets must be received by the Unit Holders no later than 7 (seven) Trading Days from the date the liquidation is completed;
 - iii) submitting the liquidation report of UOBAM INDEKS BISNIS-27 to OJK no later than 60 (sixty) Trading Days from the date the dissolution of UOBAM INDEKS BISNIS-27 is ordered by OJK, accompanied by the following documents:
 1. legal opinion from a Legal Consultant registered with OJK;
 2. the liquidation financial statements of UOBAM INDEKS BISNIS-27 audited by a Public Accountant registered with OJK; and
 3. the deed of dissolution and liquidation of UOBAM INDEKS BISNIS-27 issued by a Notary registered with OJK;
 - iv) The payment of liquidation proceeds as referred to in item 2) point ii number 1 above shall be carried out under the following provisions:
 1. if the amount of liquidation proceeds is less than the Net Asset Value at the time of the dissolution of UOBAM INDEKS BISNIS-27 or the cash value at the completion of the liquidation, each member of the Board of Directors, member of the Board of Commissioners, shareholder of the Investment Manager, and/or any other party proven to have caused the violation that resulted in OJK ordering the dissolution of UOBAM INDEKS BISNIS-27 shall be jointly and severally liable to cover the shortfall; and/or
 2. payment of liquidation proceeds may be carried out in stages to the Unit Holders proportionally based on their percentage of Unit Ownership relative to the liquidation proceeds.
- 3) In the event that UOBAM INDEKS BISNIS-27 must be dissolved due to the conditions referred to in point 13.1 letters c and d above, the Investment Manager must:
- i. submitting a report on such condition to OJK, accompanied by the latest financial condition of UOBAM INDEKS BISNIS 27, and announcing to the Unit Holders the liquidation plan of UOBAM INDEKS BISNIS 27 in at least 1 (one) Indonesian language daily newspaper with nationwide circulation, no later than 2 (two) Trading Days after the end of the period referred to in point 13.1 letters c and d above, and on the same day providing written notification to the Custodian Bank to cease the calculation of the Net Asset Value of UOBAM INDEKS BISNIS 27;
 - ii. instructing the Custodian Bank, no later than 2 (two) Trading Days after the end of the period referred to in point 13.1 letters c and d above, to pay the funds or assets resulting from liquidation to which the Unit Holders are entitled, provided that the calculation is carried out proportionally based on the Net Asset Value at the time the liquidation is completed, and such funds must be received by the Unit Holders no later than 7 (seven) Trading Days after the liquidation is completed; and
 - iii. submitting the liquidation report of UOBAM INDEKS BISNIS 27 to OJK no later than 60 (sixty) Trading Days after the end of the period referred to in point 13.1 letters c and d above, accompanied by the following documents:
 1. a legal opinion from a Legal Consultant registered with OJK;
 2. the liquidation financial statements of UOBAM INDEKS BISNIS 27 audited by a Public Accountant registered with OJK;
 3. the deed of dissolution of UOBAM INDEKS BISNIS 27 issued by a Notary registered with OJK.
- 4) In the event that UOBAM INDEKS BISNIS-27 must be dissolved due to the conditions referred to in point 13.1 letter e above, the Investment Manager must:
- i. submitting the liquidation plan to OJK no later than 2 (two) Trading Days from the date of the agreement to dissolve UOBAM INDEKS BISNIS-27 between the Investment Manager and the Custodian Bank, attaching:

- a) the agreement on the dissolution and liquidation of UOBAM INDEKS BISNIS-27 between the Investment Manager and the Custodian Bank, including the reason for the dissolution; and
 - b) the latest financial condition; and on the same day announcing the liquidation plan of UOBAM INDEKS BISNIS-27 to the Unit Holders in at least 1 (one) Indonesian-language daily newspaper with nationwide circulation, and providing written notification to the Custodian Bank to cease the calculation of the Net Asset Value of UOBAM INDEKS BISNIS-27;
 - ii. instructing the Custodian Bank, no later than 2 (two) Trading Days from the date of the agreement to dissolve UOBAM INDEKS BISNIS-27, to pay the funds or assets resulting from liquidation to which the Unit Holders are entitled, provided that the calculation is carried out proportionally based on the Net Asset Value at the time the liquidation is completed, and such funds must be received by the Unit Holders no later than 7 (seven) Trading Days after the liquidation is completed; and
 - iii. submitting the liquidation report of UOBAM INDEKS BISNIS-27 to OJK no later than 60 (sixty) Trading Days from the date the dissolution of UOBAM INDEKS BISNIS-27 is agreed upon, accompanied by the following documents:
 - 1. a legal opinion from a Legal Consultant registered with OJK;
 - 2. the liquidation financial statements of UOBAM INDEKS BISNIS-27 audited by a Public Accountant registered with OJK; and
 - 3. the deed of dissolution of UOBAM INDEKS BISNIS-27 issued by a Notary registered with OJK.
- 13.3.** 1) The proportional calculation of the Net Asset Value at the time of:
- a) dissolution as referred to in point 13.2 items 1) and 2) above; or
 - b) completion of liquidation as referred to in point 13.2 items 3) and 4) above;
- is carried out based on the number of Participation Units owned by the Unit Holders.
- 2) Payment of the funds or assets resulting from liquidation to the Unit Holders of UOBAM INDEKS BISNIS-27 is based on the liquidation proceeds carried out by the Investment Manager.
- 13.4.** Payment of liquidation assets to the Unit Holders of UOBAM INDEKS BISNIS-27 as referred to in point 13.2 item 1) sub-point ii, point 13.2 item 2) sub-point ii, point 13.2 item 3) sub-point ii, point 13.2 item 4) sub-point ii, and point 13.3 item 2) above may only be carried out under the following conditions:
- a. the Stock Exchange or market organizer where the majority of UOBAM INDEKS BISNIS-27's Securities portfolio is traded is closed;
 - b. trading of Securities that constitute the majority of UOBAM INDEKS BISNIS-27's Securities portfolio on the Stock Exchange or market organizer is suspended or delisted;
 - c. a state of emergency;
 - d. the Securities Pricing Institution does not issue a Fair Market Value reference price;
 - e. restructuring of Debt Securities and/or sukuk is carried out by the issuer of the Debt Securities and/or sukuk;
 - f. the credit rating of the Debt Securities and/or sukuk representing the majority or all of the investment portfolio falls to non-investment grade; and/or
 - g. to comply with prevailing laws and regulations.
- 13.5.** The Investment Manager must ensure that the liquidation proceeds of UOBAM INDEKS BISNIS-27 are divided proportionally according to the composition of the number of Participation Units owned by each Unit Holder.
- 13.6.** After the announcement of the plan for the dissolution of UOBAM INDEKS BISNIS-27, the Unit Holder cannot conduct redemption.

13.7. LIQUIDATION PROCEEDS SHARING

In the event that there are funds from the liquidation that have not been withdrawn by the Participation Unit Holder and/or there are remaining funds after the date of distribution of liquidation proceeds to the Participation Unit Holders determined by the Investment Manager, then:

- a. If the Custodian Bank has notified the fund to the Participation Unit Holder 3 (three) times within 10 (ten) Exchange Days each and has announced it in the Indonesian language daily newspaper with national circulation, the funds must be kept in a checking account at the Custodian Bank as a Commercial Bank on behalf of the Custodian Bank for the interest of the Participation Unit Holder who has not withdrawn the liquidated funds and/or for the interest of the Participation Unit Holder recorded on the dissolution date, within a period of 30 (thirty) years;
- b. any costs incurred on the deposit of these funds will be charged to the current account; and
- c. if within 30 (thirty) years the Participation Unit Holder has not withdrawn the funds, then the Custodian Bank must submit the funds to the Government of Indonesia for the purpose of developing the Capital Market industry.

13.8. In the event that the Investment Manager no longer has a business license or the Custodian Bank no longer has an approval letter, the OJK is authorized to:

- a. Appoint another Investment Manager to manage or a Custodian Bank to administer UOBAM INDEKS BISNIS-27; or
- b. Appoint 1 (one) party who still has a business license or approval letter to dissolve UOBAM INDEKS BISNIS-27, if there is no replacement for the investment manager or custodian bank.

In the event that the party appointed to dissolve UOBAM INDEKS BISNIS-27 as referred to in point 13.8 letter b is a Custodian Bank, the Custodian Bank may appoint another party to liquidate UOBAM INDEKS BISNIS-27 with notification to OJK.

The Investment Manager or Custodian Bank appointed to dissolve UOBAM INDEKS BISNIS-27 as referred to in point 13.8 letter b is required to submit a report on the completion of the dissolution to OJK no later than 60 (sixty) Exchange Days since its appointment to dissolve UOBAM INDEKS BISNIS-27 accompanied by :

- a. opinion from a legal consultant registered with the OJK;
- b. financial report of the dissolution of UOBAM INDEKS BISNIS-27 which was audited by an Accountant registered with the OJK; and
- c. deed of dissolution of UOBAM INDEKS BISNIS-27 from a Notary registered with the OJK.

13.9. In the event that UOBAM INDEKS BISNIS-27 is dissolved and liquidated, the expenses for the dissolution and liquidation of UOBAM INDEKS BISNIS-27 including fees for Legal Consultants, Accountants, and Notaries and other fees to third parties become a responsibility and must be paid by the Investment Manager to the parties concerned.

In the event that the Custodian Bank or other party appointed by the Custodian Bank dissolves and liquidates UOBAM INDEKS BISNIS-27 as referred to in point 13.8 above, the costs of dissolution and liquidation include fees for Legal Consultants, Accountants, and Notaries and other fees for third parties may be charged to UOBAM INDEKS BISNIS-27.

13.10. The Investment Manager is required to appoint an auditor to carry out a liquidation audit as one of the requirements for completing the report that must be submitted to the OJK, namely accountant opinions, where the distribution of liquidation proceeds (if any) is carried out after the completion of the liquidation audit which is marked by the issuance of an liquidation audit report.

**CHAPTER XIV
LEGAL OPINION**

See next page

CHAPTER XV
PARTICIPATION UNIT PURCHASE REQUIREMENTS AND PROCEDURES

15.1. PARTICIPATION UNIT PURCHASE

Before purchasing Participation Units, the prospective Participation Unit Holder must have read and understood the contents of the Prospectus and the provisions contained in it.

Account Opening Forms, Mutual Fund Investor Profile Forms, and Participation Unit Purchase Forms for UOBAM INDEKS BISNIS-27 can be obtained from the Investment Manager and/or Mutual Funds Selling Agent appointed by the Investment Manager (if any).

The Investment Manager must implement, and ensure that the Mutual Fund Securities Selling Agents appointed by the Investment Manager (if any) implement, the AML, CFT, And FPPWMD Program in the Financial Services Sector in the acceptance of Unit Holders through electronic account opening and regulations concerning electronic information and transactions.

15.2. PARTICIPATION UNIT PURCHASE PROCEDURE

Participation Unit Holders who wish to purchase Participation Units UOBAM INDEKS BISNIS-27 must first complete and sign the Mutual Fund Investor Profile Form and Account Opening Form issued by the Investment Manager by providing a photocopy of their identification (Identity Card and Taxpayer Identification Number) (NPWP) (if any) for local individuals, passports for foreign individuals, and photocopy of articles of association, Taxpayer Identification Number (NPWP) and Identity Card/Passport of authorized officials for legal entities) and other supporting documents in line with the Application of AML, CFT, and FPPWMD Program in the Financial Services Sector.

Account Opening Form and Mutual Fund Investor Profile Form are filled in thoroughly and signed by the prospective Participation Unit Holder and provide a photocopy of proof of identity before making the first purchase of Participation Units UOBAM INDEKS BISNIS-27 (Initial Purchase).

The Investment Manager must implement and ensure that the Mutual Funds Selling Agent appointed by the Investment Manager (if any) implements the AML, CFT, and FPPWMD Program Implementation in the Financial Services Sector in receiving Unit Holders through electronic account opening and regulations regarding information and electronic transactions.

Purchase of UOBAM INDEKS BISNIS-27 Participation Unit is carried out by the prospective Participation Unit Holder by completing and signing the Participation Unit Subscription Form UOBAM INDEKS BISNIS-27 and completing it with proof of payment.

Mutual Fund Investor Profile Form and UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form can be obtained from the Investment Manager or Mutual Funds Selling Agent appointed by the Investment Manager (if any).

UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form along with proof of payment must be submitted to the Investment Manager either directly or through the Mutual Funds Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or Mutual Funds Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an electronic system, the Participation Unit Holder can purchase Participation Units by submitting the Participation Unit subscription form in the form of an electronic form accompanied by proof Payment using an electronic system provided by the Investment Manager or Mutual Funds Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the electronic system provided by the Investment Manager or the Mutual Funds Selling Agent appointed by the Investment Manager (if any) to purchase Participation Units and ensure that the electronic system complies with the legal provisions in the field of information and electronic transactions, which among others, provides valid

information and proof of transactions, provides electronic Prospectus and electronic documents that can be printed if requested by a prospective Participation Unit Holder and/or OJK, and protects the interests of prospective Participation Unit Holder who has good faith and ensures that prospective Participation Unit Holder has registered in the electronic system provided by the Investment Manager or Mutual Funds Selling Agent appointed by the Investment Manager (if any).

Investment Manager is responsible on the issuance of the Participation Unit Subscription Form through an electronic system.

In the event that it is believed that a violation occurs in the implementaion of AML, CFT, and FPPWMD Program, Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) shall be obligated to refuse the subscription of Participation Unit made by the prospective Participation Unit Holder.

The purchase of Participation Units by prospective Participation Unit Holder has to be performed in line with the Terms and Conditions specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, this Prospectus, and the Participation Unit Subscription Form. The request of Participation Unit Purchase by the prospective Participation Unit Holder that deviates from the Terms and Conditions above will be rejected and will not be processed any further.

15.3. THE PERIODIC PURCHASE OF THE PARTICIPATION UNIT

In the event that the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) are able to facilitate the purchase of the Participation Unit periodically, the prospective Participation Unit Holder is able to perform the purchase of UOBAM INDEKS BISNIS-27 Participation Unit periodically through Investment Manager or Selling Agent appointed by the Investment Manager (if any) who is able to facilitate the purchase periodically, as long as it is asserted by the prospective Participation Unit Holder in the UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form. The Investment Manager is obligated to ensure the readiness of the periodic purchase, including the readiness of the payment system of the purchase.

The Periodic Purchase of UOBAM INDEKS BISNIS-27 Participation Unit can be performed by completing and signing the Participation Unit Subscription Form at the Initial Periodic Purchase of the UOBAM INDEKS BISNIS-27 Participation Unit. The Participation Unit Subscription Form shall at least include the date, the amount, and the time period of the purchase of the periodic Participation Unit.

The Investment Manager and Selling Agent appointed by the Investment Manager (if any) will reach agreement on the form of Participation Unit Subscription Form that will be used for the periodic purchase of the Participation Unit, so that the said purchase could be sufficiently performed by filling in and signing the Participation Unit Subscription Form at the Initial Periodic Purchase of the UOBAM INDEKS BISNIS-27 Participation Unit. The Participation Unit Subscription Form shall at least include the date, the amount, and the period of time of the Participation Unit periodic purchase.

The initial Participation Unit Subscription Form will also be applied as the Participation Unit Subscription Form that is deemed as an in complete application for the following periodic purchases of UOBAM INDEKS BISNIS-27 Participation Unit.

The provisions regarding the documents which have to be completed and signed by the Participation Unit Holder, as referred to in number 15.2 of this Prospectus, which are the Participation Unit Subscription Form, the Mutual Fund Investor Profile Form, and the complementing documents according to the Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing, and Prevention of Financing of the Proliferation of Weapons of Mass Destruction Program (AML, CFT, and FPPWMD Program) in the Financial Services Sector, are obligated to be completed by the prospective Participation Unit Holder prior to the Initial Purchase of UOBAM INDEKS BISNIS-27 Participation Unit.

15.4. THE PARTICIPATION UNIT PURCHASE PRICE

Each UOBAM INDEKS BISNIS-27 Participation Unit is offered on every Exchange Day with the initial Net Asset Value per Participation Unit, which is Rp1.000,- (one thousand Rupiah) on the first offering day. It shall be fully paid during the submission of Participation Unit Subscription Form. Thereafter, the purchasing price of every Participation Unit is determined according to the Net Asset Value per UOBAM INDEKS BISNIS-27 Participation Unit at the end of the related Exchange Day.

15.5. THE PROCESSING OF PARTICIPATION UNIT PURCHASE

The UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form, including the payment receipt and the copy of identification which are received completely and approved (in complete application) by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) until 13:00 WIB (thirteen Western Indonesian Time) and the payment received in good fund in UOBAM INDEKS BISNIS-27 account in Indonesian Rupiah currency no later than 17:00 WIB (seventeen Western Indonesian Time) on the purchasing Exchange Day, will be processed by Custodian Bank according to the Net Asset Value of UOBAM INDEKS BISNIS-27 at the end of the same Exchange Day.

The UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form including the payment receipt and the copy of identification which are received completely and approved (in complete application) by the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) after 13:00 WIB (thirteen Western Indonesian Time) and the payment received in good fund in UOBAM INDEKS BISNIS-27 account in Indonesian Rupiah currency no later than 17:00 WIB (seventeen Western Indonesian Time) on the purchasing Exchange Day, will be processed by Custodian Bank according to the Net Asset Value of UOBAM INDEKS BISNIS-27 at the end of the next Exchange Day.

In the event that the purchase of UOBAM INDEKS BISNIS-27 Participation Unit is being performed by Participation Unit Holder periodically according to the provision number 15.3 in the Prospectus, then the Participation Unit Subscription Form is deemed to be received in complete application by the Investment Manager and/or by Selling Agent appointed by the Investment Manager (if any) on the date previously mentioned in the initial Periodic of Participation Unit Subscription Form. The purchase will be processed by the Custodian Bank according to the Net Asset Value of UOBAM INDEKS BISNIS-27 at the end of the Exchange Day of which the payment is received (for the periodic Participation Unit purchase) in good fund by the Custodian Bank.

If the date of the receipt of payment for the periodic Participation Unit purchase is not an Exchange Day, then the purchase will be processed by the Custodian Bank according to the Net Asset Value of UOBAM INDEKS BISNIS-27 on the next Exchange Day. If the date listed in the initial periodic of Participation Unit Subscription Form is not an Exchange Day, then the Periodic Purchase Order of UOBAM INDEKS BISNIS-27 Participation Unit Form will be deemed to be received in complete application by the Investment Manager and/or by Selling Agent appointed by the Investment Manager (if any) on the following Exchange Day.

For the order and payment of Participation Unit purchase which are performed through electronic system provided by the Investment Manager and/or by Selling Agent appointed by the Investment Manager (if any), if the order and payment is not performed on an Exchange Day, then the Net Asset Value that will be utilized is the Net Asset Value on the following Exchange Day.

15.6. PAYMENT REQUIREMENTS

The Payment of UOBAM UNDEKS BISNIS-27 Participation Unit Purchase is performed by means of transfer in Indonesian Rupiah currency to UOBAM INDEKS BISNIS-27 account, as follows:

Bank : PT Bank Central Asia Tbk
Account : REKSA DANA INDEKS UOBAM INDEKS BISNIS-27
Account Number: 2063013323

Any extra fee incurred from the transfer becomes the expense of the Participation Unit Holder.

The said account is only utilized for the receipt of funds from the redemption and repurchases of UOBAM INDEKS BISNIS-27 Participation Unit. For the Participation Unit purchase that is partly or entirely rejected, the rest of it will be immediately refunded by the Custodian Bank under the instruction of Investment Manager through means of transfer in Indonesian Rupiah currency to the account under the name of Participation Unit Holder, no later than 7 (seven) Exchange Day after the payment is received in good fund. All the bank and transfer fee relating to the payment, if any, will become the expense of the Participation Unit Holder.

