

**PROSPECTUS RENEWAL
REKSA DANA UOBAM ESG PASAR UANG INDONESIA**

Effective Date: 18 September 2020

Offering Date: 18 September 2020

REKSA DANA UOBAM ESG PASAR UANG INDONESIA (hereinafter referred to as "UOBAM ESG PASAR UANG INDONESIA") are Mutual Funds in the form of Collective Investment Contracts based on Law No. 8 of 1995 concerning the Capital Market as amended by Law No. 4 of 2023 concerning Development and Strengthening of the Financial Sector ("Capital Market Law") and its implementing regulations.

UOBAM ESG PASAR UANG INDONESIA aims to provide optimal investment returns in the short term with a high level of liquidity through investment allocation in accordance with the Investment Policy.

UOBAM ESG PASAR UANG INDONESIA will invest with an investment portfolio composition of 100% (one hundred percent) of the Net Asset Value in domestic money market instruments with maturities of no later than 1 (one) year and/or debt securities issued with a maturity no later than 1 (one) year and/or the remaining maturity is no later than 1 (one) year traded both domestically and abroad and/or deposits, in accordance with the prevailing laws and regulations in Indonesia.

In terms of investing in foreign securities, the Investment Manager must ensure that the investment activities of UOBAM ESG PASAR UANG INDONESIA in foreign securities will not conflict with the provisions of laws and regulations applicable in Indonesia and the State laws underlying the issuance of such foreign securities.

PUBLIC OFFERING

PT UOB Asset Management Indonesia as an Investment Manager conducts a Public Offering of Participation Units of UOBAM ESG PASAR UANG INDONESIA continuously up to a total of 10,000,000,000 (ten billion) Participation Units.

Each Participation Unit of UOBAM ESG PASAR UANG INDONESIA 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. Hereafter, the purchase price for each Participation Unit of UOBAM ESG PASAR UANG INDONESIA is determined based on the Net Asset Value per Participation Unit of UOBAM ESG PASAR UANG INDONESIA at the end of the concerned Exchange Day.

Participation Unit Holders of UOBAM ESG PASAR UANG INDONESIA are not subject to subscription fees and redemption fees. Participation Unit holder of UOBAM ESG PASAR UANG INDONESIA is subject to a switching fee at maximum of the subscription fee of the Participation Unit applicable to the intended Mutual Fund which is calculated from the investment value switched to other intended Mutual Fund and the Participation Unit Holder shall not be charged a subscription fee on the intended Mutual Fund, so there will be no double charge. Complete description of fees can be seen in Chapter IX concerning Cost Allocation and Service Fees.

INVESTMENT MANAGER



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CUSTODIAN BANK



PT Bank Central Asia Tbk

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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 VIII).

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 March 27th 2025

**THE ENFORCEMENT OF LAW NO. 21 OF 2011
ON FINANCIAL SERVICES AUTHORITY (OJK) AS LAST AMENDED BY LAW NO. 4 OF 2023
CONCERNING DEVELOPMENT AND STRENGTHENING OF THE FINANCIAL SECTOR
("OJK LAW")**

With the enactment of the OJK Law, since December 31, 2012 the functions, duties, and authority of regulating financial services activities in the Capital Markets sector have shifted from BAPEPAM and LK to the Financial Services Authority (OJK), so that all references to the authorities of BAPEPAM and LK are in the statutory regulations applies, to the Financial Services Authority (OJK).

IMPORTANT NOTICE

UOBAM ESG PASAR UANG INDONESIA is not an investment product with a guarantee. Before purchasing a Participation Unit in UOBAM ESG PASAR UANG INDONESIA, the prospective Participation Unit Holder must first study and understand the Prospectus and other offering documents. The contents of the Prospectus and other offering documents do not constitute advice from a business, legal or tax perspective. Therefore, prospective Participation Unit holders are advised to seek advice or advice from competent parties in relation to investing in UOBAM ESG PASAR UANG INDONESIA. Participation Unit Holder Candidates must be aware that there is a possibility that the Participation Unit Holder of UOBAM ESG PASAR UANG INDONESIA will bear risks concerning the Participation Unit of UOBAM ESG PASAR UANG INDONESIA they hold. Regarding the possibility of such risk, 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, including the prevailing laws and regulations in Indonesia as a result of cooperation between the Government of Indonesia and the governments of other countries, as well as the application of the principle of reciprocity (reciprocal) between the Government of Indonesia and the governments of other countries, such as but not limited to laws and regulations regarding anti-money laundering, anti-terrorism or taxation, the enforcement of which may require the Investment Manager to share information, including reporting and deducting taxes owed by prospective Participation Unit Holders who are obliged to be fulfilled by the Investment Manager from time to time to the competent authority.

The Investment Manager will always maintain the confidentiality of customer data and must comply with the customer confidentiality requirements applicable 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 in accordance with applicable regulations.

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

TABLE OF CONTENTS

CHAPTER I.	GLOSSARIES AND DEFINITIONS	1
CHAPTER II.	DESCRIPTION REGARDING REKSA DANA UOBAM ESG PASAR UANG INDONESIA	11
CHAPTER III.	INVESTMENT MANAGER.....	15
CHAPTER IV.	CUSTODIAN BANK	17
CHAPTER V.	INVESTMENT OBJECTIVES, INVESTMENT POLICIES, INVESTMENT RESTRICTIONS, AND INVESTMENT PROFIT SHARING POLICIES.....	18
CHAPTER VI.	CALCULATION METHOD OF FAIR MARKET VALUE IN UOBAM ESG PASAR UANG INDONESIA PORTFOLIO.....	22
CHAPTER VII.	TAXATION	24
CHAPTER VIII.	INVESTMENT BENEFITS AND MAJOR RISK FACTORS	26
CHAPTER IX.	COST AND FEE ALLOCATION.....	28
CHAPTER X.	PARTICIPATION UNIT HOLDER ENTITLEMENTS	31
CHAPTER XI.	DISSOLUTION AND LIQUIDATION	33
CHAPTER XII.	LEGAL OPINION	37
CHAPTER XIII.	PARTICIPATION UNIT PURCHASE REQUIREMENTS AND PROCEDURES	38
CHAPTER XIV.	PARTICIPATION UNIT REDEMPTION REQUIREMENTS AND PROCEDURES.....	43
CHAPTER XV.	INVESTMENT SWITCH REQUIREMENTS AND PROCEDURES	46
CHAPTER XVI.	PARTICIPATION UNIT OWNERSHIP TRANSFER	49
CHAPTER XVII.	UOBAM ESG PASAR UANG INDONESIA PURCHASE, REDEMPTION AND INVESTMENT SWITCHING SCHEME.....	50
CHAPTER XVIII.	PARTICIPATION UNIT HOLDER COMPLAINT SETTLEMENT	53
CHAPTER XIX.	DISSEMINATION OF PROSPECTUS AND FORMS RELATED TO PARTICIPATION UNIT SUBSCRIPTION.....	54
CHAPTER XX.	ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS.....	55

CHAPTER I GLOSSARIES AND DEFINITIONS

1.1. AFFILIATES

Affiliates are:

- a. Family relationships due to marriage and descent to the second degree, both horizontally and vertically, namely a person's relationship with:
 1. husband or wife;
 2. parents of husband or wife and husband or wife of children;
 3. grandparents of husband or wife and husband or wife of grandchildren;
 4. siblings of the husband or wife and the husband or wife of the sibling concerned; or
 5. husband or wife of the person concerned.
- b. Family relationships due to descent up to the second degree, both horizontally and vertically, namely a person's relationship with:
 1. parents and children;
 2. grandparents and grandchildren; or
 3. relatives of the person concerned.
- c. The relationship between one party and employees, Directors or Commissioners of that party;
- d. Relationship between 2 (two) or more companies where there are 1 (one) or more members of the same Board of Directors, Board of Commissioners or Supervisors;
- e. The relationship between a company and a party, whether directly or indirectly, controlling or controlled by the company;
- f. Relationship between 2 (two) or more companies controlled either directly or indirectly by the same party; or
- g. The relationship between the company and its major shareholders.