If necessary, the Custodian Bank is able to open a bank account under the name of UOBAM INDEKS BISNIS-27 in other banks in order to facilitate the process of Participation Unit purchase under the instruction/command of the Investment Manager. The said account will completely be the responsibility of and be entirely controlled by the Custodian Bank.

Investment Manager will ensure that the funds belonged to the prospective Participation Unit Holder, which are to be used as the payment of UOBAM INDEKS BISNIS-27 Participation Unit purchase, will be sent to the Custodian Bank no later than the end of the Exchange Day of which the purchase is performed and credited to the account under the name of UOBAM INDEKS BISNIS-27 in Custodian Bank no later than the end of Exchange Day of which the purchase transaction is submitted completely.

15.7. THE MINIMUM LIMIT OF PARTICIPATION UNIT PURCHASE

The minimum limit of the initial and following purchases of UOBAM INDEKS BISNIS-27 Participation Unit for every Participation Unit Holder is as much as Rp 10.000,- (ten thousand Rupiah).

If the purchase is performed through Selling Agent appointed by the Investment Manager (if any), then through prior written notice addressed to the Investment Manager, the Selling Agent could determine the minimum limit of Participation Unit that exceeds the minimum limit provision of the Participation Unit Purchase above.

15.8 THE SOURCES OF FUNDING OF UOBAM INDEKS BISNIS-27 PARTICIPATION UNIT PURCHASE

The purchase fund of UOBAM INDEKS BISNIS-27 Participation Unit, as referred to in number 15.6 above, could only originate from the followings:

- a. The prospective UOBAM INDEKS BISNIS-27 Participation Unit Holder;
- b. The family members of the prospective UOBAM INDEKS BISNIS-27 Participation Unit Holder;
- c. The workplace of the prospective UOBAM INDEKS BISNIS-27 Participation Unit Holder;
- d. Investment Manager, Selling Agent, and/or associated Parties in relation to Mutual Funds, for gift-giving in the UOBAM INDEKS BISNIS-27 Participation Unit marketing events.

In the event that the Participation Unit purchase by the Participation Unit Holder uses the sources of funding originated from the Parties as referred to in letter b, c, and d above, the UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form is obligated to be complemented by the attachments of a statement letter and supporting receipts which portray the relationship between the prospective Holders and the concerned Parties.

15.9. APPROVAL OF PARTICIPATION UNIT PURCHASE REQUEST, PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER, AND MONTHLY REPORT

The Investment Manager and the Custodian Bank have the right to accept or reject the purchase of Participation Units in whole or in part. For Participation Unit purchases that are wholly or partially rejected, the remaining amount will be returned by the Custodian Bank upon the instruction of the Investment Manager without interest, through book-entry transfer in Rupiah to an account in the name of the Unit Holder.

The Custodian Bank will provide a confirmation letter for the execution of Participation Unit purchases by prospective Unit Holders or Unit Holders through the AKSes facility provided by the S-INVEST service provider, which, among other things, states the number of Participation Units purchased and the Net Asset Value per Unit at the time the Participation Units were purchased. The confirmation letter for the execution of the Participation Unit purchase will be available no later than 7 (seven) Trading Days after the UOBAM INDEKS BISNIS-27 Participation Unit Subscription Form from the prospective Unit Holder or Unit Holder has been completed and properly received (in complete application) by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), and all payments have been properly received (in good fund) and the Participation Units have been issued by the Custodian Bank.

In the event that a Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter from the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with the OJK Circular Letter regarding the Procedures for Submitting Mutual Fund Confirmations or Reports Electronically through the Integrated Investment Management System, without imposing any additional cost on UOBAM INDEKS BISNIS-27.

The Participation Unit Transaction Confirmation Letter is proof of ownership of the Participation Units of UOBAM INDEKS BISNIS-27. The Investment Manager will not issue certificates as proof of ownership of the Participation Units of UOBAM INDEKS BISNIS-27.

In addition to the Participation Unit Transaction Confirmation Letter, Unit Holders will receive a Monthly Report.

CHAPTER XVI
PARTICIPATION UNIT REDEMPTION REQUIREMENTS AND PROCEDURES

16.1. REDEMPTION (ACQUITTANCE) OF THE PARTICIPATION UNIT

Participation Unit Holders are able to redeem either a part or all of their owned UOBAM INDEKS BISNIS-27 Participation Unit and the Investment Manager is obligated to perform redemption of the Participation Unit on every Exchange Day, with exception of the conditions which have been mentioned in this Prospectus.

16.2. PROCEDURE OF PARTICIPATION UNIT REDEMPTION

The Participation Unit redemption by the Participation Unit Holders are performed by thoroughly filling in and signing the Participation Unit Redemption Form issued by the Investment Manager (in complete application), which is supplemented by the copy of Identification of Participation Unit Holder corresponding with the Identification submitted at the purchase of UOBAM INDEKS BISNIS-27 Participation Unit, addressed to the Investment Manager that could be submitted either directly or through Selling Agent appointed by Investment Manager (if any).

In the event that the Investment Manager or Selling Agent appointed by Investment Manager (if any) provides an electronic system under the coordination of Investment Manager, Participation Unit Holders are able to perform redemption of Participation Unit by submitting an application for Participation Unit redemption in electronic form using the said electronic system. Investment Manager is obligated to inspect the readiness of the electronic system provided by the Investment Manager or Selling Agent appointed by Investment Manager (if any) for Participation Unit redemption and to ensure that the electronic system follows the regulations in Law regarding electronic information and transaction, such as offering legitimate information and transaction evidence, providing printable electronic documents if requested by the Participation Unit Holders and/or Financial Services Authority (OJK), and protecting the interest of the Participation Unit Holder with good faith, and ensuring that the Participation Unit Holders have performed the registration in the electronic system provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

Investment Manager is responsible for the issuance of the electronic-based Participation Unit Redemption Form.

The Participation Unit redemption by Participation Unit Holders must be performed according to the Terms and Conditions specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, Prospectus, and in the UOBAM INDEKS BISNIS-27 Participation Unit Redemption Form.

The request of the Participation Unit redemption by the Participation Unit Holders which is deemed to deviate from the Terms and Conditions stated above will be rejected and will not be processed further.

16.3. MINIMUM LIMIT OF PARTICIPATION UNIT REDEMPTION AND MINIMUM BALANCE OF PARTICIPATION UNIT OWNERSHIP

The minimum limit of UOBAM INDEKS BISNIS-27 Participation Unit Redemption for each Participation Unit Holder is Rp 10.000,- (ten thousand Rupiah) for every transaction, or less, in terms of the total balance of Participation Unit ownership, than the minimum limit of Participation Unit redemption.

Investment Manager does not determine the minimum balance of Participation Unit Ownership which have to be maintained by the Participation Unit Holders.

If the redemption of Participation Unit is performed through Selling Agent appointed by the Investment Manager (if any), then the Agent could stipulate the minimum limit of Participation Unit redemption that is higher than that of the provision of minimum limit of Participation Unit redemption above, with prior written notice addressed to the Investment Manager.

The provision regarding minimum balance of UOBAM INDEKS BISNIS-27 Participation Unit Ownership takes effect accumulatively towards the investment redemption and switching from UOBAM INDEKS BISNIS-27 to other Mutual Funds which offer the switching investment program managed by the Investment Manager.

16.4 THE MAXIMUM LIMIT OF PARTICIPATION UNIT REDEMPTION

The Investment Manager is entitled to limit the amount of UOBAM UNDEKS BISNIS-27 Participation Unit redemption in 1 (one) Exchange Day up to 5% (five percent) of the total Net Asset Value of UOBAM INDEKS BISNIS-27 which is issued on the Exchange Day where the Participation Unit redemption request is accepted. Investment Manager is able to use up the total of Net Asset Value on 1 (one) Exchange Day prior to the Exchange Day where the Participation Unit redemption is accepted, as the estimation of maximum limit calculation of Participation Unit redemption on the Exchange Day where the Participation Unit redemption is accepted.

In the event that the Investment Manager accepts or stores the requests of Participation Unit redemption in 1 (one) Exchange Day for more than 5% (five percent) of the total Net Asset Value of UOBAM INDEKS BISNIS-27 issued on the Exchange Day of the Participation Unit redemption acceptance and the Investment Manager intend to exercise their rights to limit the amount of Participation Unit redemption, then the Custodian Bank (under the written instruction from the Investment Manager) will process and record the excess. The excess will also be deemed as the request of redemption on the following Exchange Day, determined based on the First Come First Served order system in the Investment Manager, after the Investment Manager or Selling Agent appointed by Investment Manager (if any) informs the Participation Unit Holder regarding the circumstance whose redemption request could not be processed on the Exchange Day of Participation Unit redemption acceptance and attains the confirmation from the Participation Unit Holder that the said request shall still be able to be processed as a request of Participation Unit redemption on the next Exchange Day which is determined based on the First Come First Served order system in the Investment Manager.

The maximum limit of Participation Unit redemption by the Participation Unit Holders takes effect accumulatively towards the request of investment switching from the Participation Unit Holders (the total amount of request of Participation Unit redemption and the Investment Switching from the Participation Unit Holders).

16.5. THE PAYMENT OF PARTICIPATION UNIT REDEMPTION

Payment for the redemption of Participation Units will be made through book-entry transfer in Rupiah to an account in the name of the Unit Holder. Any book-entry/transfer fees, if applicable, shall be borne by the Unit Holder. Such payment will be made as soon as possible, no later than 7 (seven) Trading Days after the Participation Unit Redemption Form submitted by the Unit Holder has complied with the terms and conditions stated in the UOBAM INDEKS BISNIS-27 Collective Investment Contract, the Prospectus, and the Participation Unit Redemption Form, and has been completed and properly received (in complete application) by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any).

In the event that the asset liquidity in the UOBAM INDEKS BISNIS-27 investment portfolio meets the conditions referred to in Article 24A of the OJK Regulation concerning Mutual Funds in the Form of a Collective Investment Contract, the Investment Manager may, in carrying out the redemption of Participation Units, conduct the repurchase of Participation Units through an in-kind (asset-delivery) mechanism, provided that approval is obtained from the Unit Holder in accordance with applicable laws and regulations, including but not limited to the OJK Regulation concerning Mutual Funds in the Form of a Collective Investment Contract.

16.6. THE PRICE OF PARTICIPATION UNIT REDEMPTION

The price of Participation Unit redemption of UOBAM INDEKS BISNIS-27 is the price of each Participation Unit on the Exchange Day which is determined based on the Net Asset Value of UOBAM INDEKS BISNIS-27 on the said Exchange Day.

16.7. THE PROCESSING OF PARTICIPATION UNIT REDEMPTION

The UOBAM INDEKS BISNIS-27 Participation Unit Redemption Form in compliance with the terms and conditions specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, the Prospectus, and Participation Unit Redemption Form is completed and received in complete application by the Investment Manager and/or by the Selling Agent appointed by the Investment Manager (if any) until 13:00 WIB (thirteen West Indonesian Time), will be processed by the Custodian Bank based on the Net Asset Value of UOBAM INDEKS BISNIS-27 at the end of the same Exchange Day.

The completed UOBAM INDEKS BISNIS-27 Participation Unit Redemption Form in compliance with the terms and conditions specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, the Prospectus, and Participation Unit Redemption Form is completed and received in complete application by the Investment Manager and/or by the Selling Agent appointed by the Investment Manager (if any) after 13:00 WIB (thirteen Western Indonesian Time) will be processed by the Custodian Bank based on the Net Asset Value of UOBAM INDEKS BISNIS-27 at the end of the next Exchange Day.

For Participation Unit redemptions performed through electronic system provided by the Investment Manager or by Selling Agent appointed by the Investment Manager (if any), if the said redemption is not performed on an Exchange Day, then the Net Asset Value that will be utilized is the Net Asset Value on the following Exchange Day.

16.8. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank will send the Participation Unit Transaction Confirmation Letter through the AKSes facility provided by the S-INVEST service provider no later than 7 (seven) Trading Days after receiving such instruction, provided that the Participation Unit Redemption Form from the Unit Holder has been completed and properly received (in complete application) by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any).

In the event that Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM INDEKS BISNIS-27.

16.9. THE REJECTION OF PARTICIPATION UNIT REDEMPTION

After informing the OJK through written notice with the carbon copy to the Custodian Bank, the Investment Manager is able to reject the redemption or to instruct the Selling Agent appointed by the Investment Manager (if any) to exercise rejection of UOBAM INDEKS BISNIS-27 Participation Unit redemption, if there are occurrences as follows:

- a. The Stock Exchange of which a major portion of the UOBAM INDEKS BISNIS-27 stocks is traded is closed;
- b. The Stock trading of the major portion of UOBAM INDEKS BISNIS-27 stocks is suspended; and/or
- c. Force majeure conditions as referred to in Article 20 paragraph (3) letter c in conjunction with Article 5 letter c number 9 of the Capital Market Law and its implementing regulations.

Investment Manager is obligated to inform the Participation Unit Holders regarding the situations above through written notice no later than 1 (one) working day effective after the instruction date of redemption from the Holders are received by the Investment Manager.

Investment Manager is prohibited to perform Participation Unit sales and the Custodian Bank is prohibited to issue new Participation Unit during the period of rejection of the Participation Unit redemption.

CHAPTER XVII
INVESTMENT SWITCH REQUIREMENTS AND PROCEDURES

17.1. INVESTMENT SWITCHING

The Participation Unit Holders are able to switch a part or the entire investment in the UOBAM INDEKS BISNIS-27 Participation Unit to other Mutual Fund Participation Units which offer investment switching facility managed by the Investment Manager and vice versa, according to the Terms and Conditions that are specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, Prospectus, and in the related Mutual Fund Investment Switching Form.

17.2. THE PROCEDURE OF INVESTMENT SWITCHING

The Investment Switching is performed by completing, signing, and submitting the Investment Switching Form to the Investment Manager and/or through Selling Agent appointed by the Investment Manager (if any), according to the Terms and Conditions that are specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, this Prospectus, and in the Investment Switching Form.

In the event that the Investment Manager or Selling Agent appointed by the Investment Manager (if any) under the coordination of Investment Manager provides electronic system, the Participation Unit Holder is able to perform investment switching by submitting an electronic investment switching form through the electronic system, which is provided by the Investment Manager or by the Selling Agent appointed by the Investment Manager (if any), for the switching and to ensure that the electronic system is in line with the applicable regulations of the law provisions in electronic information and transaction. The electronic system must be able to provide legitimate information and transaction receipts, printable electronic documents if requested by the Participation Unit Holder and/or Financial Services Authority (OJK), and to protect Participation Unit Holder's interests with good faith, and to ensure that the Participation Unit Holder have performed the electronic system registration which is provided by the Investment Manager or by the Selling Agent appointed by the Investment Manager (if any).

Investment Manager is responsible for the issuance of the electronic Investment Switching Form.

The Investment Switching shall be performed according to the Terms and Conditions which are specified in the Collective Investment Contract of UOBAM INDEKS BISNIS-27, the Prospectus, and in the related Mutual Fund Investment Switching Form. The Investment Switching that deviates the Terms and Conditions in the related Mutual Funds will be rejected and will not be processed any further.

17.3. THE PROCESSING OF INVESTMENT SWITCHING

The Investment Switching is processed by the Investment Manager by performing repurchase of the concerned Mutual Fund Participation Unit, which is owned by the Participation Unit Holder, and by performing redemption of other Mutual Fund Participation Unit which is desired by the Participation Unit Holder at the same time by utilizing the Net Asset Value per Participation Unit from each Mutual Fund according to the time when the switching command is completely received.

The completed Investment Switching Form which is received in complete application by the Investment Manager and/or by Selling Agent appointed by the Investment Manager (if any) until 13.00 WIB (thirteen Western Indonesian Time), will be processed by the Custodian Bank according to the Net Asset Value of the related Mutual Fund at the end of the same Exchange Day.

The completed Investment Switching Form which is received in complete application by the Investment Manager and/or by Selling Agent appointed by the Investment Manager (if any) after 13.00 WIB (thirteen Western Indonesian Time), will be processed by the Custodian Bank

according to the Net Asset Value of the related Mutual Fund at the end of the next Exchange Day.

For Investment Switching performed through electronic system provided by the Investment Manager or by Selling Agent appointed by the Investment Manager (if any), if the Investment Switching is not performed on an Exchange Day, then the Net Asset Value that will be utilized is the Net Asset Value available on the following Exchange Day.

The acceptance or rejection of the investment switching request highly depends on the availability of the Participation Unit and the fulfillment of the minimum purchase of the aimed Mutual Fund Participation Unit.

Investment Fund of the Participation Unit Holder whose investment switching request have been granted by the Investment Manager or by Selling Agent appointed by Investment Manager (if any) will be immediately transferred to the addressed Mutual Fund account by Custodian Bank no later than 4 (four) Exchange Days effective since the Investment Switching Form has been completed and received in complete application by Investment Manager and/or Selling Agent appointed by the Investment Manager (if any).

17.4. THE MINIMUM LIMIT OF INVESTMENT SWITCHING AND THE MINIMUM BALANCE OF PARTICIPATION UNIT OWNERSHIP

The minimum limit of investment switching is Rp. 10.000,- (ten thousand Rupiah) in every transaction or as much as the remaining balance of the Participation Unit Ownership in every investment switching transaction.

Investment Manager do not determine the minimum balance of Participation Unit Ownership that has to be maintained by the Participation Unit Holder.

If the purchase of the Participation Unit is performed through Selling Agent that is appointed by the Investment Manager (if any), then the appointed Selling Agent (if any) is able to stipulate the minimum amount of Investment Switching that exceeds the applicable minimum provision of the Investment Switching through prior written notice addressed to the Investment Manager.

17.5. THE MAXIMUM LIMIT OF INVESTMENT SWITCHING

Investment Manager is entitled to limit the amount of investment switching from the UOBAM INDEKS BISNIS-27 Participation Unit to other Mutual Fund Participation Units in 1 (one) Exchange Day up to 5% (five percent) of the total Net Asset Value of UOBAM INDEKS BISNIS-27 issued on the Exchange Day of which the investment switching request is accepted. Investment Manager is able to utilize the total Net Asset Value on 1 (one) Exchange Day prior the Exchange Day of which the investment switching request is accepted, as the calculation estimation for the investment switching maximum limit on the Exchange Day of the Investment Switching.

In the event that the Investment Manager receives or stores investment switching requests from the Participation Unit Holder on 1 (one) Exchange Day exceeding 5% (five percent) of the total Net Asset Value of UOBAM INDEKS BISNIS-27 issued on the Exchange Day of which the switching request is accepted and the Investment Manager intends to exercise their rights to limit the amount of investment switching, then the Custodian Bank, under the written instruction by the Investment Manager, could process and record the excess investment switching requests. It is also deemed as an investment switching request on the following Exchange Day that is determined according to the First Come First Served request order system in the Investment Manager after the Investment Manager and/or the Selling Agent appointed by the Investment Manager (if any) have informed the Participation Unit Holder (whose requests are unable to be processed at the Exchange Day of which the request is received) regarding the said circumstances and have attained a confirmation from the Participation Unit Holder that the investment switching request could still be processed on the following Exchange Day that is determined according to the First Come First Served request order system in the Investment Manager.

The maximum limit of the investment switching by the Participation Unit Holder above takes effect accumulatively towards the request of the redemption of Participation Units by the Participation Unit Holder (the total amount of investment switching requests and Participation Unit redemption by the Participation Unit Holder).

17.6. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider will provide a Participation Unit Transaction Confirmation Letter which states, the amount of Investment Switched and owned and the Net Asset Value of each Participation Unit at the time the investment is switched to be transferred in no later than 7 (seven) Exchange Days after the Investment Switch Form in UOBAM INDEKS BISNIS-27 from the Participation Unit Holder has been completed and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in accordance with the Investment Switch processing provisions set forth in this Prospectus.

In the event that Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM INDEKS BISNIS-27.

CHAPTER XVIII
PARTICIPATION UNIT OWNERSHIP TRANSFER

18.1. PARTICIPATION UNIT OWNERSHIP TRANSFER

The UOBAM INDEKS BISNIS-27 Participation Unit Ownership is only able to transfer or to be transferred by the Participation Unit Holder to another Party without any selling mechanism, redemption, or acquittance in terms of:

- a. Inheritance; or
- b. Grant

18.2. PARTICIPATION UNIT OWNERSHIP TRANSFER PROCEDURE

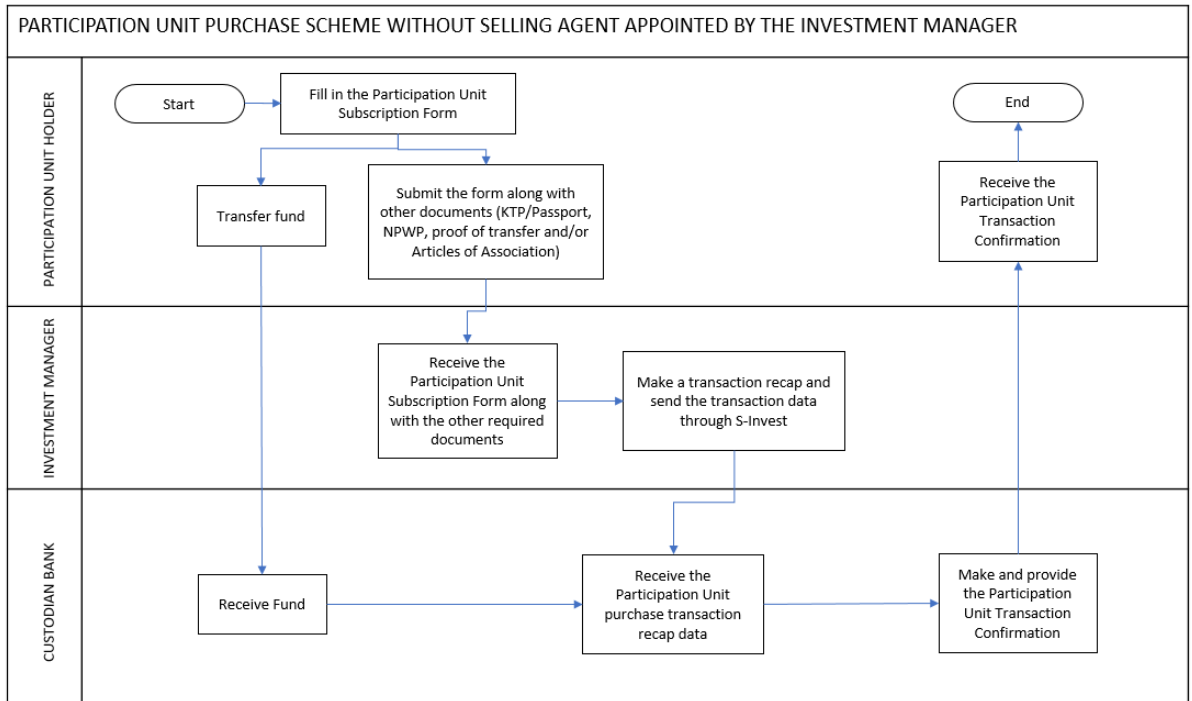
The transfer of UOBAM INDEKS BISNIS-27 Participation Unit Ownership is obligated to be informed by the heir, grantor (patrons), or grantee to the Investment Manager or Selling Agent appointed by the Investment Manager (if any) along with supporting documents in accordance with applicable laws and regulations, and to administered by Custodian Bank.

The transfer of UOBAM INDEKS BISNIS-27 Participation Unit Ownership, as referred to in number 18.1 above, must be performed according to the applicable Law regarding inheritance and/or grant.

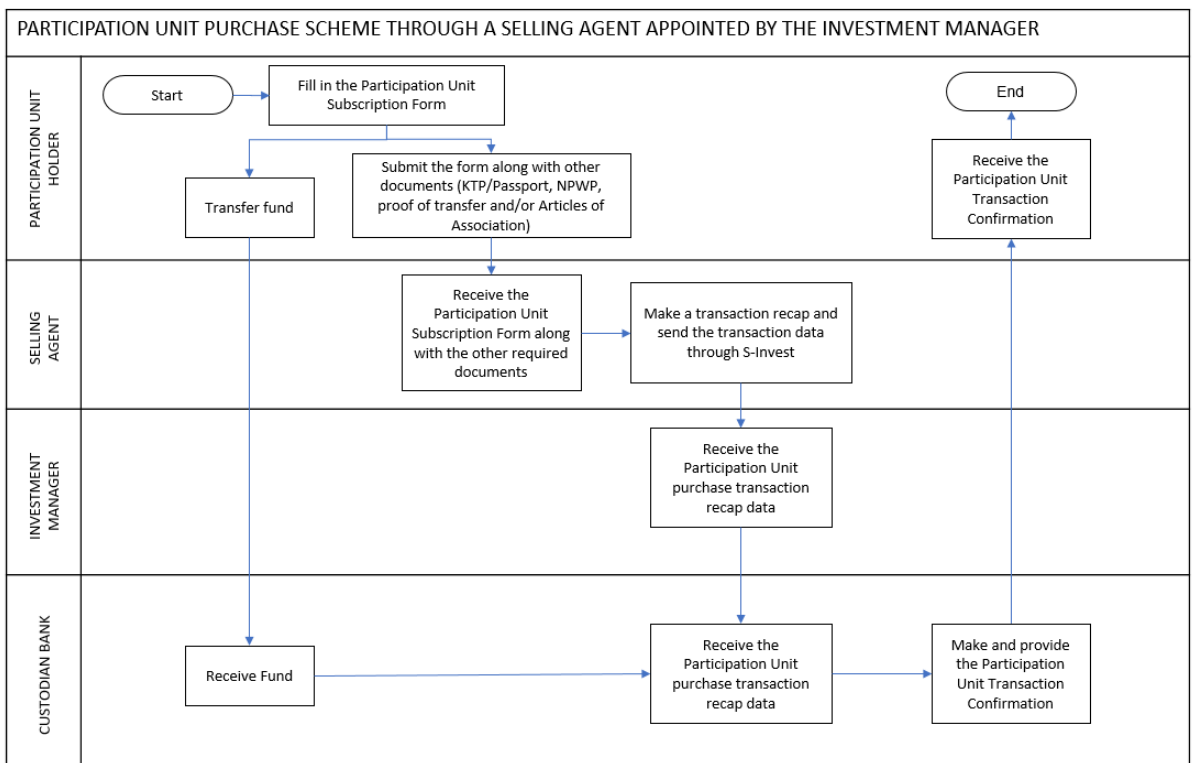
Investment Manager of UOBAM INDEKS BISNIS-27 or Selling Agent appointed by the Investment Manager (if any) is obligated to apply the AML, CFT, and FPPWMD Program in the Financial Services Sector as regulated in the OJK Regulation (POJK) regarding the Implementation of the Anti-Money Laundering and Prevention of Terrorism Funding Programs (AML, CFT, and FPPWMD Program) in the Financial Services Sector towards the Switching recipient in terms of inheritance and/or grant as referred to in number 18.1 above.

CHAPTER XIX
UOBAM INDEKS BISNIS-27 PURCHASE, REDEMPTION, AND INVESTMENT SWITCHING
SCHEME

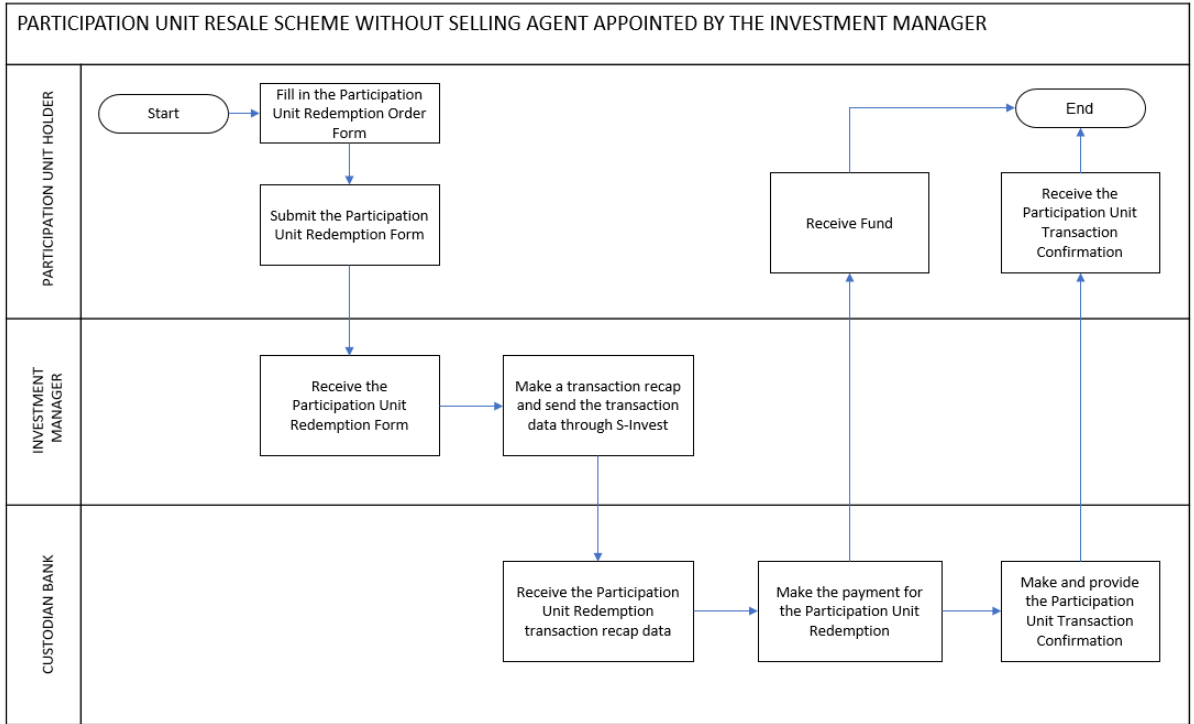
19.1. A. PARTICIPATION UNIT PURCHASE WITHOUT THE SELLING AGENT APPOINTED BY INVESTMENT MANAGER



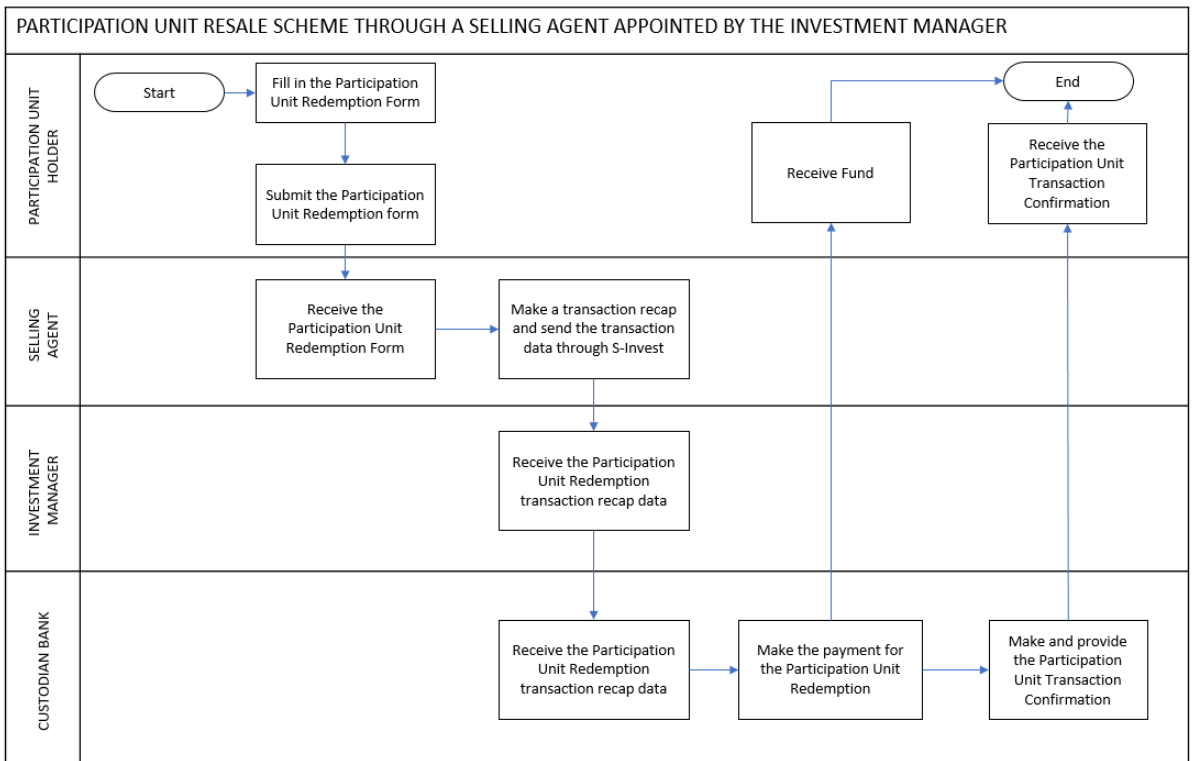
B. PARTICIPATION UNIT PURCHASE THROUGH THE SELLING AGENT APPOINTED BY INVESTMENT MANAGER



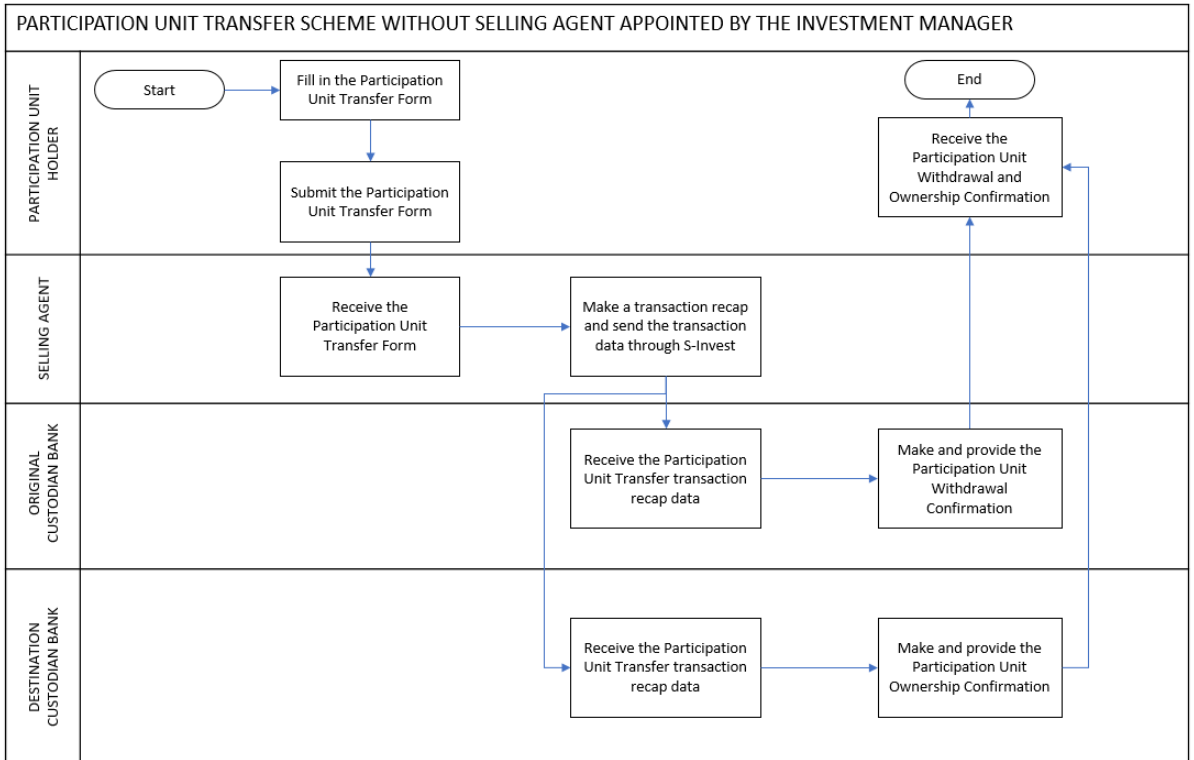
19.2. A. PARTICIPATION UNIT REDEMPTION WITHOUT THE SELLING AGENT APPOINTED BY INVESTMENT MANAGER SCHEME



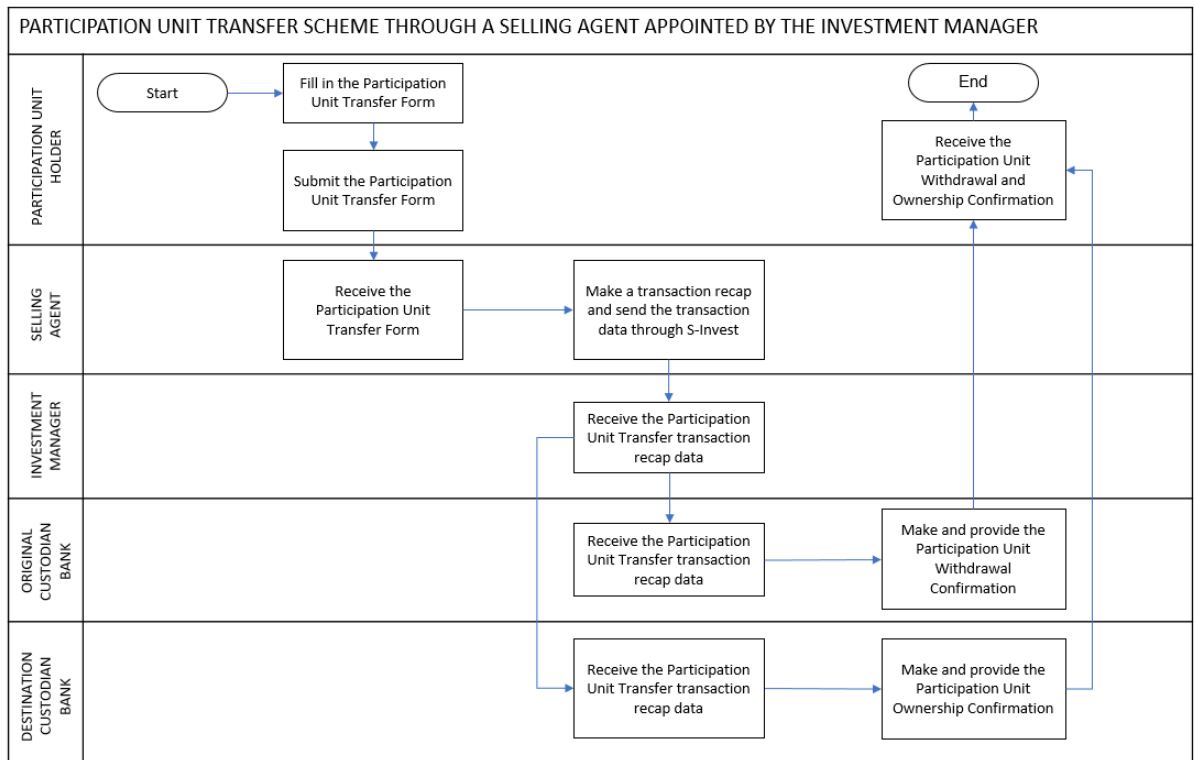
B. PARTICIPATION UNIT REDEMPTION THROUGH SELLING AGENT APPOINTED BY INVESTMENT MANAGER



19.3. A. INVESTMENT SWITCHING WITHOUT THE SELLING AGENT APPOINTED BY INVESTMENT MANAGER



B. INVESTMENT SWITCHING THROUGH THE SELLING AGENT APPOINTED BY INVESTMENT MANAGER



CHAPTER XX
PARTICIPATION UNIT HOLDER COMPLAINT SETTLEMENT

20.1. COMPLAINT

- i. Complaint by the Participation Unit Holder(s) is filed to the Investment Manager, of which must be settled by the Investment Manager with the mechanism as referred to in number 20.2 below.
- iii. In terms of the said complaint relating to the function of Custodian Bank, Investment Manager will then deliver it to the Custodian Bank, and the Custodian Bank is obligated to perform the complaint settlement with the mechanism as referred to in number 20.2 below.