1.2. SELLING AGENT

Selling Agent is a Mutual Funds Selling Agent as referred to in Financial Services Authority (OJK) Regulation Number 39/POJK.04/2014 dated December 30, 2014 regarding Mutual Funds Selling Agent and all its amendments, appointed by the Investment Manager to sell UOBAM ESG PASAR UANG INDONESIA Participation Units.

1.3. CAPITAL MARKET SUPERVISORY AGENCY AND FINANCIAL INSTITUTIONS (“BAPEPAM and LK”)

BAPEPAM and LK are institutions that carry out guidance, regulation, and day-to-day supervision of Capital Market activities as referred to in the Capital Market Law.

In accordance with the OJK Law, since December 31, 2012, the functions, duties and authority of regulating financial services activities in the Capital Markets sector have shifted from BAPEPAM and LK to OJK, so that all references to the authority of BAPEPAM and LK in the prevailing laws and regulations become to the Financial Services Authority (OJK).

1.4. CUSTODIAN BANK

Custodian Bank is a Commercial Bank that has received OJK approval to perform business activities as a Custodian, namely providing custodian services (including Collective Custody of Securities owned jointly by more than one Party whose interests are represented by the Custodian) and other assets related to 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.

1.5. PROOF OF OWNERSHIP

Mutual Funds in the form of Collective Investment Contracts raise funds by issuing Participation Units to Unit Holders. Participation Unit is a unit of measure that shows the share of interest of each Party in the collective investment portfolio. Therefore, Participation Units are proof of participation of Participation Unit Holders in the Mutual Fund in the form of Collective Investment Contracts. The Investment Manager through the Custodian Bank will issue a Participation Unit Transaction Confirmation Letter which contains the number of Participation Units owned by each Participation Unit Holder that acts as proof of ownership of the Participation Unit of the Mutual Fund.

1.6. SECURITIES

Securities are securities or investment contracts whether in conventional and digital form or other forms in accordance with technological developments which give the owner the right to directly or indirectly obtain economic benefits from the Issuer or from certain parties based on the agreement and any derivatives of securities, which can be transferred and/or traded on the Capital Market as regulated in the Capital Market Law.

1.7. EFFECTIVE

Effective is the fulfilment of all procedures and requirements for the Registration Statement for a Public Offering of Mutual Funds in the Form of a Collective Investment Contract as stipulated in the Capital Market Law and POJK concerning Mutual Funds in the Form of Collective Investment Contracts. The effective statement letter for the Registration Statement for a Public Offering of a Mutual Fund in the Form of a Collective Investment Contract will be issued by the OJK.

1.8. ACCOUNT OPENING FORM

The Account Opening Form is the original form and must be filled in completely and signed by the prospective Participation Unit Holder before buying the UOBAM ESG PASAR UANG INDONESIA Participation Unit for the first time at the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

The Account Opening Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or another form that has been agreed upon by the Investment Manager together with the Participation Unit Holder.

The Account Opening Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the 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 regarding information and electronic transactions.

In the event that the Account Opening Form is not an electronic form, but is a scanned result of a signed Account Opening Form which is then sent to and/or received by the Investment Manager via an electronic system provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Account Opening 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 provisions of applicable laws and regulations regarding information and electronic transactions.

1.9. PARTICIPATION UNIT SUBSCRIPTION FORM

Participation Unit Subscription Form is the original form and used by prospective Participation Unit Holders to purchase Participation Units, which is then filled in completely, signed, and submitted by the prospective Participation Unit Holder to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

Participation Unit Subscription Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or another form that has been agreed upon by the Investment Manager together with the Participation Unit Holder.

The Participation Unit Subscription Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager with due observance to the provisions of the prevailing laws and regulations regarding information and electronic transactions.

In the event that the Subscription Form is not an electronic form, but is the scanned result of the Participation Unit Subscription Form which is then sent to and/or received by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) via an electronic system provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Participation Unit Subscription Form will be considered valid legal evidence and accepted by the parties in accordance with the procedures determined by the Manager Investment and paying attention to applicable legal provisions regarding electronic information and transactions.

1.10. INVESTMENT SWITCH FORM

Investment Switch Form is a form that must be filled in completely, signed by the Participation Unit Holder to transfer the investment they hold in UOBAM ESG PASAR UANG INDONESIA to other Mutual Funds or vice versa that have investment switching facilities managed by the Investment Manager, which is filled in completely, signed, and proposed by the Unit Holder to the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Switch Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or another form that has been agreed upon by the Investment Manager together with the Participation Unit Holder.

The Investment Switch Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the 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 regarding information and electronic transactions.

In the event that the Investment Switch Form is not an electronic form, but is the result of a scan of the Investment Switch Form sent to and/or received by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) via an electronic system that provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Investment Switch Form will be considered valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and pay attention to applicable legal provisions regarding electronic information and transactions.

1.11. PARTICIPATION UNIT REDEMPTION FORM

Participation Unit Redemption Form is the original form and used by the Participation Unit Holder to resell the Participation Unit which is filled in completely, signed, and submitted by the Participation Unit Holder to the Investment Manager or through an appointed Selling Agent by the Investment Manager (if any).

Participation Unit Redemption Form is a form provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) or another form that has been agreed upon by the Investment Manager together with the Participation Unit Holder.

The Participation Unit Redemption Form can also be in the form of an electronic form using the Electronic System provided by the Investment Manager or the Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager with due

observance to the provisions of the prevailing laws and regulations regarding information and electronic transactions.

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

1.12. MUTUAL FUND INVESTOR PROFILE FORM

Mutual Fund Investor Profile Form is a form issued by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) and as 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 completely and signed by the Unit Holder, which is required for the APU, PPT, and PPPSPM Programs in the Financial Services Sector.

Mutual Fund Investor Profile Form contains data and information regarding the risk profile of Participation Unit Holders of UOBAM ESG PASAR UANG INDONESIA before making the first purchase of UOBAM ESG PASAR UANG INDONESIA Participation Units through an Investment Manager.

1.13. EXCHANGE DAY

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

1.14. WORKING DAYS

Working Days are Monday to Friday, unless these days are national holidays and special holidays stipulated by the Government of the Republic of Indonesia.

1.15. CALENDAR DAY

Calendar Days are all days in a year according to the national calendar without exception including Saturdays, Sundays, and national holidays stipulated at any time by the Government of the Republic of Indonesia and ordinary working days which due to certain circumstances are determined by the Government as non-working days.

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

Provisions on Confidentiality and Security of Consumer Data and/or Personal Information are provisions regarding the confidentiality and security of consumer data and/or personal information as stipulated in POJK Concerning Consumer and Mass Protection in Financial Services Sector along with explanations, changes, and possible replacements in the future.

1.17. COLLECTIVE INVESTMENT CONTRACT

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

1.18. MONTHLY REPORT

Monthly Report is a report on UOBAM ESG PASAR UANG INDONESIA which will be provided by the Custodian Bank for Participation Unit Holders through facilities provided by the Integrated Investment Management System (S-INVEST) service provider at the latest on the 12th (twelfth) day of the following month which contains at least (a) the name, address, account title, and account number of the Participation Unit Holder, (b) Net Asset Value per Participation Unit at the end of the month, (c) Number of Participation Units owned by the Unit Holder, (d) The total value of the Participation Units owned by the Unit Holder, (e) the date of each cash distribution (if any), (f) the details of the portfolios held and (g) Information regarding the presence or absence of transfer (purchase and/or redemption and/or Investment Switch) for the Participation Units owned by the Unit Holder in the previous month. If there was a mutation in the previous month (purchase and/or redemption and/or Investment Switch) on the number of Participation Units owned by the Participation Unit Holder, the Monthly Report will contain additional information regarding (a) the number of Participation Units owned at the beginning of the period, (b) date, Net Asset Value, and number of Participation Units purchased or resold (redemption) in each transaction during the period and (c) details of the tax status of the income earned by the Unit Holder during a certain period with due observance of the income and expense category (if any) as referred to in the regulation regarding Mutual Fund reports. At the time this Prospectus was issued, the applicable Mutual Funds report regulations were the Financial Services Authority (OJK) Regulation Number 56/POJK.04/2020 dated December 3, 2020 concerning Mutual Fund Accounting Reporting and Guidelines ("POJK concerning Mutual Fund Accounting Reporting and Guidelines"), and their changes and their replacements that may exist at a later date.