20.2. COMPLAINT SETTLEMENT MECHANISM

- i) In compliance with the provision number 20.1 above, Investment Manager and/or Custodian Bank will offer services and settlement for complaint filed by the Participation Unit Holders. The settlement which is performed by the Custodian Bank is obligated to be passed on to the Investment Manager.
- ii) Investment Manager and/or Custodian Bank must immediately carry out and settle the complaint of the Participation Unit Holder that is verbally submitted no later than 5 (five) working days since the complaint initially received.
- iii) In the event that the Investment Manager and/or Custodian Bank require the supporting documents on the complaint verbally filed by the Participation Unit Holder as referred to in number ii above, the Investment Manager and/or Custodian Bank shall demand the Holder to submit a written complaint by attaching the required supporting documents.
- iv) Investment Manager and/or Custodian Bank must perform the follow-up and complaint settlement in written form no later than 20 (twenty) Working Days since the related documents are received in complete application.
- v) Investment Manager and/or Custodian Bank are able to prolong the period, as referred to in number iv above and according to the Terms and Conditions regulated in the Financial Services Authority Regulations (POJK) regarding Consumer Complaint Services in the Financial Services Sector.
- vi) The prolongation of the complaint settlement period as referred to in number v above will be informed in written form to the Participation Unit Holder who filed the complaint before the period, as referred to in number iv above, ends.
- vii) Investment Manager provides information regarding the status of the complaint filed by the Participation Unit Holder through various means of communication which are provided by the Investment Manager, such as website, letter, email, or phone calls.

20.3. THE COMPLAINT SETTLEMENT

- i. Investment Managers and/or Custodian Banks may resolve complaints in accordance with internal regulations, referring to the provisions stipulated in the OJK Regulation (POJK) concerning Consumer and Community Protection in the Financial Services Sector in conjunction with the POJK concerning Consumer Complaint Services in the Financial Services Sector.
- ii. In addition to resolving complaints as referred to in point 20.2. above, Unit Holders may utilize the complaint services provided by the OJK to resolve their complaints through the mechanisms stipulated in the POJK concerning Consumer and Community Protection in the Financial Services Sector in conjunction with the POJK concerning Consumer Complaint Services in the Financial Services Sector.

20.4. COMPLAINT SETTLEMENT REPORTING

Investment Manager and/or Custodian Bank are obligated to report periodically on any complaint and the follow-ups of complaint care and settlement to Financial Services Authority (OJK) according to the Financial Services Authority Regulations (POJK) regarding Consumer Complaint Services in the Financial Services Sector.

20.5. DISPUTE RESOLUTION

In the event that no agreement is reached in resolving the Complaint, the Unit Holder and the Investment Manager and/or the Custodian Bank shall resolve the dispute through an arbitration-based dispute resolution mechanism via the Alternative Dispute Resolution Institution (“LAPS”) for the Financial Services Sector, which has obtained approval from OJK, subject to the terms, conditions, and procedures as stipulated in the OJK Regulation on Alternative Dispute Resolution Institutions in the Financial Services Sector, as well as in accordance with the dispute resolution procedures issued by LAPS and approved by OJK, and with reference to Law Number 30 of 1999 (nineteen ninety-nine) on Arbitration and Alternative Dispute Resolution, along with all its amendments (“Arbitration and Alternative Dispute Resolution Law”), to the extent relevant.

CHAPTER XXI
DISSEMINATION OF PROSPECTUS AND FORMS RELATED TO PARTICIPATION UNIT
SUBSCRIPTION

- 21.1.** Information, Prospectus, Account Opening Application Form, Mutual Fund Investor Profile Form and Participation Unit Subscription Form (if any), Participation Unit Redemption Form (if any), UOBAM INDEKS BISNIS-27 Investment Switching Form (if any) can be obtained in the Investment Manager offices and Selling Agents appointed by Investment Manager (if any). Contact the Investment Manager for further details.
- 21.2.** In order to prevent any delay in the delivery of UOBAM INDEKS BISNIS-27 Monthly Reports and other information regarding Investment, the Participation Unit Holder is expected to immediately inform the Investment Manager or the Selling Agents appointed by the Investment Manager (if any) regarding the change of address where the Participation Unit Holder is performing the Participation Unit purchase.

Investment Manager
PT UOB Asset Management Indonesia
UOB Plaza 42nd Floor Unit 2
Jl. M.H. Thamrin No. 10
Central Jakarta 10230
Phone: (021) 29290889
Fax: (021) 29290809

Custodian Bank
PT Bank Central Asia Tbk
Komplek Perkantoran Landmark Pluit
Blok A No. 8, 6th Floor
Jl. Pluit Selatan Raya Nomor 2, Penjaringan
North Jakarta 14440
Phone: (021) 2358 8665
Fax: (021) 660 1823 / 1824

CHAPTER XXII
ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS

See next page

Reksa Dana Indeks UOBAM Indeks Bisnis-27

Laporan Keuangan/

Financial Statements

Untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023/

For the Years Ended December 31, 2024 and 2023

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Independent Auditors' Report**

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The Statements on the Responsibility for Financial Statements of Reksa Dana Indeks UOBAM Indeks Bisnis-27 for the Years Ended December 31, 2024 and 2023 signed by

- PT UOB Asset Management Indonesia sebagai Manajer Investasi/*as the Investment Manager*
- PT Bank Central Asia Tbk sebagai Bank Kustodian/*as the Custodian Bank*

**LAPORAN KEUANGAN - Untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023/
FINANCIAL STATEMENTS - For the Years Ended December 31, 2024 and 2023**

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Branch Office:Satrio Tower, 15th Floor
Jl. Prof. Dr. Satrio, Blok C4, Kav 6-7
Jakarta Selatan - 12950
INDONESIAT +62 21 2598 2152
F +62 21 2598 2154**Laporan Auditor Independen****No. 00045/3.0351/AU.1/09/1063-2/1/III/2025****Pemegang Unit Penyertaan, Manajer Investasi, dan
Bank Kustodian
Reksa Dana Indeks UOBAM Indeks Bisnis-27****Opini**

Kami telah mengaudit laporan keuangan Reksa Dana Indeks UOBAM Indeks Bisnis-27 (Reksa Dana), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan aset bersih, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Reksa Dana tanggal 31 Desember 2024, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Reksa Dana berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Independent Auditors' Report**No. 00045/3.0351/AU.1/09/1063-2/1/III/2025*****The Unitholders, Investment Manager, and
Custodian Bank
Reksa Dana Indeks UOBAM Indeks Bisnis-27******Opinion***

We have audited the financial statements of Reksa Dana Indeks UOBAM Indeks Bisnis-27 (the Mutual Fund), which comprise the statement of financial position as of December 31, 2024, and the statements of profit or loss and other comprehensive income, changes in net assets, and cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Mutual Fund as of December 31, 2024, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Mutual Fund in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Penilaian Portofolio Efek

Lihat Catatan 2 (informasi kebijakan akuntansi material), Catatan 3 (penggunaan estimasi, pertimbangan, dan asumsi), Catatan 4 (portofolio efek), Catatan 12 (pengukuran nilai wajar), dan Catatan 20 (tujuan dan kebijakan pengelolaan dana pemegang unit penyerlaan dan manajemen risiko keuangan), atas laporan keuangan.

Pada tanggal 31 Desember 2024, portofolio efek Reksa Dana (tidak termasuk deposito berjangka) adalah sebesar Rp 122.948.485.220 atau 100% dari jumlah portofolio efek merupakan aset keuangan yang diukur pada nilai wajar melalui laba rugi. Kami fokus pada penilaian investasi ini karena ini merupakan elemen utama dari nilai aset bersih Reksa Dana, oleh karena itu, kami menentukan hal ini sebagai hal audit utama.

Kami telah melakukan prosedur berikut untuk merespons hal audit utama ini:

- Kami memperoleh pemahaman tentang syarat-syarat, ketentuan dan tujuan investasi dari Kontrak Investasi Kolektif Reksa Dana.
- Kami memperoleh pemahaman atas pengendalian internal dan proses penelaahan Reksa Dana atas penilaian investasi pada portofolio efek.
- Kami menguji klasifikasi investasi portofolio efek Reksa Dana untuk memastikan apakah klasifikasi atas investasi tersebut telah sesuai dengan persyaratan Standar Akuntansi Keuangan di Indonesia.
- Kami menguji penilaian portofolio efek tersebut, dengan membandingkan jumlah nilai wajar dengan harga kuotasian di pasar aktif.
- Kami membandingkan catatan portofolio efek yang dikelola oleh Reksa Dana dengan catatan portofolio efek dari kustodian efek serta mendapatkan rekonsiliasi atas perbedaan yang ditemukan.

Tanggung Jawab Manajer Investasi dan Bank Kustodian atas Laporan Keuangan

Manajer Investasi dan Bank Kustodian bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh Manajer Investasi dan Bank Kustodian untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Valuation of Investment Portfolios

Refer to Note 2 (material accounting policy information), Note 3 (use of estimates, judgments, and assumptions), Note 4 (investment portfolios), Note 12 (fair value measurement), and Note 20 (unitholders' funds and financial risk management objectives and policies), to the financial statements.

As of December 31, 2024, the Mutual Fund's investment portfolios (excluding time deposits) amounting to Rp 122,948,485,220 or 100% of the total investment portfolios represent financial assets that are measured at fair value through profit or loss. We focused on the valuation of these investments since these represent the principal element of the net assets value of the Mutual Fund, thus, we determined this to be a key audit matter.

We have performed the following procedures to address this key audit matter:

- *We obtained the understanding on the terms, conditions and investment objectives from the Collective Investment Contract of the Mutual Fund.*
- *We obtained the understanding on internal controls and assessment processes of the Mutual Fund for the valuation of investment portfolios.*
- *We tested the classification of investment portfolios of the Mutual Fund to ensure that the classification of the investments is in accordance with the requirements of the Indonesian Financial Accounting Standards.*
- *We tested the valuation of the investment portfolios, by comparing the fair value amounts with the quoted prices in active markets.*
- *We compared the records of investment portfolios as managed by the Mutual Fund with the records of investment portfolios from securities custodian and obtained a reconciliation for any differences noted.*

Responsibility of Investment Manager and Custodian Bank for the Financial Statements

Investment Manager and Custodian Bank are responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as Investment Manager and Custodian Bank determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan, Manajer Investasi dan Bank Kustodian bertanggung jawab untuk menilai kemampuan Reksa Dana dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali Manajer Investasi dan Bank Kustodian memiliki intensi untuk melikuidasi Reksa Dana atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Reksa Dana.

In preparing the financial statements, Investment Manager and Custodian Bank are responsible for assessing the Mutual Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Investment Manager and Custodian Bank either intends to liquidate the Mutual Fund or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Mutual Fund's internal control.*

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh Manajer Investasi dan Bank Kustodian.
 - Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh Manajer Investasi dan Bank Kustodian dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Reksa Dana untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Reksa Dana tidak dapat mempertahankan kelangsungan usaha.
 - Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Investment Manager and Custodian Bank.*
 - *Conclude on the appropriateness of Investment Manager and Custodian Bank's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Mutual Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Mutual Fund to cease to continue as a going concern.*
 - *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Kami mengomunikasikan kepada Manajer Investasi dan Bank Kustodian mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada Manajer Investasi dan Bank Kustodian bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

We communicate with Investment Manager and Custodian Bank regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide Investment Manager and Custodian Bank with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Dari hal-hal yang dikomunikasikan kepada Manajer Investasi dan Bank Kustodian, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with Investment Manager and Custodian Bank, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

MIRAWATI SENSI IDRIS



Santo
Izin Akuntan Publik No. AP. 1063 /
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12 Maret 2025/March 12, 2025



**SURAT PERNYATAAN MANAJER INVESTASI
DAN BANK KUSTODIAN
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2024 DAN 2023
REKSA DANA INDEKS UOBAM INDEKS
BISNIS-27**

**INVESTMENTS MANAGER'S AND CUSTODIAN
BANK'S STATEMENT LETTER
REGARDING THE RESPONSIBILITY
FOR THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2024 AND 2023
REKSA DANA INDEKS UOBAM INDEKS
BISNIS-27**

Kami yang bertanda tangan di bawah ini:

We, the undersigned:

Manajer Investasi

Investment Manager

Nama/Name :
Alamat Kantor/Office address :

Widrawan Hindrawan
UOB Plaza Lt. 42 Unit 2
Jl. MH. Thamrin No. 10,
Jakarta 10230

Nomor Telepon/Telephone number :
Jabatan/Title :

021 - 29290889
Direktur

Nama/Name :
Alamat Kantor/Office address :

Migi R Byaktika
UOB Plaza Lt. 42 Unit 2
Jl. MH. Thamrin No. 10,
Jakarta 10230

Nomor Telepon/Telephone number :
Jabatan/Title :

021 - 29290889
Direktur

Bank Kustodian

Custodian Bank

Nama/Name :
Alamat Kantor/Office address :

Leo Sanjaya
Jl. Pluit Selatan Raya No. 2, Landmark Pluit
Penjaringan, Jakarta Utara 14440

Nomor Telepon/Telephone number :
Jabatan/Title :

021 - 23588000
Vice President

Nama/Name :
Alamat Kantor/Office address :

Hardi Suhardi
Jl. Pluit Selatan Raya No. 2, Landmark Pluit
Penjaringan, Jakarta Utara 14440

Nomor Telepon/Telephone number :
Jabatan/Title :

021 - 23588000
Assistant Vice President

menyatakan bahwa:

declare that:

1. Manajer Investasi dan Bank Kustodian bertanggung jawab atas penyusunan dan penyajian laporan keuangan Reksa Dana Indeks UOBAM Indeks Bisnis-27 (Reksa Dana) sesuai dengan tugas dan tanggung jawab masing-masing sebagai Manajer Investasi dan Bank Kustodian sebagaimana tercantum dalam Kontrak Investasi Kolektif (KIK) Reksa Dana, serta menurut peraturan dan perundangan yang berlaku.

1. Investment Manager and Custodian Bank are responsible for the preparation and presentation of the financial statements of Reksa Dana Indeks UOBAM Indeks Bisnis-27 (the Mutual Fund) in accordance with our duties and responsibilities as Investment Manager and Custodian Bank, respectively, as stated in the Collective Investment Contract ("CIC") of the Mutual Fund, and in accordance with prevailing laws and regulations.

- | | |
|--|---|
| <p>2. Laporan keuangan Reksa Dana telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.</p> <p>3. a. Semua informasi dalam laporan keuangan Reksa Dana tersebut telah dimuat secara lengkap dan benar, dan</p> <p>b. Laporan keuangan Reksa Dana tersebut tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.</p> <p>4. Bertanggung jawab atas sistem pengendalian intern dalam Reksa Dana.</p> | <p>2. The financial statements of the Mutual Fund have been prepared and presented in accordance with Indonesian Financial Accounting Standards.</p> <p>3. a. All information has been fully and correctly disclosed in the financial statements of the Mutual Fund, and</p> <p>b. The financial statements of the Mutual Fund do not contain false materially information or facts, and do not conceal any information or facts.</p> <p>4. We are responsible for the internal control of the Mutual Fund.</p> |
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Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 12 Maret 2025/March 12, 2025

Handwritten mark

PT UOB Asset Management Indonesia


Widrawan Hindrawan
Direktur/Director




Miki R. Byaktika
Direktur/Director

PT Bank Central Asia Tbk


Leo Sanjaya
Vice President


Hardi Suhardi
Assistant Vice President

	2024	Catatan/ Notes	2023	
ASET				ASSETS
Portofolio efek dalam efek bersifat ekuitas (biaya perolehan Rp 131.296.317.988 dan Rp 6.181.385.846 masing-masing pada tanggal 31 Desember 2024 dan 2023)	122.948.485.220	4	6.398.754.900	Investment portfolios in equity instruments (acquisition cost of Rp 131,296,317,988 and Rp 6,181,385,846 as of December 31, 2024 and 2023, respectively)
Kas di bank	1.867.566.050	5	120.186.715	Cash in banks
Piutang dividen	587.047.500		11.118.888	Dividends receivable
Piutang lain-lain	1.790.364		-	Other account receivable
JUMLAH ASET	125.404.889.134		6.530.060.503	TOTAL ASSETS
LIABILITAS				LIABILITIES
Uang muka diterima atas pemesanan unit penyertaan	11.787.158	6	94.844	Advances received for subscribed units
Utang transaksi efek	554.252.564	7	-	Liabilities for securities transactions
Liabilitas atas pembelian kembali unit penyertaan	178.242.981	8	57.911	Liabilities for redemption of investment units
Beban akrual	19.714.931	9	23.851.099	Accrued expenses
Liabilitas atas biaya pembelian kembali unit penyertaan	-	10	683.377	Liabilities for redemption of investment units fee
Utang pajak	3.604.775	11	146.908	Tax payable
Utang lain-lain	28.000		1.759.600	Other liabilities
JUMLAH LIABILITAS	767.630.409		26.593.739	TOTAL LIABILITIES
NILAI ASET BERSIH	124.637.258.725		6.503.466.764	NET ASSET VALUE
JUMLAH UNIT PENYERTAAN BEREDAR	97.639.243,2390	13	4.550.221,2517	TOTAL OUTSTANDING INVESTMENT UNITS
NILAI ASET BERSIH PER UNIT PENYERTAAN	1.276,5078		1.429,2639	NET ASSETS VALUE PER INVESTMENT UNIT

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2024	Catatan/ Notes	2023	
PENDAPATAN				INCOME
Pendapatan investasi				Investment income
Pendapatan dividen	1.601.720.593		555.407.162	Dividend income
Keuntungan (kerugian) investasi yang telah direalisasi	(635.715.068)	14	329.171.611	Realized gain (loss) on investments
Kerugian investasi yang belum direalisasi	(8.565.201.822)	14	(195.529.432)	Unrealized loss on investments
Pendapatan lainnya	6.160.372		779.105	Other income
JUMLAH PENDAPATAN	(7.593.035.925)		689.828.446	TOTAL INCOME
BEBAN				EXPENSES
Beban investasi				Investment expenses
Beban pengelolaan investasi	403.647.934	15	111.691.561	Investment management expense
Beban kustodian	72.656.628	16	20.104.481	Custodial expense
Beban lain-lain	657.861.398	17	155.828.436	Other expenses
Beban lainnya	1.232.074		155.821	Other expense
JUMLAH BEBAN	1.135.398.034		287.780.299	TOTAL EXPENSES
LABA (RUGI) SEBELUM PAJAK	(8.728.433.959)		402.048.147	PROFIT (LOSS) BEFORE TAX
BEBAN PAJAK				TAX EXPENSE
Pajak kini	-	18	-	Current tax
LABA (RUGI) TAHUN BERJALAN	(8.728.433.959)		402.048.147	INCOME (LOSS) FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN	-		-	OTHER COMPREHENSIVE INCOME
PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN	(8.728.433.959)		402.048.147	COMPREHENSIVE INCOME (LOSS) FOR THE YEAR

	Transaksi dengan Pemegang Unit Penyertaan/ <i>Transactions with Unitholders</i>	Kenaikan (Penurunan) Nilai Aset Bersih/ <i>Increase (Decrease) in Net Asset Value</i>	Penghasilan Komprehensif Lain/ <i>Other Comprehensive Income</i>	Jumlah Nilai Aset Bersih/ <i>Total Net Asset Value</i>	
Saldo per 1 Januari 2023	2.263.042.436	7.529.780.883	-	9.792.823.319	Balance as of January 1, 2023
Laba tahun berjalan	-	402.048.147	-	402.048.147	Profit for the year
Transaksi dengan pemegang unit penyertaan					Transactions with unitholders
Penjualan unit penyertaan	21.085.093.051	-	-	21.085.093.051	Sales of investment units
Pembelian kembali unit penyertaan	(24.776.497.753)	-	-	(24.776.497.753)	Redemption of investment units
Penghasilan komprehensif lain	-	-	-	-	Other comprehensive income
Saldo per 31 Desember 2023	(1.428.362.266)	7.931.829.030	-	6.503.466.764	Balance as of December 31, 2023
Rugi tahun berjalan	-	(8.728.433.959)	-	(8.728.433.959)	Loss for the year
Transaksi dengan pemegang unit penyertaan					Transactions with unitholders
Penjualan unit penyertaan	218.563.214.659	-	-	218.563.214.659	Sales of investment units
Pembelian kembali unit penyertaan	(91.700.988.739)	-	-	(91.700.988.739)	Redemption of investment units
Penghasilan komprehensif lain	-	-	-	-	Other comprehensive income
Saldo per 31 Desember 2024	125.433.863.654	(796.604.929)	-	124.637.258.725	Balance as of December 31, 2024

REKSA DANA INDEKS UOBAM INDEKS BISNIS-27
Laporan Arus Kas
Untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam Rupiah, kecuali Dinyatakan Lain)

REKSA DANA INDEKS UOBAM INDEKS BISNIS-27
Statements of Cash Flows
For the Years Ended December 31, 2024 and 2023
(Figures are Presented in Rupiah, unless Otherwise Stated)

	<u>2024</u>	<u>2023</u>	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan dividen	1.025.791.981	544.288.274	Dividend received
Penerimaan bunga - bersih	4.928.298	623.284	Interest received - net
Hasil penjualan portofolio efek ekuitas - bersih	67.091.231.807	25.798.606.605	Proceed from sales of equity instruments portfolio - net
Pembelian portofolio efek ekuitas	(192.287.626.453)	(22.352.642.000)	Purchase of equity instruments portfolio
Pembayaran beban investasi	(1.139.049.602)	(293.775.292)	Investment expenses paid
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Operasi	<u>(125.304.723.969)</u>	<u>3.697.100.871</u>	Net Cash Provided by (Used in) Operating Activities
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari penjualan unit penyertaan	218.574.906.973	21.083.182.895	Proceeds from sales of investment units
Pembayaran untuk pembelian kembali unit penyertaan	(91.522.803.669)	(24.777.717.948)	Payments for redemption of investment units
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan	<u>127.052.103.304</u>	<u>(3.694.535.053)</u>	Net Cash Provided by (Used in) Financing Activities
KENAIKAN NETO KAS DI BANK	1.747.379.335	2.565.818	NET INCREASE IN CASH IN BANKS
KAS DI BANK AWAL TAHUN	<u>120.186.715</u>	<u>117.620.897</u>	CASH IN BANKS AT BEGINNING OF THE YEAR
KAS DI BANK AKHIR TAHUN	<u>1.867.566.050</u>	<u>120.186.715</u>	CASH IN BANKS AT END OF THE YEAR

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan

See accompanying notes to financial statements which are an integral part of the financial statements.

1. Umum

Reksa Dana Indeks UOBAM Indeks Bisnis-27 (Reksa Dana) adalah reksa dana berbentuk Kontrak Investasi Kolektif bersifat terbuka berdasarkan Undang-Undang Pasar Modal No. 8 Tahun 1995 sebagaimana diubah dengan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan Peraturan No. IV.B.1, Lampiran Surat Keputusan Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK atau sekarang Otoritas Jasa Keuangan/OJK) No. Kep-552/BL/2010 tanggal 30 Desember 2010 mengenai "Pedoman Pengelolaan Reksa Dana Berbentuk Kontrak Investasi Kolektif" yang telah diubah terakhir dengan Peraturan OJK No. 4 Tahun 2023 tanggal 30 Maret 2023 mengenai "Reksa Dana Berbentuk Kontrak Investasi Kolektif" serta Peraturan No. IV.C.4, Lampiran Keputusan Ketua Bapepam No. KEP-262/BL/2011 tanggal 31 Mei 2011 yang telah diubah dengan Peraturan OJK No. 48/POJK.04/2015 tanggal 23 Desember 2015 mengenai "Pedoman Pengelolaan Reksa Dana Terproteksi, Reksa Dana dengan Penjaminan, dan Reksa Dana Indeks".

Kontrak Investasi Kolektif (KIK) Reksa Dana antara PT UOB Asset Management Indonesia sebagai Manajer Investasi dan PT Bank Central Asia Tbk sebagai Bank Kustodian dituangkan dalam Akta No. 24 tanggal 25 Mei 2012 dari Sri Hastuti, S.H., notaris di Jakarta. Reksa Dana Indeks PG Indeks Bisnis-27 telah mengalami perubahan nama menjadi Reksa Dana Indeks UOBAM Indeks Bisnis-27 berdasarkan Akta Addendum KIK Reksa Dana No. 31 tanggal 15 April 2020 dari Leolin Jayayanti, S.H., M.Kn., notaris di Jakarta. Selanjutnya, KIK tersebut juga telah diubah terakhir dengan Akta Addendum II KIK Reksa Dana No. 13 tanggal 9 Agustus 2024 dari notaris yang sama mengenai perubahan beberapa pasal dalam KIK dan Prospektus Reksa Dana, antara lain mengenai perubahan ketentuan biaya pembelian unit penyertaan (subscription fee), biaya penjualan kembali unit penyertaan (redemption fee) dan biaya pengalihan investasi (switching fee), serta penyesuaian ketentuan dalam KIK dan Prospektus dengan Undang-undang dan Peraturan OJK (POJK).

1. General

Reksa Dana Indeks UOBAM Indeks Bisnis-27 (the Mutual Fund) is an open-ended mutual fund in the form of a Collective Investment Contract, established within the framework of the Capital Market Law No. 8 of 1995 which has been amended through Law No. 4 of 2023 concerning Financial Sector Development and Reinforcement and Regulation No. IV.B.1, Appendix of the Decision Letter of the Chairman of the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK or currently Financial Services Authority/OJK) No. Kep-552/BL/2010 dated December 30, 2010 concerning "Guidelines for Mutual Fund Management in the Form of Collective Investment Contract" which has been amended most recently through OJK Regulation No. 4 Year 2023 dated March 30, 2023 concerning "Mutual Funds in the Form of Collective Investment Contract" and Regulation No. IV.C.4, Appendix of the Decision of the Chairman of Bapepam No. KEP-262/BL/2011 dated May 31, 2011 which has been amended with OJK Regulation No. 48/POJK.04/2015 dated December 23, 2015 concerning "Guidelines for the Management of Protected, Guaranteed and Index Fund".

The Mutual Fund Collective Investment Contract between PT UOB Asset Management Indonesia as the Investment Manager and PT Bank Central Asia Tbk as the Custodian Bank was stated in Deed No. 24 dated May 25, 2012 of Sri Hastuti, S.H., public notary in Jakarta. Reksa Dana Indeks PG Indeks Bisnis-27 changed its name to Reksa Dana Indeks UOBAM Indeks Bisnis-27 based on Deed of Addendum to the Mutual Fund Collective Investment Contract No. 31 dated April 15, 2020 by Leolin Jayayanti, S.H., M.Kn., a public notary in Jakarta. Furthermore, the Collective Investment Contract was most recently amended by the Deed of Addendum II for the Mutual Fund Collective Investment Contract No. 13 dated August 9, 2024 by the same notary, among others regarding the changes of several articles in both of the Mutual Fund Collective Investment Contract and Prospectus, including adjustments to the provisions on the subscription fee, redemption fee, and switching fee, and adjustments to the provisions in the Collective Investment Contract and Prospectus in accordance with applicable Laws and OJK regulations (POJK).

PT UOB Asset Management Indonesia sebagai Manajer Investasi didukung oleh tenaga profesional yang terdiri dari Komite Investasi dan Tim Pengelola Investasi. Komite Investasi akan mengarahkan dan mengawasi Tim Pengelola Investasi dalam menjalankan kebijakan dan strategi investasi sehari-hari sesuai dengan tujuan investasi. Komite Investasi terdiri dari:

Ketua	Chong Jiun Yeh	Chairman
Ketua Pengganti	Widrawan Hindrawan	Alternate Chairman
Anggota	Migi R. Byaktika	Member
Sekretaris	Albert Z. Budiman	Secretary

Tim Pengelola Investasi bertugas sebagai pelaksana harian atas kebijakan, strategi dan eksekusi investasi yang telah diformulasikan bersama dengan Komite Investasi. Tim Pengelola Investasi terdiri dari:

Ketua	Albert Z. Budiman	Chairman
Anggota	Muhammad Iqbal Nurrahman Adi Prabowo	Members
Sekretaris	Hugo Samuel Purnama Caineth Delvin	Secretaries

Reksa Dana berkedudukan di UOB Plaza Lantai 42 Unit 2, Jl. M.H. Thamrin No. 10, Jakarta.

The Mutual Fund is located at UOB Plaza 42nd Floor Unit 2, Jl. M.H. Thamrin No. 10, Jakarta.

Jumlah unit penyertaan yang ditawarkan oleh Reksa Dana sesuai dengan Kontrak Investasi Kolektif adalah sebanyak 10.000.000.000 (sebelumnya 1.000.000.000) unit penyertaan dengan nilai aset neto sebesar Rp 1.000 per unit penyertaan.

In accordance with the Collective Investment Contract, the Mutual Fund offers 10,000,000,000 (previously 1,000,000,000) investment units with net assets value Rp 1,000 per investment unit.

Reksa Dana memperoleh pernyataan efektif berdasarkan Surat Keputusan Badan Pengawas Pasar Modal dan Lembaga Keuangan No. S-10171/BL/2012 tanggal 15 Agustus 2012.

The Mutual Fund obtained the Notice of Effectivity based on Decision Letter of Capital Market Supervisory Agency and Financial Institution No. S-10171/BL/2012 dated August 15, 2012.

Sesuai dengan KIK, tujuan investasi Reksa Dana adalah untuk memberikan hasil (*return*) investasi yang mengacu pada kinerja Indeks Bisnis-27, dengan menggunakan pendekatan investasi pasif atau indeksasi.

In accordance with the Collective Investment Contract, the purpose investment of Mutual Fund is to provide investment return that refer to the performance of the Business-27 Index using a passive or indexing investment approach.

Berdasarkan KIK, kekayaan Reksa Dana akan diinvestasikan minimum 80% dan maksimum 100% dari nilai aset neto pada efek bersifat ekuitas yang berasal dari kumpulan efek yang terdaftar pada Indeks Bisnis-27 dan minimum 0% dan maksimum 20% dari nilai aset neto pada instrumen pasar uang dalam negeri yang mempunyai jatuh tempo kurang dari 1 (satu) tahun dan/atau efek bersifat utang dan/atau efek bersifat ekuitas yang telah dijual dalam Penawaran Umum dan/atau diperdagangkan di Bursa Efek baik di dalam maupun di luar negeri sesuai dengan peraturan perundang-undangan yang berlaku di Indonesia.

Indeks Bisnis-27 adalah indeks yang mengukur kinerja dari 27 saham yang dipilih oleh Komite Indeks Bisnis Indonesia berdasarkan kriteria fundamental dan teknikal. Indeks Bisnis-27 diluncurkan dan dikelola bekerja sama dengan perusahaan media PT Jurnalindo Aksara Grafika (penerbit surat kabar harian Bisnis Indonesia).

Transaksi unit penyertaan dan nilai aset bersih per unit penyertaan dipublikasikan hanya pada hari-hari bursa, dimana hari terakhir bursa di Bursa Efek Indonesia pada bulan Desember 2024 dan 2023 masing-masing adalah tanggal 30 Desember 2024 dan 29 Desember 2023. Laporan keuangan Reksa Dana untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 ini disajikan berdasarkan aset neto yang dapat diatribusikan kepada pemegang unit Reksa Dana masing-masing pada tanggal 31 Desember 2024 dan 2023.

Laporan keuangan Reksa Dana untuk tahun yang berakhir 31 Desember 2024 diselesaikan dan diotorisasi untuk penerbitan pada tanggal 12 Maret 2025 oleh Manajer Investasi dan Bank Kustodian yang bertanggung jawab atas penyusunan dan penyajian laporan keuangan masing-masing sebagai Manajer Investasi dan Bank Kustodian sebagaimana tercantum dalam Kontrak Investasi Kolektif Reksa Dana Indeks UOBAM Indeks Bisnis-27, serta menurut peraturan dan perundangan yang berlaku atas laporan keuangan Reksa Dana tersebut.

Based on the Collective Investment Contract, the assets of the Mutual Fund will be invested minimum of 80% and maximum of 100% of net asset value in equity instruments which listed in the Business-27 Index and minimum of 0% and maximum of 20% of net asset value in domestic money market instruments with maturity less than 1 (one) year and/or debt instruments and/or equity instruments sold through public offerings and/or listed in the Indonesia Stock Exchange both at domestic or foreign in accordance with prevailing laws and regulations in Indonesia.

Indeks Bisnis-27 is an index that measures the stock price performance of 27 stocks selected by the Index Committee of Business Indonesia based on fundamental and technical criteria. Indeks Bisnis-27 is a jointly developed index with PT Jurnalindo Aksara Grafika, an Indonesia media company (publisher of Bisnis Indonesia daily newspaper).

Investment unit transactions are conducted and the net assets value per investment unit is published during the trading days in the stock exchange, of which the last trading days in the Indonesia Stock Exchange in December 2024 and 2023 were on December 30, 2024 and December 29, 2023, respectively. The financial statements of the Mutual Fund for the years ended December 31, 2023 and 2022 are prepared based on the Mutual Fund's net assets attributable to unitholders as of December 31, 2024 and 2023, respectively.

The financial statements of the Mutual Fund for the year ended December 31, 2024 were completed and authorized for issuance on March 12, 2025 by the Investment Manager and the Custodian Bank, who are responsible for the preparation and presentation of financial statements as the Investment Manager and the Custodian Bank, respectively, as stated in the Collective Investment Contract of Reksa Dana Indeks UOBAM Indeks Bisnis-27, and in accordance with prevailing laws and regulations on the Mutual Fund's financial statements.

2. Informasi Kebijakan Akuntansi Material

a. Dasar Penyusunan dan Pengukuran Laporan Keuangan

Laporan keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, meliputi pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (IAI) dan Dewan Standar Akuntansi Syariah IAI serta peraturan OJK No. 33/POJK.04/2020 tanggal 25 Mei 2020 tentang "Penyusunan Laporan Keuangan Produk Investasi Berbentuk Kontrak Investasi Kolektif" dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.04/2020 tanggal 8 Juli 2020 tentang "Pedoman Perlakuan Akuntansi Produk Investasi Berbentuk Kontrak Investasi Kolektif". Laporan keuangan dalam versi Bahasa Inggris merupakan terjemahan dari laporan keuangan Reksa Dana yang dibuat dalam Bahasa Indonesia, yang memuat informasi yang sama.

Dasar pengukuran laporan keuangan ini adalah biaya perolehan (*historical cost*), kecuali beberapa akun tertentu disusun berdasarkan pengukuran lain, sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut. Laporan keuangan ini disusun dengan metode akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi dan pendanaan. Aktivitas investasi tidak dikelompokkan terpisah karena aktivitas investasi adalah aktivitas operasi utama Reksa Dana.

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan untuk tahun yang berakhir 31 Desember 2024 adalah konsisten dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan untuk tahun yang berakhir 31 Desember 2023.

Mata uang yang digunakan dalam penyusunan dan penyajian laporan keuangan adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional Reksa Dana.

2. Material Accounting Policy Information

a. Basis of Financial Statements Preparation and Measurement

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK"), which comprise the statements and interpretations issued by the Board of Financial Accounting Standards of the Institute of Indonesia Chartered Accountants (IAI) and the Board of Sharia Accounting Standards of IAI and OJK Regulation No. 33/POJK.04/2020 dated May 25, 2020, concerning "Presentation of Financial Statements of Investment Product in the Form of Collective Investment Contract" and OJK Circular Letter No. 14/SEOJK.04/2020 dated July 8, 2020, concerning "Guidelines for the Accounting Treatment of Investment Product in the Form of Collective Investment Contract". Such financial statements are an English translation of the Mutual Fund's statutory report in Indonesia.

The measurement basis used is the historical cost, except for certain accounts which are measured on the bases described in the related accounting policies. The financial statements, except for the statements of cash flows, are prepared under the accrual basis of accounting.

The statements of cash flows are prepared using the direct method with classifications of cash flows into operating and financing activities. Investing activities are not separately classified since the investing activities are the main operating activities of the Mutual Fund.

The accounting policies adopted in the preparation of the financial statements for the year ended December 31, 2024 are consistent with those adopted in the preparation of the financial statements for the year ended December 31, 2023.

The currency used in the preparation and presentation of the financial statements is the Indonesian Rupiah (Rp) which is also the functional currency of the Mutual Fund.

b. Nilai Aset Bersih Reksa Dana

Nilai aset bersih Reksa Dana dihitung dan ditentukan pada setiap akhir hari bursa dengan menggunakan nilai pasar wajar.

Nilai aset bersih per unit penyertaan dihitung berdasarkan nilai aset bersih Reksa Dana pada setiap akhir hari bursa dibagi dengan jumlah unit penyertaan yang beredar.

c. Portofolio Efek

Portofolio efek terdiri dari efek ekuitas.

d. Instrumen Keuangan

Pembelian atau penjualan yang reguler atas instrumen keuangan diakui pada tanggal perdagangan.

Reksa Dana menerapkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 109, Instrumen Keuangan, mengenai pengaturan instrumen keuangan terkait klasifikasi dan pengukuran, penurunan nilai atas instrumen keuangan dan akuntansi lindung nilai.

Pada tanggal 31 Desember 2024 dan 2023, Reksa Dana memiliki instrumen keuangan dalam kategori aset keuangan yang diukur pada nilai wajar melalui laba rugi, aset keuangan pada biaya perolehan diamortisasi dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

Aset Keuangan

Reksa Dana mengklasifikasikan aset keuangan sesuai dengan PSAK No. 109, Instrumen Keuangan, sehingga setelah pengakuan awal aset keuangan diukur pada biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi, dengan menggunakan dua dasar, yaitu:

- (a) Model bisnis Reksa Dana dalam mengelola aset keuangan; dan
- (b) Karakteristik arus kas kontraktual dari aset keuangan.

b. Net Assets Value of the Mutual Fund

The net assets value of the Mutual Fund is calculated and determined at the end of each bourse day by using the fair market value.

The net assets value per investment unit is calculated by dividing the net assets value of the Mutual Fund at the end of each bourse day by the total number of outstanding investment units.

c. Investment Portfolios

The investment portfolios consist of equity instruments.

d. Financial Instruments

All regular way of purchases and sales of financial instruments are recognized on the trade date.

The Mutual Fund has applied Statement of Financial Accounting Standards (PSAK) No. 109, Financial Instruments, which set the requirements in classification and measurement, impairment in value of financial assets and hedging accounting.