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 ESG PASAR UANG INDONESIA 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 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 OJK Circular Letter Number 1/SEOJK.04/2020 dated 17 February 2020 concerning Procedures for Submission of Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, along with explanations and changes thereof, and their replacements that may exist at a later date ("**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 ESG PASAR UANG INDONESIA.

1.19. INVESTMENT MANAGER

Investment Manager is a Party whose business activities are to manage Securities Portfolios, collective investment portfolios, and/or other investment portfolios for the benefit of individual and/or a group of customers, except for Insurance Companies, Sharia Insurance Companies, Pension Funds, and Banks which carry out their own business activities based on statutory regulations. In this case the Investment Manager is PT UOB Asset Management Indonesia.

1.20. 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 Rule No.IV.C.2. concerning Fair Market Value of Securities in Mutual Fund Portfolios, which is an attachment to the Decree of the Chairman of BAPEPAM & LK Number KEP- 367/BL/2012 dated July 9, 2012 ("BAPEPAM & LK Regulation No. IV.C.2.") along with other related implementing regulations such as the Circular Letter of the Chairman of the OJK Board of Commissioners.

1.21. CUSTOMER

Customer is a party who uses the services of the Financial Service Provider in the Capital Markets Sector as referred to in the POJK concerning Application of Anti-Money-Laundering and Prevention of Terrorism, and Proliferation of Weapon of Mass Destruction Funding in the Financial Services Sector. In this Prospectus, the term Customer according to the context means the prospective Participation Unit Holder and the Unit Holder.

1.22. NET ASSET VALUE (NAV)

NAV is the fair market value of Securities and other assets of a Mutual Fund minus all its liabilities. The method for calculating Mutual Fund NAV must be carried out in accordance with BAPEPAM & LK Regulation No. IV.C.2. concerning the Fair Market Value of Securities in Mutual Fund Portfolios, which is an Attachment to the Decree of the Chairman of BAPEPAM and LK Number KEP-367/BL/2012 dated 9 July 2012 and POJK concerning Mutual Funds in the Form of Collective Investment Contracts, where the NAV calculation uses the determined Fair Market Value by Investment Manager.

Mutual Fund NAV is calculated and announced every Exchange Day.

1.23. FAIR MARKET VALUE

Fair Market Value is the value that can be obtained from Securities transactions conducted between independent parties and not due to coercion or liquidation.

The calculation of the Fair Market Value of Securities in a Mutual Fund portfolio must be performed in accordance with BAPEPAM and LK Rule Number IV.C.2 regarding Fair Market Value of Securities in a Mutual Fund Portfolio.

1.24. FINANCIAL SERVICES AUTHORITY/OJK ("OJK")

OJK is an independent state institution, which has the functions, duties and authority of regulation, supervision, inspection and investigation as intended in the OJK Law.

1.25. PARTICIPATION UNIT HOLDER

Participation Unit Holders are parties who purchase and own Participation Units of UOBAM ESG PASAR UANG INDONESIA based on the Contract and whose names are registered in the list of Participation Unit Holders at the Investment Manager and Custodian Bank as the owner of the Participation Unit.

1.26. PUBLIC OFFERING

Public Offering is an offering of Participation Units of UOBAM ESG PASAR UANG INDONESIA performed 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.

1.27. FINANCIAL SERVICES PROVIDERS IN THE CAPITAL MARKET SECTOR

Financial Services Providers in the Capital Markets Sector are Securities Companies that perform business activities as Underwriters, Broker-Dealers, and/or Investment Managers, as well as Commercial Banks that carry out Custodian functions. In this Prospectus, the term Financial Services Provider in the Capital Markets Sector, according to the context, means the Investment Manager and Custodian Bank and/or Selling Agents appointed by the Investment Manager (if any).

1.28. NET ASSET VALUE ANNOUNCEMENT PERIOD

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

1.29. REGISTRATION STATEMENT

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

1.30. 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.

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

POJK concerning Consumer and Mass Protection in the Financial Services Sector is the Financial Services Authority (OJK) Regulation Number 22 of 2023 dated December 20, 2023 concerning Consumer and Mass Protection in the Financial Services Sector, along with its explanations and changes thereof, and their replacements that may exist at a later date.

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

POJK concerning Consumer Complaint Services is the Financial Services Authority (OJK) Regulation Number 18/POJK.07/2018 dated September 10, 2018 concerning Consumer Complaint Services in the Financial Services Sector, as partially revoked by Financial Services Authority Regulation Number 22 of 2023 dated 20 December 2023 concerning Consumer and Mass Protection in the Financial Services Sector jis. Circular Letter of the Financial Services Authority Number 17/SEOJK.07/2018 dated 6 December 2018 concerning Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector, and as amended by the POJK concerning Consumer and Mass Protection in the Financial Services Sector, along with its explanations, and any changes thereof and their replacements that may exist at a later date.

1.33. 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.

1.34. OJK REGULATION (POJK) CONCERNING THE IMPLEMENTATION OF CONSUMER AND PUBLIC SERVICES 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 are provisions regarding the

implementation of consumer and community services in the financial services sector by the Financial Services Authority as regulated in Financial Services Authority Regulation Number: 31/POJK.07/2020 dated 22 April 2020 concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority, along with explanations, as partially revoked by Financial Services Authority Regulation Number 22 of 2023 dated 20 December 2023 concerning Protection of Consumers and the Public in the Financial Services Sector and its amendments and possible replacements at a later date.

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

POJK concerning Alternative Institutions for Dispute Resolution in the Financial Services Sector is the Financial Services Authority (OJK) 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 Institutions for Service Sector Dispute Resolution Finance, along with its explanations, and changes thereof and their replacements that may exist at a later date.

1.36. OJK REGULATION (POJK) CONCERNING THE IMPLEMENTATION OF ANTI-MONEY LAUNDERING AND PREVENTION OF TERRORISM AND PROLIFERATION OF MASS DESTRUCTION WEAPON FUNDING PROGRAMS IN THE FINANCIAL SERVICES SECTOR

POJK concerning the Implementation of Anti-Money Laundering, and Prevention of Terrorism and Proliferation of Mass Destruction Weapon Funding Programs in the Financial Services Sector is Financial Services Authority (OJK) Regulation Number 8 of 2023 dated June 14, 2023 concerning Amendments to the Financial Services Authority (OJK) Regulation Number 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering, and Prevention of Terrorism and Proliferation of Mass Destruction Weapon Funding Programs, along with its explanations, and changes and replacements that may exist in the future.

1.37. OJK REGULATION (POJK) CONCERNING INVESTMENT MANAGER CODE OF CONDUCT
POJK concerning Investment Manager Code of Conduct is the Financial Services Authority (OJK) Regulation Number: 17/POJK.04/2022 dated September 1, 2022 concerning Investment Manager Code of Conduct and their changes and replacements that may exist at a later date.

1.38. 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 the Financial Services Authority (OJK) Regulation Number: 23/POJK.04/2016 dated June 13, 2016 concerning Mutual Funds in the Form of Collective Investment Contracts jis. Financial Services Authority (OJK) Regulation Number 2/POJK.04/2020 dated January 8, 2020 concerning Amendments to the Financial Services Authority (OJK) Regulation Number 23/POJK.04/2016 concerning Mutual Funds in the Form of Collective Investment Contracts and Financial Services Authority (OJK) Regulation Number 4 of 2023 dated March 30, 2023 concerning Second Amendment to the Financial Services Authority (OJK) Regulation Number 23/POJK.04/2016 concerning Mutual Funds in the Form of Collective Investment Contracts and their changes and replacements that may exist at a later date.