As of December 31, 2024 and 2023, the Mutual Fund has financial instruments under financial assets at FVPL, financial assets at amortized cost, and financial liabilities at amortized cost categories.

Financial Assets

The Mutual Fund classifies its financial assets in accordance with PSAK No. 109, Financial Instruments, that classifies financial assets as subsequently measured at amortized cost, fair value through comprehensive income or fair value through profit or loss, on the basis of both:

- (a) The Mutual Fund's business model for managing the financial assets; and
- (b) The contractual cash flow characteristics of the financial assets.

<p>1. Aset Keuangan Diukur pada Biaya Perolehan Diamortisasi</p> <p>Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:</p> <p>(a) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan</p> <p>(b) Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.</p> <p>Aset keuangan pada biaya perolehan diamortisasi diukur pada jumlah yang diakui saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi dengan cadangan kerugian penurunan nilai.</p> <p>Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi kas, piutang dividen dan piutang lain-lain.</p>	<p>1. Financial Assets at Amortized Cost</p> <p>A financial asset shall be measured at amortized cost if both of the following conditions are met:</p> <p>(a) The financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and</p> <p>(b) The contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.</p> <p>Financial assets at amortized cost is measured at initial amount minus the principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for allowance for impairment.</p> <p>As of December 31, 2024 and 2023, this category includes cash, dividends receivable and other account receivable.</p>
<p>2. Aset Keuangan Diukur pada Nilai Wajar melalui Laba Rugi</p> <p>Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali aset keuangan tersebut diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain.</p> <p>Aset keuangan yang diukur pada nilai wajar melalui laba rugi dicatat pada laporan posisi keuangan pada nilai wajarnya. Perubahan nilai wajar langsung diakui dalam laba rugi. Bunga yang diperoleh dicatat sebagai pendapatan bunga, sedangkan pendapatan dividen dicatat sebagai bagian dari pendapatan lain-lain sesuai dengan persyaratan dalam kontrak, atau pada saat hak untuk memperoleh pembayaran atas dividen tersebut telah ditetapkan.</p> <p>Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi portofolio efek dalam efek ekuitas.</p>	<p>2. Financial Assets at Fair Value Through Profit or Loss</p> <p>A financial asset shall be measured at fair value through profit or loss unless it measured at amortized cost at fair value through other comprehensive income.</p> <p>Financial assets at FVPL are recorded in the statement of financial position at fair value. Changes in fair value are recognized directly in profit or loss. Interest earned is recorded as interest income, while dividend income is recorded as part of other income according to the terms of the contract, or when the right of payment has been established.</p> <p>As of December 31, 2024 and 2023, this category includes investment portfolio in equity instruments.</p>

Liabilitas Keuangan dan Instrumen Ekuitas

Liabilitas keuangan dan instrumen ekuitas Reksa Dana diklasifikasikan berdasarkan substansi perjanjian kontraktual serta definisi liabilitas keuangan dan instrumen ekuitas. Kebijakan akuntansi yang diterapkan atas instrumen keuangan tersebut diungkapkan berikut ini.

Liabilitas Keuangan

Liabilitas keuangan dalam lingkup PSAK No. 109 diklasifikasikan sebagai berikut: (i) liabilitas keuangan yang diukur dengan biaya diamortisasi, (ii) liabilitas keuangan yang diukur dengan nilai wajar melalui laba rugi atau melalui penghasilan komprehensif lain. Reksa Dana menentukan klasifikasi liabilitas keuangan pada saat pengakuan awal.

Liabilitas Keuangan yang Diukur pada Biaya Perolehan Diamortisasi

Liabilitas keuangan pada biaya perolehan diamortisasi diukur pada jumlah yang diakui saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya.

Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi utang transaksi efek, liabilitas atas pembelian kembali unit penyertaan, beban akrual, liabilitas atas biaya pembelian kembali unit penyertaan, dan utang lain-lain.

Instrumen Ekuitas

Instrumen ekuitas adalah setiap kontrak yang memberikan hak residual atas aset suatu entitas setelah dikurangi dengan seluruh liabilitasnya.

Suatu instrumen keuangan yang mempunyai fitur opsi jual, yang mencakup kewajiban kontraktual bagi penerbit untuk membeli kembali atau menebus instrumen dan menyerahkan kas atau aset keuangan lain pada saat eksekusi opsi jual, dan memenuhi definisi liabilitas keuangan diklasifikasikan sebagai instrumen ekuitas jika memiliki semua fitur berikut:

- a) memberikan hak kepada pemegangnya atas bagian prorata aset neto entitas,
- b) instrumen berada dalam kelompok instrumen yang merupakan subordinat dari semua kelompok instrumen lain,

Financial Liabilities and Equity Instruments

Financial liabilities and equity instruments of the Mutual Fund are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and equity instrument. The accounting policies adopted for specific financial instruments are set out below.

Financial Liabilities

Financial liabilities within the scope of PSAK No. 109 are classified as follows: (i) financial liabilities at amortized cost, (ii) financial liabilities at fair value through profit and loss (FVPL) or other comprehensive income (FVOCI). The Mutual Fund determines the classification of its financial liabilities at initial recognition.

Financial Liabilities at Amortized Cost

Financial liabilities at amortized cost is measured at initial amount minus the principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount.

As of December 31, 2024 and 2023, this category includes liabilities for securities transactions, liabilities for redemption of investment units, accrued expenses, liabilities for redemption of investment units fee, and other liabilities.

Equity Instruments

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities.

Puttable financial instruments which include a contractual obligation for the issuer to repurchase or redeem that instrument for cash or another financial asset on exercise of the put and meet the definition of a financial liability are classified as equity instruments when and only when all of the following criteria are met:

- a) the puttable instruments entitle the holder to a pro rata share of the net assets,
- b) the puttable instruments is in the class of instruments that is subordinate to all other classes of instruments,

- c) seluruh instrumen keuangan dalam kelompok memiliki fitur yang identik,
- d) instrumen tidak termasuk kewajiban kontraktual untuk menyerahkan kas atau aset keuangan lain kepada entitas lain selain kewajiban untuk membeli kembali, dan
- e) jumlah arus kas yang diekspektasikan dihasilkan dari instrumen selama umur instrumen didasarkan secara substansial pada laba rugi penerbit.

Saling Hapus Instrumen Keuangan

Aset keuangan dan liabilitas keuangan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika, dan hanya jika, Reksa Dana saat ini memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut; dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Reklasifikasi Aset Keuangan

Sesuai dengan ketentuan PSAK No. 109, Instrumen Keuangan, Reksa Dana mereklasifikasi seluruh aset keuangan dalam kategori yang terpengaruh jika, dan hanya jika, Reksa Dana mengubah model bisnis untuk pengelolaan aset keuangan tersebut. Sedangkan, liabilitas keuangan tidak direklasifikasi.

Penurunan nilai aset keuangan

Pada setiap tanggal pelaporan, Reksa Dana menilai apakah risiko kredit dari instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian, Reksa Dana menggunakan perubahan atas risiko gagal bayar yang terjadi sepanjang perkiraan usia instrumen keuangan daripada perubahan atas jumlah kerugian kredit ekspektasian. Dalam melakukan penilaian, Reksa Dana membandingkan antara risiko gagal bayar yang terjadi atas instrumen keuangan pada saat tanggal pelaporan dengan risiko gagal bayar yang terjadi atas instrumen keuangan pada saat pengakuan awal dan mempertimbangkan kewajiban serta ketersediaan informasi, yang tersedia tanpa biaya atau usaha pada saat tanggal pelaporan terkait dengan kejadian masa lalu, kondisi terkini dan perkiraan atas kondisi ekonomi di masa depan, yang mengindikasikan kenaikan risiko kredit sejak pengakuan awal.

- c) all instruments in that class have identical features,
- d) there is no contractual obligation to deliver cash or another financial assets other than the obligation on the issuer to repurchase, and
- e) the total expected cash flows from the puttable instruments over its life must be based substantially on the profit or loss of the issuer.

Offsetting of Financial Instruments

Financial assets and liabilities are offset and the net amount reported in the statement of financial position if, and only if, the Mutual Fund currently enforceable right to offset the recognized amounts and there is intention to settle on a net basis, or to realize the asset and settle the liability simultaneously.

Reclassifications of Financial Assets

In accordance with PSAK No. 109, Financial Instruments, the Mutual Fund reclassifies its financial assets when, and only when, the Mutual Fund changes its business model for managing financial assets. While, any financial liabilities shall not be reclassified.

Impairment of financial assets

At each reporting date, the Mutual Fund assess whether the credit risk on a financial instrument has increased significantly since initial recognition. When making the assessment, the Mutual Fund uses the change in the risk of a default occurring over the expected life of the financial instrument instead of the change in the amount of expected credit losses. To make that assessment, the Mutual Fund compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and consider reasonable and supportable information, that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions, that is indicative of significant increases in credit risk since initial recognition.

***Penghentian Pengakuan Aset dan
Liabilitas Keuangan***

(1) Aset Keuangan

Aset keuangan (atau bagian dari aset keuangan atau kelompok aset keuangan serupa) dihentikan pengakuannya jika:

- a) hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir;
- b) Reksa Dana tetap memiliki hak untuk menerima arus kas dari aset keuangan tersebut, namun juga menanggung kewajiban kontraktual untuk membayar kepada pihak ketiga atas arus kas yang diterima tersebut secara penuh tanpa adanya penundaan yang signifikan berdasarkan suatu kesepakatan; atau
- c) Reksa Dana telah mentransfer haknya untuk menerima arus kas dari aset keuangan dan (i) telah mentransfer secara substansial seluruh risiko dan manfaat atas aset keuangan, atau (ii) secara substansial tidak mentransfer atau tidak memiliki seluruh risiko dan manfaat atas aset keuangan, namun telah mentransfer pengendalian atas aset keuangan tersebut.

(2) Liabilitas Keuangan

Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, dibatalkan, atau telah kadaluarsa.

e. Pengukuran Nilai Wajar

Pengukuran nilai wajar didasarkan pada asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas akan terjadi di pasar utama untuk aset atau liabilitas tersebut atau jika terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Reksa Dana harus memiliki akses ke pasar utama atau pasar yang paling menguntungkan pada tanggal pengukuran.

***Derecognition of Financial Assets and
Liabilities***

(1) Financial Assets

Financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognized when:

- a) the rights to receive cash flows from the asset have expired;
- b) the Mutual Fund retains the right to receive cash flows from the asset, but has assumed a contractual obligation to pay them in full without material delay to a third party under a "pass-through" arrangement; or
- c) the Mutual Fund has transferred its rights to receive cash flows from the asset and either (i) has transferred substantially all the risks and rewards of the asset, or (ii) has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

(2) Financial Liabilities

A financial liability is derecognized when the obligation under the contract is discharged, cancelled, or has expired.

e. Fair Value Measurement

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either in the principal market for the asset or liability or in the absence of a principal market, in the most advantageous market for the asset or liability.

The Mutual Fund must have access to the principal or the most advantageous market at the measurement date.

Reksa Dana memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Seluruh aset dan liabilitas dikategorikan dalam hierarki nilai wajar sebagai berikut:

- Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- Level 2 - teknik penilaian dimana level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi, baik secara langsung maupun tidak langsung;
- Level 3 - teknik penilaian dimana level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi.

Untuk aset dan liabilitas yang diukur pada nilai wajar secara berulang dalam laporan keuangan, maka Reksa Dana menentukan apakah terdapat transfer di antara level hierarki dengan menilai kembali pengkategorian pada setiap akhir periode pelaporan.

f. Pengakuan Pendapatan dan Beban

Pendapatan diakui ketika kemungkinan besar manfaat ekonomi masa depan akan mengalir ke Reksa Dana dan manfaat ini dapat diukur secara andal.

Pendapatan bunga diakui berdasarkan proporsi waktu dalam laba rugi, termasuk pendapatan dari jasa giro, dan instrumen pasar uang, setelah mengeluarkan pajak penghasilan final.

Pendapatan dari pembagian hak (dividen dan hak lain yang dibagikan) oleh emiten diakui pada tanggal *ex (ex-date)*.

Keuntungan atau kerugian investasi yang belum direalisasi akibat kenaikan atau penurunan harga pasar (nilai wajar) serta keuntungan atau kerugian investasi yang telah direalisasi disajikan dalam laba rugi. Keuntungan dan kerugian yang telah direalisasi neto atas penjualan portofolio efek dihitung berdasarkan harga pokok yang menggunakan metode rata-rata tertimbang.

Beban investasi termasuk pajak penghasilan final diakui secara akrual dan harian.

The Mutual Fund maximizes the use of relevant observable inputs and minimizes the use of unobservable inputs.

All assets and liabilities are categorized within the fair value hierarchy as follows:

- Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities;
- Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;
- Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Mutual Fund determines whether there are transfers between levels in the hierarchy by re-assessing categorization at the end of each reporting period.

f. Income and Expense Recognition

Income is recognized to the extent that it is probable that the future economic benefits will flow to the Mutual Fund and these benefits can be reliably measured.

Interest income is recognized on a time-proportionate basis in profit or loss, which includes income from cash in banks and money market instruments, after excluding final income tax.

Income from distribution of rights (dividends and other distributable rights) by the issuer company is recognized at *ex-date*.

Unrealized gain or loss on investments arising from the increase or decrease in market values (fair values) and realized gain or loss on investments arising from sale of investment portfolios are recognized in profit or loss. To calculate the net realized gain or loss from the sale of investment portfolios, the costs of investment sold are determined using the weighted average method.

Investment expenses including final income tax are accrued on a daily basis.

g. Transaksi Pihak Berelasi

Sesuai dengan Keputusan Kepala Departemen Pengawasan Pasar Modal 2A No. Kep-04/PM.21/2014 tanggal 7 Oktober 2014 tentang Pihak Berelasi terkait Pengelolaan Reksa Dana Berbentuk Kontrak Investasi Kolektif, PT UOB Asset Management Indonesia, Manajer Investasi, adalah pihak berelasi Reksa Dana.

h. Pajak Penghasilan

Pajak penghasilan Reksa Dana diatur dalam Surat Edaran Direktorat Jenderal Pajak No. SE-18/PJ.42/1996 tanggal 30 April 1996 tentang Pajak Penghasilan atas Usaha Reksa Dana, serta ketentuan pajak yang berlaku. Objek pajak penghasilan terbatas hanya pada penghasilan yang diterima oleh Reksa Dana, sedangkan pembelian kembali unit penyertaan dan pembagian laba kepada pemegang unit bukan merupakan objek pajak penghasilan.

Pajak Penghasilan Final

Pendapatan yang telah dikenakan pajak penghasilan final tidak lagi dilaporkan sebagai pendapatan kena pajak, dan semua beban sehubungan dengan pendapatan yang telah dikenakan pajak penghasilan final tidak boleh dikurangkan.

Pajak Kini

Pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku.

Pajak Tangguhan

Pajak tangguhan diakui untuk seluruh perbedaan temporer antara nilai tercatat dari suatu aset atau liabilitas di laporan posisi keuangan dengan dasar pengenaan pajaknya.

Aset pajak tangguhan juga diakui untuk rugi fiskal yang dapat dikompensasikan. Aset pajak tangguhan diakui dan direviu pada setiap tanggal pelaporan atau diturunkan jumlah tercatatnya, sepanjang kemungkinan besar laba kena pajak tersedia untuk pemanfaatan perbedaan temporer yang dapat dikurangkan dan rugi fiskal yang dapat dikompensasikan.

g. Transactions with Related Parties

In accordance with the Decision of the Head of Department of the Capital Market Supervisory 2A No. Kep-04/PM.21/2014 dated October 7, 2014 concerning Related Parties in the Management of Mutual Funds in the Form of Collective Investment Contract, PT UOB Asset Management Indonesia, the Investment Manager, is a related party of the Mutual Fund.

h. Income Tax

Income tax for the Mutual Fund is regulated by the Circular Letter of the Directorate General of Taxation No. SE-18/PJ.42/1996 dated April 30, 1996 regarding Income Tax on Mutual Fund's Operations, and other prevailing tax regulations. The taxable income pertains only to the Mutual Fund's income, while the redemption of investment units and the income distributed to its unitholders are not taxable.

Final Income Tax

Income subject to final income tax is not to be reported as taxable income, and all expenses related to income subject to final income tax are not deductible.

Current Tax

Current tax is determined based on the taxable profit for the year computed using prevailing tax rates.

Deferred Tax

Deferred tax shall be recognized for all temporary differences between the carrying value of an asset or liability in the statement of financial position and its tax base.

Deferred tax assets are also recognized for the carry forward tax benefit of any unused tax losses. Deferred tax assets are recognized and reviewed at each reporting date and reduced to the extent that it is probable that taxable profit will be available against which the deductible temporary differences and the carry forward benefit of unused tax losses can be utilized.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (atau peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan.

Aset pajak tangguhan dan liabilitas pajak tangguhan saling hapus jika, dan hanya jika, terdapat hak yang dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan pajak tersebut dikenakan oleh otoritas perpajakan yang sama.

i. Provisi

Provisi diakui jika Reksa Dana mempunyai kewajiban kini (hukum maupun konstruktif) sebagai akibat peristiwa masa lalu, yang memungkinkan Reksa Dana harus menyelesaikan kewajiban tersebut dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Jumlah yang diakui sebagai provisi adalah hasil estimasi terbaik pengeluaran yang diperlukan untuk menyelesaikan kewajiban kini pada tanggal pelaporan, dengan mempertimbangkan risiko dan ketidakpastian terkait kewajiban tersebut.

j. Peristiwa Setelah Periode Pelaporan

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Reksa Dana pada tanggal laporan posisi keuangan (peristiwa penyesuaian), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang tidak memerlukan penyesuaian (peristiwa non-penyeseuai) apabila jumlahnya material, telah diungkapkan dalam laporan keuangan.

3. Penggunaan Estimasi, Pertimbangan, dan Asumsi

Dalam penerapan kebijakan akuntansi, seperti yang diungkapkan dalam Catatan 2 atas laporan keuangan, Reksa Dana harus membuat estimasi, pertimbangan, dan asumsi atas nilai tercatat aset dan liabilitas yang tidak tersedia oleh sumber-sumber lain. Estimasi dan asumsi tersebut berdasarkan pengalaman historis dan faktor lain yang dipertimbangkan relevan.

Pengungkapan berikut mencakup ikhtisar estimasi, pertimbangan, dan asumsi signifikan yang berpengaruh terhadap jumlah-jumlah yang dilaporkan serta pengungkapan dalam laporan keuangan.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (or tax laws) that have been enacted or substantively enacted at the reporting date.

Deferred tax assets and deferred tax liabilities are offset if, and only if, a legally enforceable right exists to set off current tax assets against current tax liabilities and the taxes relate to the same taxation authority.

i. Provisions

Provisions are recognized when the Mutual Fund has present obligation (legal or constructive) as a result of a past event, it is probable that the Mutual Fund will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation.

j. Events after the Reporting Period

Post year-end events that provide additional information about the statement of financial position at the reporting date (adjusting events), if any, are reflected in the financial statements. Post year-end events that are not adjusting events are disclosed in the notes to financial statement when material.

3. Use of Estimates, Judgments, and Assumptions

In the application of the accounting policies, which are described in Note 2 to the financial statements, the Mutual Fund is required to make estimates, judgments, and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and assumptions are based on historical experience and other factors that are considered to be relevant.

The following disclosures represent a summary of the significant estimates, judgments, and assumptions that affected certain reported amounts and disclosures in the financial statements.

Pertimbangan

Pertimbangan-pertimbangan berikut dibuat dalam proses penerapan kebijakan akuntansi Reksa Dana yang memiliki dampak yang paling signifikan terhadap jumlah-jumlah yang diakui dalam laporan keuangan:

a. **Klasifikasi Aset Keuangan dan Liabilitas Keuangan**

Reksa Dana menentukan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan menilai apakah aset dan liabilitas tersebut memenuhi definisi yang ditetapkan dalam PSAK No. 109. Aset keuangan dan liabilitas keuangan dicatat sesuai dengan kebijakan akuntansi Reksa Dana sebagaimana diungkapkan dalam Catatan 2.

b. **Cadangan Kerugian Penurunan Nilai Aset Keuangan**

Pada setiap tanggal laporan posisi keuangan, Reksa Dana menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian tersebut, Reksa Dana mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan. Dalam melakukan penilaian tersebut, Reksa Dana membandingkan risiko gagal bayar yang terjadi pada tanggal pelaporan dengan risiko gagal bayar pada saat pengakuan awal, serta mempertimbangkan informasi, termasuk informasi masa lalu, kondisi saat ini, dan informasi bersifat perkiraan masa depan (*forward-looking*), yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan.

Reksa Dana mengukur cadangan kerugian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal, jika tidak, maka Reksa Dana mengukur cadangan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian 12 bulan. Suatu evaluasi yang bertujuan untuk mengidentifikasi jumlah cadangan kerugian kredit ekspektasian yang harus dibentuk, dilakukan secara berkala pada setiap periode pelaporan. Oleh karena itu, saat dan besaran jumlah cadangan kerugian kredit ekspektasian yang tercatat pada setiap periode dapat berbeda tergantung pada pertimbangan atas informasi yang tersedia atau berlaku pada saat itu.

Judgments

The following judgments are made in the process of applying the Mutual Fund's accounting policies that have the most significant effects on the amounts recognized in the financial statements:

a. **Classification of Financial Assets and Financial Liabilities**

The Mutual Fund determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in PSAK No. 109. The financial assets and financial liabilities are accounted for in accordance with the Mutual Fund's accounting policies disclosed in Note 2.

b. **Allowance for Impairment of Financial Assets**

At each financial position reporting date, the Mutual Fund shall assess whether the credit risk of a financial instrument has increased significantly since initial recognition. When making the assessment, the Mutual Fund shall use the change in the risk of a default over the expected life of the financial instrument. To make that assessment, the Mutual Fund shall compare the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and consider reasonable and supportable information, including that which are past events, current conditions, and forward-looking, that are available without undue cost or effort.

The Mutual Fund shall measure the loss allowance for a financial instrument at an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition, otherwise, the Mutual Fund shall measure the loss allowance for that financial instrument at an amount equal to 12-month expected credit losses. Evaluation of financial assets to determine the allowance for expected credit loss to be provided is performed periodically in each reporting period. Therefore, the timing and amount of allowance for expected credit loss recorded at each period might differ based on the judgments and estimates that are available or valid at each period.

c. Pajak Penghasilan

Pertimbangan yang signifikan dibutuhkan untuk menentukan jumlah pajak penghasilan. Terdapat sejumlah transaksi dan perhitungan yang menimbulkan ketidakpastian penentuan jumlah pajak penghasilan karena interpretasi atas peraturan pajak yang berbeda. Jika hasil pemeriksaan pajak berbeda dengan jumlah yang sebelumnya dibukukan, maka selisih tersebut akan berdampak terhadap aset dan liabilitas pajak kini dan tangguhan dalam periode dimana hasil pemeriksaan tersebut terjadi.

Estimasi dan Asumsi

Asumsi utama mengenai masa depan dan sumber utama lain dalam mengestimasi ketidakpastian pada tanggal pelaporan yang mempunyai risiko signifikan yang dapat menyebabkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode berikutnya diungkapkan di bawah ini. Estimasi dan asumsi didasarkan pada parameter yang tersedia saat laporan keuangan disusun. Kondisi yang ada dan asumsi mengenai perkembangan masa depan dapat berubah karena perubahan situasi pasar yang berada di luar kendali Reksa Dana. Perubahan tersebut tercermin dalam asumsi ketika keadaan tersebut terjadi.

Nilai Wajar Aset Keuangan

Standar Akuntansi Keuangan di Indonesia mensyaratkan pengukuran aset keuangan tertentu pada nilai wajarnya, dan penyajian ini mengharuskan penggunaan estimasi. Komponen pengukuran nilai wajar yang signifikan ditentukan berdasarkan bukti objektif yang dapat diverifikasi (seperti nilai tukar, suku bunga), sedangkan saat dan besaran perubahan nilai wajar dapat menjadi berbeda karena penggunaan metode penilaian yang berbeda.

Nilai wajar portofolio efek diungkapkan pada Catatan 12.

c. Income Taxes

Significant judgment is required in determining the provision for income taxes. There are many transactions and calculations for which the ultimate tax determination is uncertain due to different interpretation of tax regulations. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will have an impact on the current and deferred income tax assets and liabilities in the period in which such determination is made.

Estimates and Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying values of assets and liabilities within the next financial period are disclosed below. The estimates and assumptions are based on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes on circumstances arising beyond the control of the Mutual Fund. Such changes are reflected in the assumptions when they occur.

Fair Value of Financial Assets

Indonesian Financial Accounting Standards require measurement of certain financial assets at fair values, and the disclosure requires the use of estimates. Significant component of fair value measurement is determined based on verifiable objective evidence (i.e. foreign exchange rate, interest rate), while timing and amount of changes in fair value might differ due to different valuation method used.

The fair values of investment portfolios are set out in Note 12.

REKSA DANA INDEKS UOBAM INDEKS BISNIS-27
Catatan atas Laporan Keuangan
Untuk Tahun-tahun yang Berakhir
31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam Rupiah, kecuali
Dinyatakan Lain)

REKSA DANA INDEKS UOBAM INDEKS BISNIS-27
Notes to Financial Statements
For the Years Ended
December 31, 2024 and 2023
(Figures are Presented in Rupiah,
unless Otherwise Stated)

4. Portofolio Efek dalam Efek Bersifat Ekuitas

4. Investment Portfolios in Equity Instruments

Jenis efek	2024				Type of investments
	Jumlah lembar saham/ Number of shares	Harga perolehan rata-rata/ Average cost	Jumlah harga pasar/ Total fair market value	Persentase terhadap jumlah portofolio efek/ Percentage to total investment portfolios	
				%	
Saham					Shares
PT Bank Central Asia Tbk	1.993.300	10.094	19.285.177.500	15,69	PT Bank Central Asia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	4.368.900	4.550	17.825.112.000	14,50	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	3.005.200	6.391	17.129.640.000	13,93	PT Bank Mandiri (Persero) Tbk
PT Telkom Indonesia (Persero) Tbk	5.120.200	2.824	13.875.742.000	11,29	PT Telkom Indonesia (Persero) Tbk
PT Astra International Tbk	1.997.000	5.052	9.785.300.000	7,96	PT Astra International Tbk
PT Bank Negara Indonesia (Persero) Tbk	1.639.800	4.953	7.133.130.000	5,80	PT Bank Negara Indonesia (Persero) Tbk
PT Sumber Alfaria Trijaya Tbk	1.929.100	2.976	5.497.935.000	4,47	PT Sumber Alfaria Trijaya Tbk
PT United Tractors Tbk	143.400	26.575	3.839.535.000	3,12	PT United Tractors Tbk
PT Charoen Pokphand Indonesia Tbk	618.600	4.958	2.944.536.000	2,39	PT Charoen Pokphand Indonesia Tbk
PT Indofood CBP Sukses Makmur Tbk	248.700	11.729	2.828.962.500	2,30	PT Indofood CBP Sukses Makmur Tbk
PT Kalbe Farma Tbk	2.017.600	1.522	2.743.936.000	2,23	PT Kalbe Farma Tbk
PT Barito Pacific Tbk	2.793.916	944	2.570.402.720	2,09	PT Barito Pacific Tbk
PT Perusahaan Gas Negara (Persero) Tbk	1.146.800	1.526	1.823.412.000	1,48	PT Perusahaan Gas Negara (Persero) Tbk
PT Medikaloka Hermina Tbk	955.900	1.459	1.558.117.000	1,27	PT Medikaloka Hermina Tbk
PT Indosat Tbk	573.700	2.483	1.422.776.000	1,16	PT Indosat Tbk
PT Indah Kiat Pulp And Paper Tbk	208.300	7.660	1.416.440.000	1,15	PT Indah Kiat Pulp And Paper Tbk
PT Sarana Menara Nusantara Tbk	2.149.000	740	1.407.595.000	1,14	PT Sarana Menara Nusantara Tbk
PT Aneka Tambang Tbk	920.700	1.491	1.404.067.500	1,14	PT Aneka Tambang Tbk
PT Mitra Adiperkasa Tbk	888.000	1.517	1.252.080.000	1,02	PT Mitra Adiperkasa Tbk
PT Bank Syariah Indonesia Tbk	456.800	2.831	1.247.064.000	1,02	PT Bank Syariah Indonesia Tbk
PT Bukit Asam Tbk	413.500	2.802	1.137.125.000	0,92	PT Bukit Asam Tbk
PT Mayora Indah Tbk	378.700	2.685	1.052.786.000	0,86	PT Mayora Indah Tbk
PT Ciputra Development Tbk	873.000	1.142	855.540.000	0,70	PT Ciputra Development Tbk
PT AKR Corporindo Tbk	714.100	1.357	799.792.000	0,65	PT AKR Corporindo Tbk
PT Medco Energi Internasional Tbk	686.800	1.170	755.480.000	0,61	PT Medco Energi Internasional Tbk
PT Adaro Minerals Indonesia Tbk	592.400	1.303	710.880.000	0,58	PT Adaro Minerals Indonesia Tbk
PT Mitra Keluarga Karyasehat Tbk	254.300	2.715	645.922.000	0,53	PT Mitra Keluarga Karyasehat Tbk
Jumlah			122.948.485.220	100,00	Total
Jenis efek	2023				Type of investments
	Jumlah lembar saham/ Number of shares	Harga perolehan rata-rata/ Average cost	Jumlah harga pasar/ Total fair market value	Persentase terhadap jumlah portofolio efek/ Percentage to total investment portfolios	
				%	
Saham					Shares
PT Bank Rakyat Indonesia (Persero) Tbk	181.300	5.196	1.037.942.500	16,22	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Central Asia Tbk	102.500	8.873	963.500.000	15,06	PT Bank Central Asia Tbk
PT Bank Mandiri (Persero) Tbk	159.200	5.557	963.160.000	15,05	PT Bank Mandiri (Persero) Tbk
PT Telkom Indonesia (Persero) Tbk	204.400	3.812	807.380.000	12,62	PT Telkom Indonesia (Persero) Tbk
PT Astra International Tbk	78.800	6.148	445.220.000	6,96	PT Astra International Tbk
PT Bank Negara Indonesia (Persero) Tbk	63.500	4.738	341.312.500	5,33	PT Bank Negara Indonesia (Persero) Tbk
PT Sumber Alfaria Trijaya Tbk	81.300	2.771	238.209.000	3,72	PT Sumber Alfaria Trijaya Tbk
PT Barito Pacific Tbk	113.300	1.128	150.689.000	2,35	PT Barito Pacific Tbk
PT Charoen Pokphand Indonesia Tbk	28.400	5.501	142.710.000	2,23	PT Charoen Pokphand Indonesia Tbk
PT United Tractors Tbk	6.100	25.473	138.012.500	2,16	PT United Tractors Tbk
PT Kalbe Farma Tbk	83.200	1.816	133.952.000	2,09	PT Kalbe Farma Tbk
PT Adaro Energy Indonesia Tbk	55.600	2.644	132.328.000	2,07	PT Adaro Energy Indonesia Tbk
PT Indofood CBP Sukses Makmur Tbk	10.100	10.928	106.807.500	1,67	PT Indofood CBP Sukses Makmur Tbk
PT Semen Indonesia (Persero) Tbk	14.296	6.720	91.494.400	1,43	PT Semen Indonesia (Persero) Tbk
PT Sarana Menara Nusantara Tbk	92.400	916	91.476.000	1,43	PT Sarana Menara Nusantara Tbk
PT Indah Kiat Pulp And Paper Tbk	9.000	9.182	74.925.000	1,17	PT Indah Kiat Pulp And Paper Tbk
PT Indocement Tunggal Prakarsa Tbk	6.700	10.172	62.980.000	0,98	PT Indocement Tunggal Prakarsa Tbk
PT Mitra Adiperkasa Tbk	34.900	1.709	62.471.000	0,98	PT Mitra Adiperkasa Tbk
PT Mitra Keluarga Karyasehat Tbk	21.000	2.783	59.850.000	0,93	PT Mitra Keluarga Karyasehat Tbk
PT Indosat Tbk	5.700	9.378	53.437.500	0,84	PT Indosat Tbk
PT Perusahaan Gas Negara (Persero) Tbk	45.100	1.374	50.963.000	0,80	PT Perusahaan Gas Negara (Persero) Tbk
PT AKR Corporindo Tbk	31.800	1.411	46.905.000	0,73	PT AKR Corporindo Tbk
PT Jasa Marga (Persero) Tbk	9.400	3.977	45.778.000	0,72	PT Jasa Marga (Persero) Tbk
PT Ciputra Development Tbk	36.600	1.119	42.822.000	0,67	PT Ciputra Development Tbk
PT Dayamitra Telekomunikasi Tbk	56.000	691	39.480.000	0,62	PT Dayamitra Telekomunikasi Tbk
PT XL Axiata Tbk	18.800	2.177	37.600.000	0,59	PT XL Axiata Tbk
PT Mayora Indah Tbk	15.000	2.653	37.350.000	0,58	PT Mayora Indah Tbk
Jumlah			6.398.754.900	100,00	Total

Nilai tercatat efek ekuitas pada laporan keuangan adalah sebesar nilai wajarnya.

The carrying value of equity instruments in the financial statements is equal to their fair values.

Reksa Dana mengklasifikasikan pengukuran nilai wajar efek ekuitas dengan menggunakan hirarki nilai wajar Level 1 (Catatan 12).

The Mutual Fund classifies fair value measurements of equity instruments using a fair value hierarchy Level 1 (Note 12).

Aktivitas perdagangan dan harga pasar saham sangat fluktuatif dan tergantung kepada kondisi pasar modal. Nilai realisasi dari saham tersebut dapat berbeda secara signifikan dengan harga pasar masing-masing pada tanggal 31 Desember 2024 dan 2023.

Trading activities and the fair market value of shares are very volatile and are highly dependent on the capital market condition. The estimated values of these shares as of December 31, 2024 and 2023 may differ significantly from their respective values upon realization.

5. Kas di Bank

5. Cash in Banks

	<u>2024</u>	<u>2023</u>	
PT Bank Central Asia Tbk (Bank Kustodian)	1.855.592.071	114.864.401	PT Bank Central Asia Tbk (Custodian Bank)
PT Bank Mandiri (Persero) Tbk	<u>11.973.979</u>	<u>5.322.314</u>	PT Bank Mandiri (Persero) Tbk
Jumlah	<u><u>1.867.566.050</u></u>	<u><u>120.186.715</u></u>	Total

6. Uang Muka Diterima atas Pemesanan Unit Penyertaan

6. Advances Received for Subscribed Units

Akun ini merupakan penerimaan uang muka atas pemesanan unit yang belum diterbitkan dan diserahkan kepada pemesan, sehingga unit penyertaan yang dipesan tersebut belum tercatat sebagai unit penyertaan beredar pada tanggal laporan posisi keuangan.

This account represents advances received for subscribed unit which have not yet been issued and transferred to the subscriber at the statement of financial position date, thus, those subscribed investment units have not yet been included as outstanding investment units.

7. Utang Transaksi Efek

7. Liabilities for Securities Transactions

Pada tahun 2024, akun ini merupakan utang atas transaksi pembelian saham yang belum terselesaikan pada tanggal laporan posisi keuangan.

In 2024, this account represents liabilities arising from purchase of shares which are not yet paid by the Mutual Fund at the statement of financial position date.

8. Liabilitas atas Pembelian Kembali Unit Penyertaan

8. Liabilities for Redemption of Investment Units

Akun ini merupakan liabilitas kepada pemegang unit atas pembelian kembali unit penyertaan yang belum terselesaikan pada tanggal laporan posisi keuangan.

This account represents liabilities to unitholders arising from their redemption of investment units which are not yet paid by the mutual fund at the statement of financial position date.

9. Beban Akrua

9. Accrued Expenses

	<u>2024</u>	<u>2023</u>	
Jasa pengelolaan investasi (pihak berelasi) (Catatan 15)	-	6.067.987	Investment management services (a related party) (Note 15)
Jasa kustodian (Catatan 16)	-	1.114.536	Custodial services (Note 16)
Lainnya	<u>19.714.931</u>	<u>16.668.576</u>	Other
Jumlah	<u><u>19.714.931</u></u>	<u><u>23.851.099</u></u>	Total

10. Liabilitas atas Biaya Pembelian Kembali Unit Penyertaan

Pada tahun 2023, akun ini merupakan biaya agen penjual yang belum dibayar pada tanggal laporan posisi keuangan atas pembelian kembali unit penyertaan.

11. Utang Pajak

Akun ini merupakan utang pajak penghasilan pasal 23.

12. Pengukuran Nilai Wajar

Nilai wajar instrumen keuangan yang diperdagangkan di pasar aktif adalah berdasarkan kuotasi harga pasar pada tanggal pelaporan. Pasar dianggap aktif apabila kuotasi harga tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang atau perantara efek, badan penyedia jasa penentuan harga kelompok industri, atau badan pengatur, dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Instrumen keuangan seperti ini termasuk dalam hierarki Level 1.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan menggunakan teknik penilaian. Teknik penilaian ini memaksimalkan penggunaan data pasar yang dapat diobservasi yang tersedia dan sesedikit mungkin mengandalkan estimasi spesifik yang dibuat oleh Manajer Investasi. Karena seluruh input signifikan yang dibutuhkan untuk menentukan nilai wajar dapat diobservasi, maka instrumen tersebut termasuk dalam hierarki Level 2.

Pengukuran nilai wajar portofolio efek Reksa Dana adalah sebagai berikut:

	2024	2023	
Nilai tercatat	<u>122.948.485.220</u>	<u>6.398.754.900</u>	Carrying values
Pengukuran nilai wajar menggunakan:			Fair value measurement using:
Level 1	122.948.485.220	6.398.754.900	Level 1
Level 2	-	-	Level 2
Level 3	-	-	Level 3
Jumlah	<u>122.948.485.220</u>	<u>6.398.754.900</u>	Total

10. Liabilities for Redemption of Investment Units Fee

In 2023, this account represents unpaid fee of selling agent at the statement of financial position date arising from redemption of investment units.

11. Tax Payable

This account represents income tax payable article 23.

12. Fair Value Measurement

The fair value of financial instruments traded in active markets is based on quoted market prices at the reporting date. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer or broker, industry group pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transaction on an arm's lengths basis. These instruments are included in Level 1.

The fair value of financial instruments that are not traded in an active market is determined by using valuation techniques. These valuation techniques maximize the use of observable market data where it is available and rely as little as possible on Investment Manager's specific estimates. Since all significant inputs required to fair value an instrument are observable, the instrument is included in Level 2.

Fair value measurement of the Mutual Fund's investment portfolios is as follows:

13. Unit Penyertaan Beredar

Pada tanggal 31 Desember 2024 dan 2023, seluruh unit penyertaan yang beredar sebanyak 97.639.243,2390 dan 4.550.221,2517 unit penyertaan dimiliki oleh pemodal pihak ketiga.

Tidak terdapat pembelian kembali unit penyertaan yang dimiliki oleh Manajer Investasi, pihak berelasi, untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023.