1.39. SECURITIES PORTFOLIO

Securities Portfolio is a collection of Securities which is the assets of UOBAM ESG PASAR UANG INDONESIA.

1.40. ANTI-MONEY LAUNDERING (APU) AND PREVENTION OF TERRORISM FUNDING (PPT) AND PROLIFERATION OF MASS DESTRUCTION WEAPON FUNDING (PPSPM) PROGRAMS IN THE FINANCIAL SERVICES SECTOR

The APU, PPT, and PPSPM Programs in the Financial Services Sector are efforts to prevent and eradicate the crime of Money Laundering, Terrorism Funding, and Proliferation of Mass

Destruction Weapon Funding as referred to in the POJK concerning Implementation of Anti Money Laundering and Prevention of Terrorism and Proliferation of Mass Destruction Weapon Funding Programs in the Financial Services Sector.

1.41. PROSPECTUS

Prospectus is any printed statement or written information used for a Mutual Fund Public Offering with the aim of the Participation Unit Holder candidate buying Mutual Fund Participation Units, except for statements or information based on OJK regulations that are not declared as Prospectus as referred to in Financial Services Authority (OJK) Regulation No. 25/POJK.04/2020 dated April 22, 2020 concerning Guidelines for the Form and Content of a Prospectus for a Mutual Fund Public Offering, along with its explanations, and changes thereof and their replacement that may exist at a later date. In this case, the Prospectus referred is the UOBAM ESG PASAR UANG INDONESIA Prospectus.

1.42. MUTUAL FUND

Mutual Fund is a forum used to raise funds from the investor community to be invested in the Securities Portfolio by the Investment Manager. In accordance with 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 the Mutual Funds offered in this Prospectus is a Collective Investment Contract.

1.43. 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

1.44. 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 ESG PASAR UANG INDONESIA. 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 ESG PASAR UANG INDONESIA 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 ESG PASAR UANG INDONESIA 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 ESG PASAR UANG INDONESIA 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 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 ESG PASAR UANG INDONESIA 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 ESG PASAR UANG INDONESIA.

1.45. CAPITAL MARKET LAWS

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

1.42 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

DESCRIPTION REGARDING REKSA DANA UOBAM ESG PASAR UANG INDONESIA

2.1. ESTABLISHMENT OF UOBAM ESG PASAR UANG INDONESIA

UOBAM ESG PASAR UANG INDONESIA is a Mutual Fund in the form of a Collective Investment Contract as set forth in the deed of REKSA DANA UOBAM PASAR UANG INDONESIA Collective Investment Contract Number 42 dated July 16, 2020, jo. ADDENDUM OF UOBAM PASAR UANG INDONESIA Collective Investment Contract deed Number 33 dated November 19, 2021, both made before Leolin Jayayanti SH, M.Kn., a notary in South Jakarta City, between PT UOB Asset Management Indonesia as the Investment Manager and PT Bank Central Asia Tbk as the Custodian Bank (hereinafter referred to as the "UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract").

UOBAM ESG PASAR UANG INDONESIA obtained a statement of effectiveness from OJK based on letter No. S-889/PM.21/2020 dated September 18, 2020.

In Singapore, UOBAM ESG PASAR UANG INDONESIA is a restricted scheme under the Sixth Schedule to the Securities and Futures (Offers of Investments) (Collective Investment Schemes) Regulations of Singapore. It is not authorised or recognised by the Monetary Authority of Singapore (the "MAS") and its Participation Units are not allowed to be offered to the retail public in Singapore. Offers may be made in Singapore only to certain classes of investors, including accredited and institutional investors. The status of UOBAM ESG PASAR UANG INDONESIA as a restricted scheme may be found on MAS' website at <https://eservices.mas.gov.sg/cisnetportal>.

2.2. PUBLIC OFFERS

PT UOB Asset Management Indonesia as an Investment Manager conducts a Public Offering of Participation Units of UOBAM ESG PASAR UANG INDONESIA continuously up to a total of 10,000,000,000 (ten billion) Participation Units.

Each Participation Unit of UOBAM ESG PASAR UANG INDONESIA 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. Hereafter, the purchase price for each Participation Unit of UOBAM ESG PASAR UANG INDONESIA is determined based on the Net Asset Value per Participation Unit of UOBAM ESG PASAR UANG INDONESIA at the end of the relevant Exchange Day.

If UOBAM ESG PASAR UANG INDONESIA is owned by less than 10 (ten) Participation Unit Holders for 120 (one hundred twenty) consecutive Exchange Days, UOBAM ESG PASAR UANG INDONESIA must be dissolved in accordance with the provisions in Chapter XI of this Prospectus.

2.3. SUMMARY OF THE UOBAM ESG PASAR UANG INDONESIA FINANCIAL STATEMENT

The following is an overview table of the financial ratios of UOBAM ESG PASAR UANG INDONESIA for the years ended December 31, 2024, 2023, and 2022, which has been audited by Public Accountant, Mirawati Sensi Idris:

	Period from January 1 of the current year to the date of the Prospectus	Period of the last 12 months from the date of the Prospectus (2024)	Period of the last 36 months from the date of the Prospectus (2022)	Period of the last 60 months from the date of the Prospectus (2020)	Last 3 calendar years		
					2024	2023	2022
INVESTMENT RESULTS (%)	Data not available	4,64%	1,45%	0,73%	4,64%	3,48%	1,45%

INVESTMENT RESULTS AFTER CALCULATING MARKETING EXPENSES (%)		2,57%	0,56%	-1,27%	2,57%	1,43%	0,56%
INVESTMENT EXPENSES (%)		1,96%	1,41%	1,10%	1,96%	1,64%	1,41%
PORTFOLIO TURNAROUND		2,11 : 1	0,35 : 1	0,08 : 1	2,11 : 1	0,75 : 1	0,35 : 1
PERCENTAGE OF TAXABLE INCOME (%)		—	—	—	—	—	—

The purpose of this table is solely to help understand the past performance of UOBAM ESG PASAR UANG INDONESIA. This table should not be taken as an indication that future performance will be the same as past performance.

2.4. UOBAM ESG PASAR UANG INDONESIA MANAGEMENT

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 Investment Committee of UOBAM ESG PASAR UANG INDONESIA is responsible for providing direction and asset management strategies to the Investment Management Team. 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 of the Investment Committee personnel 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 OUB 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 in accordance with Number KEP-313/PM.212/PJ-WMI/2022 dated November 4, 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. Kep-83/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-161/PM.21/PJ-WMI/2022 dated May 17, 2022. Migu 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. Migu previously worked at PT Mandiri Manajemen Investasi, Deutsche Bank AG, PT Manulife Asset Management Indonesia, Dharmala and American Express Bank. Migu 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 based on the Decree of the OJK Board of Commissioners No. KEP-740/PM.211/PJ-WMI/2018 dated December 14, 2018, he also obtained the FRM title in 2010, and received the CFA Charter holder in 2018.

b. Investment Management Team

The Investment Management Team functions to carry out investment analysis to determine the optimal portfolio allocation and select investment instruments. Investment decisions are made after obtaining written approval from the Investment Committee. The UOBAM ESG PASAR UANG INDONESIA Investment Management Team consists of:

Chairman : Muhammad Iqbal Nurrahman, CFA
Members : Adi Prabowo

The Investment Management Team is in charge of day-to-day execution of investment policies and strategies in accordance with 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.

Adi Prabowo

Adi Prabowo, an Indonesian citizen, is a graduate from the Faculty of Liberal Arts, University of British Columbia (UBC). Adi began his career in the capital market in 2018 as an Equity Research Associate at PT Trimegah Sekuritas Indonesia, and was appointed as a Senior Analyst in 2019. Adi joined PT UOB Asset Management Indonesia in May 2024 as the Head of Research. Adi has obtained an Investment Manager Representative license (WMI) from the Capital Market authority based on the Decree of the Board of Commissioners of the Financial Services Authority (OJK) Number KEP-331/PM.211/WMI/2020 which was extended through a Copy of the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-17/PM.211/PJ-WMI/2023, and a Broker-Dealer Representative license (WPPE) with the permit number KEP-251/PM.212/WPPE/2018 which was extended through a Copy of the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-402/PM.212/PJ-WPPE/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, 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.Tahun 2011 dated 22 March 2011 and has been registered in the Company Register No. AHU-0023247.A.H.01.09.Tahun 2011 dated 22 March 2011.

PT UOB Asset Management Indonesia has a business license as an Investment Manager based on the Decree of the Chairman of BAPEPAM and LK No. KEP-11/BL/MI/2011 dated 27 December 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 the Board of Commissioners of PT UOB Asset Management Indonesia at the time of publication of this Prospectus are as follows:

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. INVESTMENT MANAGER AFFILIATED PARTIES

The parties affiliated with the investment manager in the capital market or those engaged in financial services are:

1. PT Multikem Suplindo
2. United Overseas Bank Ltd
3. UOB Asset Management Ltd.
4. UOB International Investment Private Limited
5. UOB Kay Hian Holding Ltd
6. PT Bank UOB Indonesia
7. PT UOB Kay Hian Sekuritas
8. PT Millenia Prosperindo Optima

CHAPTER IV CUSTODIAN BANK

4.1. BRIEF DESCRIPTION OF THE CUSTODIAN BANK

This Custodian Bank is named "PT Bank Central Asia Tbk" which at the time of its establishment was named "N.V. The Semarang Knitting Factory Trading and Industrial Company" based on Deed No. 38 dated August 10, 1955 made before Raden Mas Soeprapto, a Notary's representative 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 Head of BAPEPAM Number: KEP-148/PM/1991 dated November 13, 1991 concerning the 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 entrusted are in the form of shares, bonds, warrants, pre-emptive rights, Bank Indonesia Certificates, Government Securities, Deposit Bilyet, Debt Recognition Letter, and Land Notes.

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 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 SBIs since November 2002 in accordance with Bank Indonesia Decree No. 4/510/DPM on November 19, 2002.

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 ESG Pasar Uang Indonesia. The parties that are subsidiaries 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 OBJECTIVES, INVESTMENT POLICIES, INVESTMENT RESTRICTIONS, AND INVESTMENT PROFIT SHARING POLICIES

With due observance of the applicable laws and regulations and other provisions in the UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract, the Investment Objectives, Investment Policy, Investment Restrictions, and Investment Profit Sharing Policy of UOBAM ESG PASAR UANG INDONESIA are as follows:

5.1. INVESTMENT OBJECTIVES

UOBAM ESG PASAR UANG INDONESIA aims to provide optimal investment returns in the short term with a high level of liquidity through investment allocation in accordance with the Investment Policy.

5.2. INVESTMENT POLICY

UOBAM ESG PASAR UANG INDONESIA will invest with an investment portfolio composition of 100% (one hundred percent) of the Net Asset Value in domestic money market instruments with maturities of no later than 1 (one) year and/or debt securities issued with a maturity no later than 1 (one) year and/or the remaining maturity is no later than 1 (one) year traded both domestically and abroad and/or deposits, in accordance with the prevailing laws and regulations in Indonesia.

Debt securities as referred to in number 5.2. above includes:

- i. Debt securities and/or fixed income Sharia securities traded both domestically and abroad;
- ii. Debt securities and/or fixed income Sharia Securities issued an /or guaranteed by the Government of the Republic of Indonesia;
- iii. Debt securities and/or fixed income Sharia Securities issued and/or guaranteed by the Government of the Republic of Indonesia and/or issued by international institutions of which the Government of the Republic of Indonesia is a member; and/or
- iv. Debt securities and/or other fixed income Sharia securities determined by the OJK at a later date.

In the event that UOBAM ESG PASAR UANG INDONESIA invests in foreign Securities, a maximum of 15% (fifteen percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA 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 ESG PASAR UANG INDONESIA 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 such foreign securities.

The Investment Manager can allocate the assets of UOBAM ESG PASAR UANG INDONESIA in cash only in the context of managing temporary portfolio investment risk, settlement of Securities transactions, fulfilling payment obligations to Participation Unit Holders and fees for UOBAM ESG PASAR UANG INDONESIA and anticipating other liquidity needs based on Collective Investment Contracts. UOBAM ESG PASAR UANG INDONESIA.

The investment policy as mentioned above must be fulfilled by the Investment Manager no later than 150 (one hundred and fifty) Exchange Days after the effective registration statement of UOBAM ESG PASAR UANG INDONESIA.

The Investment Manager is prohibited from making changes to the investment policy of the UOBAM ESG PASAR UANG INDONESIA in number 5.2. paragraph 1 above, except in the context of:

- a. Adjustments to new regulations and/or changes to statutory regulations; and/or
- b. Adjustments to certain conditions determined by the Financial Services Authority (OJK).

5.3. INVESTMENT RESTRICTIONS

In accordance with the POJK concerning Mutual Funds in the Form of Collective Investment Contracts jo. POJK concerning Investment Manager Code of Conduct in managing UOBAM ESG PASAR UANG INDONESIA, the Investment Manager is prohibited from taking any actions that may cause UOBAM ESG PASAR UANG INDONESIA:

- a. To hold Securities traded on foreign Stock Exchanges whose information cannot be accessed from Indonesia through mass media or websites;
- b. To own Securities issued by 1 (one) company with Indonesian legal entity or foreign legal entity traded on foreign Stock Exchange with more than 5% (five percent) of the paid-up capital of the company or more than 10% (ten percent) of the Net Asset Value UOBAM ESG PASAR UANG INDONESIA at any time;
- c. To hold equity securities issued by a company that has listed its Securities on a Stock Exchange in Indonesia with more than 5% (five percent) of the paid-up capital of the company;
- d. To hold Securities issued by 1 (one) Party with more than 10% (ten percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time, except:
 1. Bank Indonesia Certificates;
 2. Securities issued and/or guaranteed by the Government of the Republic of Indonesia; and/or
 3. Securities issued by international financial institutions of which the Government of the Republic of Indonesia is a member;
- e. has a derivative effect:
 1. which is transacted outside the Stock Exchange with 1 (one) Financial Services Institution with an exposure value of more than 10% (ten percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time; and
 2. with a net global exposure value of more than 20% (twenty percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time;
- f. To hold Asset Backed Securities offered through a Public Offering of more than 20% (twenty percent) of UOBAM's Net Asset Value at any time provided that each Asset Backed Securities series is not more than 10% (ten percent) of UOBAM ESG PASAR UANG INDONESIA's Net Asset Value at any time;
- g. To hold Asset Backed Securities and/or Real Estate Investment Fund Participation Units, which are issued by 1 (one) Party with more than 5% (five percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time or in total more than 15% (five twelve percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time. This prohibition does not apply to Debt Securities issued by the Government of the Republic of Indonesia and/or the Local Government;
- h. To invest in debt securities or fixed income Sharia Securities that are not offered through a Public Offering;
- i. To own a Participation Unit in a Real Estate Investment Fund in the form of a Collective Investment Contract which is offered through a Public Offering of more than 20% (twenty percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time provided that each Real Estate Investment Fund is not more than 10% (ten percent) of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at any time;
- j. To own a Real Estate Investment Fund Participation Unit in the form of a Collective Investment Contract, if the Real Estate Investment Fund is in the form of a Collective Investment Contract and UOBAM ESG PASAR UANG INDONESIA is managed by an Investment Manager;
- k. To hold 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 ESG PASAR UANG INDONESIA at any time, except for an Affiliated relationship that occurs due to ownership or equity participation of the Government of the Republic of Indonesia;
- l. To 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;
- m. To purchase Securities from prospective or Participation Unit Holders and/or affiliated Parties of the candidate or Participation Unit Holders;