13. Outstanding Investment Units

As of December 31, 2024 and 2023, all outstanding investment units amounted 97,639,243.2390 and 4,550,221.2517 investments units are owns by third party investors.

There was no redemption of investment units owned by the Investment Manager, a related party, for the years ended December 31, 2024 and 2023.

14. Keuntungan (Kerugian) Investasi yang Telah dan Belum Direalisasi

	<u>2024</u>	<u>2023</u>
Keuntungan (kerugian) investasi yang telah direalisasi		
Efek ekuitas	<u>(635.715.068)</u>	<u>329.171.611</u>
Kerugian investasi yang belum direalisasi		
Efek ekuitas	<u>(8.565.201.822)</u>	<u>(195.529.432)</u>

14. Realized and Unrealized Gain (Loss) on Investments

Realized gain (loss) on investments	
Equity Instruments	329.171.611
Unrealized loss on investments	
Equity Instruments	(195.529.432)

15. Beban Pengelolaan Investasi

Akun ini merupakan imbalan kepada PT UOB Asset Management Indonesia sebagai Manajer Investasi, pihak berelasi, sebesar maksimum 2% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan. Pemberian imbalan tersebut diatur berdasarkan Kontrak Investasi Kolektif antara Manajer Investasi dan Bank Kustodian. Beban pengelolaan investasi yang belum dibayar dibukukan pada akun Beban Akrual (Catatan 9).

Beban pengelolaan investasi untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 masing-masing sebesar Rp 403.647.934 dan Rp 111.691.561.

15. Investment Management Expense

This account represents compensation for the services provided by PT UOB Asset Management Indonesia as Investment Manager, a related party, which is calculated at maximum 2% per annum of net assets value, computed on a daily basis and paid on a monthly basis. The terms of the service compensation are documented in the Collective Investment Contract between the Investment Manager and the Custodian Bank. The accrued investment management expense is recorded under Accrued Expenses account (Note 9).

The investment management expense for the years ended December 31, 2024 and 2023 amounted to Rp 403,647,934 and Rp 111,691,561, respectively.

16. Beban Kustodian

Akun ini merupakan imbalan atas jasa penanganan transaksi investasi, penitipan kekayaan dan administrasi yang berkaitan dengan kekayaan Reksa Dana, pencatatan transaksi penjualan dan pembelian kembali unit penyertaan, serta biaya yang berkaitan dengan akun pemegang unit kepada PT Bank Central Asia Tbk sebagai Bank Kustodian sebesar maksimum 0,25% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan. Pemberian imbalan tersebut diatur berdasarkan Kontrak Investasi Kolektif antara Manajer Investasi dan Bank Kustodian. Beban kustodian yang belum dibayar dibukukan pada akun Beban Akrua (Catatan 9).

Beban kustodian untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 masing-masing sebesar Rp 72.656.628 dan Rp 20.104.481.

16. Custodial Expense

This account represents compensation for the handling of investment transactions, custodial services and administration related to the Mutual Fund's assets, registration of sales and redemption of investment units, together with expenses incurred in relation to the accounts of the unitholders. The services are provided by PT Bank Central Asia Tbk, as Custodian Bank, with fee of maximum 0.25% per annum based on net assets value, computed on a daily basis and paid on a monthly basis. The terms of the service compensation are documented in the Collective Investment Contract between the Investment Manager and the Custodian Bank. The accrued custodial expense is recorded under Accrued Expenses account (Note 9).

The custodial expense for the years ended December 31, 2024 and 2023 amounted to Rp 72,656,628 and Rp 20,104,481, respectively.

17. Beban Lain-Lain

	<u>2024</u>	<u>2023</u>	
Beban transaksi	559.285.466	109.464.567	Transaction fees
Lainnya	<u>98.575.932</u>	<u>46.363.869</u>	Others
Jumlah	<u><u>657.861.398</u></u>	<u><u>155.828.436</u></u>	Total

17. Other Expenses

18. Pajak Penghasilan

a. Pajak Kini

Rekonsiliasi antara laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

	<u>2024</u>	<u>2023</u>	
Laba (rugi) sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	<u>(8.728.433.959)</u>	<u>402.048.147</u>	Profit (loss) before tax per statements of profit or loss and other comprehensive income
Perbedaan tetap:			Permanent differences:
Beban investasi dan beban lainnya	1.135.398.034	287.780.299	Investment and other expenses
Pendapatan dividen	(1.601.720.593)	(555.407.162)	Dividend income
Pendapatan bunga:			Interest income:
Jasa giro	(6.160.372)	(779.105)	Current accounts
Kerugian (keuntungan) investasi yang telah direalisasi	635.715.068	(329.171.611)	Realized loss (gain) on investments
Kerugian investasi yang belum direalisasi	<u>8.565.201.822</u>	<u>195.529.432</u>	Unrealized loss on investments
Jumlah	<u><u>8.728.433.959</u></u>	<u><u>(402.048.147)</u></u>	Total
Laba kena pajak	<u><u>-</u></u>	<u><u>-</u></u>	Taxable income

18. Income Tax

a. Current Tax

A reconciliation between profit before tax per statements of profit or loss and other comprehensive income and the taxable income is as follows:

Reksa Dana tidak memiliki utang pajak kini pada tanggal 31 Desember 2024 dan 2023.

The Mutual Fund has no current tax payable as of December 31, 2024 and 2023.

Surat Pemberitahuan Tahunan dilaporkan berdasarkan perhitungan Reksa Dana (*self-assessment*). Kantor Pajak dapat melakukan pemeriksaan atas perhitungan pajak tersebut sebagaimana ditetapkan dalam Undang-Undang mengenai Ketentuan Umum dan Tata Cara Perpajakan.

The income tax returns are filed based on the Mutual Fund's calculation (*self-assessment*). The tax authorities may conduct a tax audit on such calculation as determined in the Law of General Provisions and Administration of Taxation.

b. Pajak Tangguhan

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat perbedaan temporer yang berdampak terhadap pengakuan aset dan liabilitas pajak tangguhan.

b. Deferred Tax

As of December 31, 2024 and 2023, there were no temporary differences recognized as deferred tax asset and/or liability.

19. Sifat dan Transaksi dengan Pihak Berelasi

19. Nature of Relationship and Transactions with Related Party

Sifat dengan Pihak Berelasi

PT UOB Asset Management Indonesia merupakan Manajer Investasi Reksa Dana.

Nature of Relationship

PT UOB Asset Management Indonesia is the Mutual Fund's Investment Manager.

Transaksi dengan Pihak Berelasi

Transaksi Reksa Dana yang signifikan dengan pihak berelasi tersebut adalah sebagai berikut:

Transaction with Related Party

Mutual Fund's significant transaction with related party are as follows:

	<u>2024</u>	<u>2023</u>	
Laporan Posisi Keuangan			Statements of Financial Position
<u>Liabilitas</u>			<u>Liabilities</u>
Jasa pengelolaan Investasi	-	6.067.987	Investment management services
Persentase terhadap jumlah liabilitas	-	22,82%	Percentage to total liabilities
	<u>2024</u>	<u>2023</u>	
Laporan Laba Rugi dan Penghasilan Komprehensif Lain			Statements of Profit or Loss and Other Comprehensive Income
Beban pengelolaan investasi	403.647.934	111.691.561	Investment management fee
Persentase terhadap jumlah beban	35,55%	38,81%	Percentage to total expenses

20. Tujuan dan Kebijakan Pengelolaan Dana Pemegang Unit Penyertaan dan Manajemen Risiko Keuangan

Pengelolaan Dana Pemegang Unit Penyertaan

Pada tanggal 31 Desember 2024 dan 2023, Reksa Dana memiliki nilai aset bersih masing-masing sebesar Rp 124.637.258.725 dan Rp 6.503.466.764 yang diklasifikasikan sebagai ekuitas.

Tujuan Reksa Dana dalam mengelola nilai aset bersih adalah untuk memastikan dasar yang stabil dan kuat untuk memaksimalkan pengembalian kepada seluruh pemegang unit dan untuk mengelola risiko likuiditas yang timbul dari pembelian kembali unit penyertaan. Dalam pengelolaan pembelian kembali unit penyertaan, Reksa Dana secara teratur memantau tingkat penjualan dan pembelian kembali secara harian dan membatasi jumlah pembelian kembali unit penyertaan dalam satu hari sampai dengan 20% dari nilai aset bersih pada hari bursa dilakukannya pembelian kembali.

Tidak terdapat perubahan dalam kebijakan dan prosedur selama tahun berjalan terkait dengan pendekatan Reksa Dana terhadap nilai aset bersih.

Manajemen Risiko Keuangan

Risiko-risiko utama yang timbul dari instrumen keuangan yang dimiliki Reksa Dana adalah risiko harga, risiko kredit, dan risiko likuiditas. Kegiatan operasional Reksa Dana dijalankan secara berhati-hati dengan mengelola risiko-risiko tersebut agar tidak menimbulkan potensi kerugian bagi Reksa Dana.

Risiko Harga

Risiko harga adalah risiko nilai wajar atau arus kas masa depan dari suatu instrumen keuangan akan berfluktuasi karena perubahan harga pasar (selain yang timbul dari risiko suku bunga), baik perubahan-perubahan tersebut disebabkan oleh faktor khusus pada individu penerbit instrumen keuangan, atau faktor yang mempengaruhi instrumen keuangan sejenis yang diperdagangkan di pasar.

Reksa Dana menghadapi risiko harga yang timbul dari portofolio efek yaitu efek ekuitas.

Manajer Investasi mengelola risiko harga Reksa Dana sesuai dengan tujuan dan kebijakan investasi Reksa Dana serta memonitor posisi pasar keseluruhan secara harian.

20. Unitholders' Funds and Financial Risk Management Objectives and Policies

Unitholders' Funds Management

As of December 31, 2024 and 2023, the Mutual Fund has net assets value of Rp 124,637,258,725 and Rp 6,503,466,764, respectively, classified as equity.

The Mutual Fund's objectives in managing net assets value are to ensure a stable and strong base to maximize returns to all unitholders and to manage liquidity risk arising from redemptions of investment unit. In the management of redemptions of investment units, the Mutual Fund regularly monitors the level of daily subscriptions and redemptions and limit the total of redemptions of investments units in one day up to 20% of the net assets value on stock exchange trading day of each redemption.

There were no changes in the policies and procedures during the year with respect to the Mutual Fund's approach to its net assets value.

Financial Risk Management

The main risks arising from the Mutual Fund's financial instruments are price risk, credit risk, and liquidity risk. The operational activities of the Mutual Fund are managed in a prudential manner by managing those risks to minimize potential losses.

Price Risk

Price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk), whether those changes are caused by factors specific to the individual financial instrument issuer, or factors affecting similar financial instruments traded in the market.

The Mutual Fund is exposed to price risk arising from its investment portfolios i.e. equity instrument.

The Investment Manager manages the Mutual Fund's price risk on a daily basis in accordance with the Mutual Fund's investment objectives and policies and monitors overall market positions on a daily basis.

Analisis Sensitivitas

Analisis sensitivitas diterapkan pada variabel risiko pasar yang mempengaruhi kinerja Reksa Dana, yakni harga. Sensitivitas harga menunjukkan dampak perubahan yang wajar dari harga pasar efek dalam portofolio efek Reksa Dana terhadap jumlah nilai aset bersih, jumlah aset keuangan, dan jumlah liabilitas keuangan Reksa Dana.

Sesuai dengan kebijakan Reksa Dana, Manajer Investasi melakukan analisis serta memantau sensitivitas harga secara reguler.

Risiko Kredit

Risiko kredit adalah risiko bahwa Reksa Dana akan mengalami kerugian yang timbul dari emiten atau pihak lawan akibat gagal memenuhi kewajiban kontraktualnya. Kebijakan Reksa Dana atas risiko kredit adalah meminimalkan eksposur dari pihak-pihak yang memiliki risiko kegagalan yang tinggi dengan cara hanya bertransaksi untuk instrumen pihak-pihak yang memenuhi standar kredit sebagaimana ditetapkan dalam Kontrak Investasi Kolektif Reksa Dana. Manajer Investasi secara terus menerus memantau kelayakan kredit dari pihak-pihak yang menerbitkan instrumen tersebut dengan cara melakukan evaluasi secara berkala atas peringkat kredit, laporan keuangan, dan siaran pers.

Eksposur maksimum terhadap risiko kredit pada tanggal laporan posisi keuangan adalah sebesar nilai tercatat aset keuangan yang diklasifikasikan sebagai aset keuangan pada biaya perolehan diamortisasi.

Risiko Likuiditas

Risiko likuiditas adalah risiko kerugian yang timbul karena Reksa Dana tidak memiliki arus kas yang cukup untuk memenuhi kewajibannya.

Dalam pengelolaan risiko likuiditas, Manajer Investasi memantau dan menjaga jenis dan jumlah portofolio efek yang bersifat likuid yang dianggap memadai untuk melakukan pembayaran atas transaksi perolehan kembali unit penyertaan dan membiayai operasional Reksa Dana.

Jadwal jatuh tempo aset keuangan selain portofolio efek dan liabilitas keuangan adalah kurang dari 1 tahun.

Sensitivity Analysis

The sensitivity analysis is applied to market risk variables that affect the performance of the Mutual Fund, which is prices. The price sensitivity shows the impact of reasonable changes in the market value of instruments in the investment portfolios of the Mutual Fund to total net assets value, total financial assets, and total financial liabilities of the Mutual Fund.

In accordance with the Mutual Fund's policy, the Investment Manager analyzes and monitors the price sensitivity on a regular basis.

Credit Risk

Credit risk is the risk that the Mutual Fund will incur a loss arising from the issuer of the instruments failure to fulfill their contractual obligations. The Mutual Fund's policy over credit risk is to minimize the exposure to the issuers with perceived of default by dealing only with reputable issuers meeting the credit standards set out in the Mutual Fund's Collective Investment Contract. The Investment Manager closely monitors the creditworthiness of the issuers by reviewing their credit ratings, financial statements, and press releases on a regular basis.

The maximum exposure to credit risk at the statement of financial position date is the carrying value of the financial assets classified as measured at amortized cost.

Liquidity Risk

Liquidity risk is a risk arising when the cash flow position of the Mutual Fund is not enough to cover the liabilities which become due.

In the management of liquidity risk, the Investment Manager monitors and maintains type and amount of liquid investment portfolios deemed adequate to make payment for redemption transactions and to finance the Mutual Fund's operating activities.

Maturity schedule of financial assets other than investment portfolio and financial liabilities is less than 1 year.

21. Informasi Lainnya

Ikhtisar rasio keuangan disusun berdasarkan formula yang ditetapkan dalam Surat Keputusan Ketua Bapepam No. Kep-99/PM/1996 tentang Informasi dalam Ikhtisar Keuangan Singkat Reksa Dana tanggal 28 Mei 1996 dan Lampiran POJK No. 25/POJK.04/2020 tentang Pedoman Bentuk dan Isi Prospektus dalam Rangka Penawaran Umum Reksa Dana tanggal 23 April 2020.

Berikut adalah tabel ikhtisar rasio keuangan Reksa Dana untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023:

	2024	2023	
Total hasil investasi	-10,69%	4,62%	Total return on investments
Hasil investasi setelah memperhitungkan beban pemasaran	-12,46%	2,55%	Return on investments adjusted for marketing charges
Beban investasi	1,73%	3,53%	Investment expenses
Perputaran portofolio	1,02 : 1	2,74 : 1	Portfolio turnover
Persentase laba kena pajak	-	-	Percentage of taxable income

Tujuan tabel ini adalah semata-mata untuk membantu memahami kinerja masa lalu dari Reksa Dana. Tabel ini seharusnya tidak dipertimbangkan sebagai indikasi bahwa kinerja masa depan akan sama dengan kinerja masa lalu.

21. Other Information

These financial ratios are prepared based on the formula stipulated in the Decree of the Chairman of Bapepam No. Kep-99/PM/1996 concerning Information in the Brief Financial Summary of Mutual Funds dated May 28, 1996 and POJK Attachment No. 25/POJK.04/2020 concerning Guidelines for the Form and Content of a Prospectus for the Public Offering of Mutual Funds dated April 23, 2020.

Following are the financial ratios of the Mutual Fund for the years ended December 31, 2024 and 2023:

The aforementioned financial ratios were presented solely to assist in understanding the past performance of the Mutual Fund. It should not be construed as an indication that the performance of the Mutual Fund in the future will be the same as that of the past.

22. Standar Akuntansi Keuangan Baru

Penerapan standar akuntansi keuangan revisi berikut, yang berlaku efektif 1 Januari 2024, relevan bagi Reksa Dana namun tidak menyebabkan perubahan material terhadap jumlah-jumlah yang dilaporkan dalam laporan keuangan:

- Amendemen PSAK No. 201, "Penyajian Laporan Keuangan" terkait Liabilitas Jangka Panjang dengan Kovenan
- Amendemen PSAK No. 201, "Penyajian Laporan Keuangan" tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang

Mulai tanggal 1 Januari 2024, referensi terhadap masing-masing PSAK dan Interpretasi Standar Akuntansi Keuangan (ISAK) telah diubah sebagaimana diumumkan oleh Dewan Standar Akuntansi Keuangan IAI.

22. New Financial Accounting Standards

The application of the following revised financial accounting standards, which are effective from January 1, 2024 and relevant for the Mutual Fund, and had no material effect on the amounts reported in the financial statements:

- Amendment to PSAK No. 201, "Presentation of Financial Statements" regarding Long-term Liabilities with the Covenant
- Amendment to PSAK No. 201, "Presentation of Financial Statements" regarding Classification of Liabilities as Current or Non-Current

Beginning January 1, 2024, references to the individual PSAK and Interpretation of Financial Accounting Standards (ISAK) had been changed as published by the Board of Financial Accounting Standards of IAI.

APPENDIX
INSTANCES OF STOCK COMPONENTS IN THE STOCKS LISTING

Appendix is the attached part of the UOBAM INDEKS BISNIS-27 Prospectus and is always renewed in every Prospectus renewal.

The List of Stocks of Bisnis-27 Index, May – October 2025 period.

No.	Nama Saham	
1	AKRA	AKR Corporindo Tbk.
2	AMRT	Sumber Alfaria Trijaya Tbk.
3	ANTM	Aneka Tambang Tbk.
4	ASII	Astra International Tbk.
5	BBCA	Bank Central Asia Tbk.
6	BBNI	Bank Negara Indonesia (Persero) Tbk.
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
8	BMRI	Bank Mandiri (Persero) Tbk.
9	BRIS	Bank Syariah Indonesia Tbk.
10	BRPT	Barito Pacific Tbk.
11	CPIN	Charoen Pokphand Indonesia Tbk
12	CTRA	Ciputra Development Tbk.
13	DSNG	Dharma Satya Nusantara Tbk
14	HEAL	Mediakaloka Hermina Tbk.
15	ICBP	Indofood CBP Sukses Makmur Tbk
16	INKP	Indah Kiat Pulp & Paper Tbk.
17	ISAT	Indosat Tbk.
18	KLBF	Kalbe Farma Tbk.
19	MAPI	Mitra Adiperkasa Tbk.
20	MIKA	Mitra Keluarga Karyasehat Tbk.
21	MYOR	Mayora Indah Tbk.
22	PGAS	Perusahaan Gas Negara Tbk.
23	PTBA	Semen Indonesia (Persero) Tbk.
24	SCMA	Surya Citra Media Tbk
25	SIDO	Industri Jamu Dan Farmasi Sido Muncul Tbk
26	TLKM	Telkom Indonesia (Persero) Tbk.
27	UNTR	United Tractors Tbk.

The list could possibly change according to the most promising consideration by the Investment Manager, whilst being in compliance with the Investment Policy. The Participation Unit Holders may be able to check the List of Stocks in the Indonesia Stock Exchange website at www.idx.co.id.