- n. To be involved in activities other than investing, reinvesting, or trading in Securities as referred to in POJK Concerning Mutual Funds in the Form of Collective Investment Contracts;
- o. To be involved in selling securities that are not yet owned (short sale);
- p. To be involved in margin transactions;
- q. To 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. an excess of buying demand from the offered Securities occurs;
 The prohibition on buying Securities offered in a Public Offering from an affiliated party of the Investment Manager does not apply if the Affiliated relationship occurs due to ownership or equity participation by the Government of the Republic of Indonesia;
- r. To be involved in joint transactions or production sharing contracts with the Investment Manager or an Affiliate of the Investment Manager;
- s. To purchase Asset Backed Securities, if:
 - 1. The Asset Backed Securities are managed by the Investment Manager; and/or
 - 2. The Investment Manager is affiliated with the initial creditor of the Asset Backed Securities, unless the Affiliated relationship occurs because of the Government's ownership or equity participation;
- t. To be involved in a securities sale transaction with a repurchase agreement and a securities purchase agreement with a redemption agreement;
- u. To direct Securities transactions for profit :
 - 1. Investment Manager;
 - 2. Parties affiliated with the Investment Manager; or
 - 3. Other Investment Products
- v. To involve in Securities transactions with Securities company funding facilities resulting in debts and receivables between UOBAM ESG PASAR UANG INDONESIA, Investment Managers, and securities companies;
- w. To carry out illegal transactions and/or trade in Securities;
- x. To involve in securities transactions that result in violations of statutory provisions; and
- y. To conduct negotiating transactions for the benefit of UOBAM ESG PASAR UANG INDONESIA for shares traded on the Stock Exchange, except:
 - 1. a maximum of 10% (ten percent) of the net asset value of UOBAM ESG PASAR UANG INDONESIA on each 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 ESG PASAR UANG INDONESIA; and
 - 4. the transaction in question is a cross transaction, carried out in accordance with the provisions of laws and regulations.

The investment restriction above is based on the regulations in effect at the time of this Prospectus which may change at any time according to changes or additions to regulations or policies stipulated by the Government, including OJK, relating to the management of Mutual Funds in the form of Collective Investment Contracts.

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

5.4. PROFIT SHARING POLICY

Any investment returns that UOBAM ESG PASAR UANG INDONESIA receives from the invested funds (if any), will be recorded back into UOBAM ESG PASAR UANG INDONESIA to further increase the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA.

By due observance to the achievement of the long-term investment objectives of UOBAM ESG PASAR UANG INDONESIA, the Investment Manager has the authority to share or not share the investment returns that have been recorded into the UOBAM ESG PASAR UANG INDONESIA (if any), and determine the amount of investment returns to be distributed to Unit Holders Inclusion.

In the event that the Investment Manager decides to share investment returns, investment returns will be distributed simultaneously to all Participation Unit Holders in cash or can be converted into new Participation Units in a proportional amount based on the Participation Unit ownership of each Participation Unit Holder. The investment return sharing in cash or participation units will be consistently performed by the Investment Manager.

The distribution of investment returns in cash or Participation Units (if any), will be informed in writing in advance to the Unit Holder.

In the event that the Investment Manager decides to share investment returns in the form of Participation Units, the Investment Manager will instruct the Custodian Bank in writing to convert the investment returns into new Participation Units using the Net Asset Value on the Exchange Day, the instruction will be delivered to the Custodian Bank as soon as possible, at the latest of 7 (seven) Exchange Days from the date of distribution of investment returns.

In the event that the Investment Manager decides to share the investment returns in cash, the payment of the investment returns in cash (if any) will be made through book-entry/transfer in Rupiah currency to an account registered in the name of the Unit Holder as soon as possible no later than 7 (seven) Exchange Day from the date of distribution of investment returns. All bank fees including book-entry/transfer fees in Rupiah in connection with the payment of the investment return sharing in cash (if any) will be borne by the Participation Unit Holder.

In the event that the Investment Manager does not share the investment return, the Participation Unit Holder who wishes to realize his investment can sell back part or all of the Participation Units owned.

CHAPTER VI

CALCULATION METHOD OF FAIR MARKET VALUE IN UOBAM ESG PASAR UANG INDONESIA PORTFOLIO

The method of calculating the fair market value of securities in the UOBAM ESG PASAR UANG INDONESIA portfolio used by the Investment Manager is in accordance with BAPEPAM and LK Regulations 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 such securities on the stock exchange;
 - b. The 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 a Collective Investment Contract;
 - 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 based on OJK Decree can become Mutual Funds Portfolio; and/or
 - 7) Securities of companies that are declared bankrupt or are likely to be bankrupt, or failed to pay the principal or interest on the Securities, using 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 Fair Market Value of the Securities is calculated using the fair market price set by the LPHE as the reference price for the Investment Manager.
 - d. In the event that LPHE does not issue a fair market price for the Securities as referred to in number 2 letter b point 1) through point 6), and number 2 letter c from BAPEPAM and 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 consistently applied, by considering, among others:
 - 1) the price of the previous trade;
 - 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 of debt or interest on such Securities, as referred to in number 2 letter b point 7 of BAPEPAM and LK Regulation No. IV.C.2, the Investment Manager must calculate the Fair Market Value of Securities in good faith and with full responsibility based on a method that uses a conservative principle and is consistently applied by considering:
 - 1) the last trading price of the Securities;
 - 2) the trend of the price of the Securities;
 - 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 time of 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:

- 1) As ordered by BAPEPAM and LK in accordance with the laws and regulations in the Capital Market sector; and/or
- 2) Total Net Asset Value of less than IDR 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 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. To implement the provisions referred to in number 1 letter d and letter e above, the Investment Manager must at least:
 - a. Possess standard procedures;
 - b. Use a justifiable calculation basis based on a method that uses a conservative principle and is consistently applied;
 - c. Make notes and/or working papers regarding the procedure for calculating the Fair Market Value of Securities which include, among other things, the factors or facts that are taken into consideration; and
 - d. Keep the above records for at least 5 (five) years.
3. The calculation of the Net Asset Value of an Investment Fund must use the Fair Market Value of the Securities determined by the Investment Manager.
4. 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 redemption request received by the Custodian Bank on the same day.

LPHE (Securities Pricing Agency) is a Party that has obtained a business license from OJK to assess Securities prices 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 and 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 and LK Rule Number IV.C.2 mentioned above, with due observance of the OJK regulations, policies, and approvals that may be issued or obtained later after this Prospectus is made.

CHAPTER VII TAXATION

Based on the applicable taxation 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), and PP No. 55 of 2022 article 9
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 Discounts	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, PP Number 123 of 2015 Article 2 letter c jo. The Decree of the Minister of Finance of the Republic of Indonesia Number 212/PMK.03/2018 article 5 paragraph (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 and other debt securities	General Tariff Income Tax	Income Tax Law article 4 (1).
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.

* Referring to:

- Reference to Law no. 7 of 1983 concerning Income Tax as last amended by Article 3 of Law no. 7 of 2021 concerning Harmonization of Tax Regulations ("Income Tax Law");
- Article 4 paragraph (3) letter f number 1 point b) Law no. 7 of 1983 concerning Income Tax as last amended by Article 3 of Law no. 7 of 2021 concerning Harmonization of Tax Regulations, domestic dividends received or obtained by domestic corporate taxpayers are excluded from tax objects;
- Article 9 PP No. 55 of 2022 concerning Adjustments to Regulations in the Income Tax Sector, the exemption from income in the form of dividends from Income Tax objects as intended 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 promulgation of Law no. 7 of 2021 concerning Harmonization of Tax Regulations; and

- Article 2A paragraph (5) PP Calculation of Taxable Income, dividends originating from within the country received or acquired by domestic corporate Taxpayers as intended in Article 4 paragraph (3) letter f number 1 point b) of the Income Tax Law, no income tax deducted.

** 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 taxation provisions apply to Securities issued and/or traded and qualify as domestic Securities. For Securities issued and/or traded and qualifying 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 shall apply as stipulated in the Income Tax Law.

The above tax information has been prepared 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 interpretation of the applicable tax regulations in the future, the Investment Manager will adjust the tax information above.

Foreign citizens are advised to consult with tax advisors regarding investment tax treatment before purchasing the UOBAM ESG PASAR UANG INDONESIA Participation Unit.

In the event of tax that must be paid by the prospective Participation Unit Holder in accordance with the prevailing taxation 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 be aware of the said tax that must be paid by the prospective Participation Unit Holder.

Taxation obligations that must be paid by Participation Unit Holders are the personal obligations of Participation Unit Holders.

CHAPTER VIII

INVESTMENT BENEFITS AND KEY RISK FACTORS

Participation Unit Holders of UOBAM ESG PASAR UANG INDONESIA can get the following investment benefits:

a. Professional Management

Management of investment portfolios, selecting banks, determining the time frame for placement and administration of investments requires systematic analysis, continuous monitoring and fast and precise investment decisions (market timing). In addition, special expertise and relationships with various parties are required to be able to manage a diversified investment portfolio. This will take a lot of time and concentration for the Unit Holder if done alone. Through UOBAM ESG PASAR UANG INDONESIA, Participation Unit Holders will get convenience as they are free from the work mentioned above and entrust the work to an Investment Manager who is a professional in their field.

b. Investment Diversification

For investments other than securities issued by Bank Indonesia or the Government of Indonesia which have the lowest risk, investment diversification is necessary to reduce investment risk. If the investment funds held are relatively small, it is difficult to obtain diversification benefits without losing the opportunity to obtain good investment returns. Through UOBAM ESG PASAR UANG INDONESIA where funds from various parties can be collected, investment diversification can be easier to be performed.

c. Investment Value Growth Potential

With the accumulation of funds from various parties, UOBAM ESG PASAR UANG INDONESIA has bargaining power in obtaining higher interest rates and lower investment costs, as well as access to investment instruments that are difficult if done individually. This provides equal opportunities for all Unit Holders to obtain relatively good investment returns according to the level of risk.

d. Easy Investment Disbursement

Open Mutual Funds enable Participation Unit Holders to redeem Participation Units on every Exchange Day by reselling their Participation Units to the Investment Manager. This provides a high level of liquidity for the Participation Unit Holder

Meanwhile, the investment risk in UOBAM ESG PASAR UANG INDONESIA can be caused by several factors, including:

1. Risk of Changing Economic and Political Conditions

Changes or worsening of economic and political conditions at home or abroad or changes in regulations can affect income perspectives which can also have an impact on the performance of banks and securities issuers or parties in which UOBAM ESG PASAR UANG INDONESIA invests. This will also affect the performance of the UOBAM ESG PASAR UANG INDONESIA investment portfolio.

2. Default Risk

The Investment Manager will try to provide the best investment return to the Unit Holder. However, in exceptional circumstances the securities issuer in which UOBAM ESG PASAR UANG INDONESIA invests or other parties related to UOBAM ESG PASAR UANG INDONESIA may default in fulfilling their obligations. This will affect the investment results of UOBAM ESG PASAR UANG INDONESIA.

3. Liquidity Risk

In the event of a very high level of redemption by the Unit Holder in a short period of time, the cash payment by the Investment Manager by means of withdrawing the UOBAM ESG PASAR UANG INDONESIA portfolio may be delayed. In extraordinary conditions (force majeure) or events (both predictable and unpredictable) beyond the control of the Investment Manager, the

resale may also be temporarily suspended in accordance with the provisions in the Collective Investment Contract and OJK Regulations.

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

The value of each Participation Unit in UOBAM ESG PASAR UANG INDONESIA may change due to 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 the result of, among other things, changes in the price of securities in the portfolio.

5. Risk of Dissolution and Liquidation

If (i) ordered by OJK; (ii) UOBAM ESG PASAR UANG INDONESIA is owned less than 10 (ten) Participant Unit Holder within 120 (one hundred twenty) consecutive Exchange Days; and/or (iii) The Net Asset Value of UOBAM ESG PASAR UANG INDONESIA is less than IDR 10,000,000,000 (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Exchange Days, then in accordance with POJK Concerning Mutual Funds in the Form of Collective Investment Contracts, Article 45 letters c and d as well as POJK concerning Investment Manager Code of Conduct Article 77 paragraph (2), the Investment Manager will carry out dissolution and liquidation, therefore affecting the investment results of UOBAM ESG PASAR UANG INDONESIA.

6. Currency Exchange Rate Risk

In the event that UOBAM ESG PASAR UANG INDONESIA invests in securities denominations other than Rupiah, changes in the exchange rate of currencies other than Rupiah on the market against Rupiah, which is the denomination of UOBAM ESG PASAR UANG INDONESIA, may have an effect on the increase/decrease in Net Asset Value (NAV) of UOBAM ESG PASAR UANG INDONESIA.

CHAPTER IX COST AND FEE ALLOCATION

In the management of UOBAM ESG PASAR UANG INDONESIA, there are costs that must be incurred by UOBAM ESG PASAR UANG INDONESIA, 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 UOBAM ESG PASAR UANG INDONESIA

- a. Investment Manager fee is a maximum of 1% (one percent) per year which is calculated on a daily basis from the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA 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 paid monthly;
- b. Custodian Bank service fee of a maximum of 0.15% (zero point fifteen percent) per year which is calculated on a daily basis from the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA 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 to be paid monthly;
- c. Securities transaction and registration fees;
- d. Prospectus renewal fees, namely the cost of printing and distributing the Prospectus renewal, including an annual financial report accompanied by an accountant's report registered with the OJK with a common opinion to the Participation Unit Holder after UOBAM ESG PASAR UANG INDONESIA has received an effective statement from OJK;
- e. The cost of posting news/notifications in newspapers regarding plans for changes to Collective Investment Contracts and/or prospectuses (if any) and changes in Collective Investment Contracts after UOBAM ESG PASAR UANG INDONESIA is declared effective by OJK;
- f. Fees charged by integrated investment 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 OJK policies (if any);
- g. Auditor fees for auditing the Annual Financial Statements of UOBAM ESG PASAR UANG INDONESIA;
- h. Insurance costs (if any); and
- i. Tax expenses related to the payment of service fees and costs above (if any)

9.2. COSTS TO BE CHARGED TO THE INVESTMENT MANAGER

- a. Preparation costs for the formation of UOBAM ESG PASAR UANG INDONESIA, namely the cost of making Collective Investment Contracts, making and distributing the initial Prospectus, and issuing the necessary documents including Accountants, Legal Consultants and Notary Public Services Fees;
- b. Administrative costs for portfolio management of UOBAM ESG PASAR UANG INDONESIA, namely telephone, facsimile, photocopy, and transportation costs;
- c. Marketing costs include the cost of printing brochures, promotional, and advertising costs from UOBAM ESG PASAR UANG INDONESIA;
- d. Printing and distribution costs of Account Opening Form, Participation Unit Holder Candidate Profile Form, Participation Unit Subscription Form (if any), Participation Unit Redemption Form (if any), and Investment Switch Form (if any); and
- e. Fees for Legal Consultants, Accountants, Notaries and other expenses to third parties (if any) in connection with the dissolution and liquidation of UOBAM ESG PASAR UANG INDONESIA and its assets.

9.3. COSTS TO BE CHARGED TO THE PARTICIPATION UNIT HOLDER

- a. Switching fee at maximum of the subscription fee of the Participation Unit applicable to the intended Mutual Fund which is calculated from the investment value switched to other intended Mutual Fund and the Participation Unit Holder shall not be charged a subscription fee on the intended Mutual Fund, so there will be no double charge. Switching fee is income for the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any). In the event that the Investment Manager is unable to charge switching

fee from the investment value of UOBAM ESG PASAR UANG INDONESIA, the Investment Manager may impose switching fee at the time of subscription of the Participation Unit of the other intended Mutual Funds;

- b. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM ESG PASAR UANG INDONESIA 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);
- c. Book-entry/bank transfer fee (if any) in connection with the Participation Unit purchase by the Unit Holder, refund of the rejected Participation Unit purchase money, and payment of Participation Unit redemption to an account registered in the Participation Unit Holder's name;
- d. 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
- e. Taxes relating to the Unit Holder (if any).

Participation Unit Holders of UOBAM ESG PASAR UANG INDONESIA are not subject to subscription fees, redemption fees, and switching fees.

- 9.4.** Legal Consultant Fees, Notary Fees, Accountant Fees and/or other consultants (if any) shall be borne by the Investment Manager, Custodian Bank and/or UOBAM ESG PASAR UANG INDONESIA in accordance with the Party who benefits or makes mistakes so that the services of the profession concerned are needed.

9.5. COST ALLOCATION

COST TYPE	AMOUNT OF COST	DESCRIPTION
Charged to UOBAM ESG PASAR UANG INDONESIA:		
a. Investment Manager Fees	Max 1%	Per year is calculated on a daily basis from the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA based on 365 Calendar Days per year or 366 Calendar Days per year for leap years and is paid monthly
b. Custodian Bank fees	Max 0.15%	
Charged to the Participation Unit Holder:		
a. Subscription fee	None	Switching fee is income for the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any). In the event that the Investment Manager is unable to charge switching fee from the investment value of UOBAM ESG PASAR UANG INDONESIA, the Investment Manager may impose switching fee at the time of subscription of the Participation Unit of the other intended Mutual Funds.
b. Redemption fee	None	
c. Switching fees	Switching fee at maximum of the subscription fee of the Participation Unit applicable to the intended Mutual Fund which is calculated from the investment value switched to other intended Mutual Fund and the Participation Unit Holder shall not be charged a subscription fee on the intended Mutual Fund, so there will be no double charge.	

d. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM ESG PASAR UANG INDONESIA 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);	If any	
e. All Bank Fees	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);	If any	
g. Taxes related to the Participation Unit Holder and fees above (if any)	If any	

The costs above do not include the imposition of taxes in accordance with the prevailing laws and regulations in the field of taxation.

CHAPTER X PARTICIPATION UNIT HOLDER ENTITLEMENTS

Subject to the conditions as written in the Collective Investment Contract of UOBAM ESG PASAR UANG INDONESIA, each Participation Unit holder of UOBAM ESG PASAR UANG INDONESIA has the following rights:

1. Obtaining Proof of Ownership of Participation Units of UOBAM ESG PASAR UANG INDONESIA, namely a Participation Unit Transaction Confirmation Letter of UOBAM ESG PASAR UANG INDONESIA

Participation Unit Holders will receive a Participation Unit Transaction Confirmation Letter which will be submitted by the Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider and sent no later than 7 (seven) Exchange Days after:

- (i) Participation Unit Subscription Form of UOBAM ESG PASAR UANG INDONESIA 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 the payment for the purchase is well received by the Custodian Bank (in good fund) and the Participation Unit issued by the Custodian Bank in accordance with the provisions for the purchase of Participation Units stipulated in this Prospectus;
- (ii) Participation Unit Redemption Form of UOBAM ESG PASAR UANG INDONESIA 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 Participation Unit redemption processing determined in this Prospectus; and
- (iii) The Investment Switch Form in UOBAM ESG PASAR UANG INDONESIA 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.

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 ESG PASAR UANG INDONESIA.

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

2. Obtain a Share of Investment Results in Accordance with the Investment Return Sharing Policy

The Unit Holder has the right to receive investment return sharing in accordance with the Investment Return Sharing Policy as referred to in Chapter V of this Prospectus.

3. Resell Part or All of the Participation Units of UOBAM ESG PASAR UANG INDONESIA

Participation Unit Holders have the right to resell part or all of the Participation Units of UOBAM ESG PASAR UANG INDONESIA to the Investment Manager every Exchange Day in accordance with the terms and conditions in Chapter XIV of the Prospectus.

4. Transfer part or all of the investment in UOBAM ESG PASAR UANG INDONESIA

The Unit Holder has the right to transfer part or all of its investment in UOBAM ESG PASAR UANG INDONESIA to another Mutual Fund that has an Investment Switch facility which is managed by the Investment Manager in accordance with the terms and conditions in Chapter XV of the Prospectus.

5. Obtain Information Regarding Daily Net Asset Value of Each Participation Unit and Performance of UOBAM ESG PASAR UANG INDONESIA

Each Participation Unit Holder has the right to obtain daily information on Net Asset Value of each Participation Unit and Performance for the last 30 (thirty) days and 1 (one) year from UOBAM ESG PASAR UANG INDONESIA published in certain daily newspaper.

6. Obtain Annual Financial Report

Each Unit Holder is entitled to receive an annual financial report which will be included in the renewal of the Prospectus.

7. Obtain Monthly Reports (UOBAM ESG PASAR UANG INDONESIA 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 ESG PASAR UANG INDONESIA.

8. Obtain a Share of Liquidation Proceeds Proportionally With Participation Unit Ownership in the event that UOBAM ESG PASAR UANG INDONESIA is dissolved and liquidated

In the event that UOBAM ESG PASAR UANG INDONESIA is dissolved and liquidated, the liquidation proceeds must be divided proportionally according to the composition of the number of Participation Units owned by each Participation Unit Holder.

CHAPTER XI DISSOLUTION AND LIQUIDATION

11.1. MATTERS THAT CAUSE UOBAM ESG PASAR UANG INDONESIA TO BE DISSOLVED

UOBAM ESG PASAR UANG INDONESIA must be dissolved, if any of the following occurs:

- a. if within 90 (ninety) Exchange Days, UOBAM ESG PASAR UANG INDONESIA whose Registration Statement has become effective has a managed fund of less than Rp 10,000,000,000,- (ten billion Rupiah); and/or
- b. ordered by OJK in accordance with the laws and regulations in the Capital Market sector; and/or
- c. total Net Asset Value of UOBAM ESG PASAR UANG INDONESIA is less than IDR 10,000,000,000,- (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Exchange Days; and/or
- d. total ownership of less than 10 (ten) Participation Unit Holders for 120 (one hundred and twenty) consecutive Exchange Days; and/or
- e. the Investment Manager and the Custodian Bank have agreed to terminate UOBAM ESG PASAR UANG INDONESIA.

11.2. THE PROCESS OF DISSOLUTION AND LIQUIDATION OF THE UOBAM ESG PASAR UANG INDONESIA

In the event that UOBAM ESG PASAR UANG INDONESIA is obliged to be dissolved due to the conditions as referred to in point 11.1 letter a above, the Investment Manager must:

- i) submit a report on the condition to OJK and announce the plan for dissolution of the UOBAM ESG PASAR UANG INDONESIA to Participation Unit Holders in at least 1 (one) Indonesian language daily newspaper with national circulation, no later than 2 (two) Exchange Days from the expiration of the period as referred to in point 11.1 letter a above;
- ii) instruct the Custodian Bank no later than 2 (two) Exchange Days from the expiration of the period referred to in point 11.1 letter a to pay the liquidation proceeds which are the right of the Participation Unit Holders on the condition that the calculation is carried out proportionally from the Net Asset Value at the time of the dissolution but no less than the initial Net Asset Value (par price) and the funds are received by the Unit Holder no later than 7 (seven) Exchange Days after the expiration of the period as referred to in point 11.1 letter a above; and
- iii) dissolve UOBAM ESG PASAR UANG INDONESIA within 10 (ten) Exchange Days from the expiration of the period as referred to in point 11.1 letter a above, and submit a report on the dissolution of UOBAM ESG PASAR UANG INDONESIA to OJK no later than 10 (ten) Exchange Days since the dissolution of UOBAM ESG PASAR UANG INDONESIA, accompanied by:
 1. deed of dissolution of UOBAM ESG PASAR UANG INDONESIA from a Notary registered with OJK; and
 2. the financial report of the dissolution of UOBAM ESG PASAR UANG INDONESIA which is audited by an accountant registered with the OJK, if UOBAM ESG PASAR UANG INDONESIA has managed funds.

In the event that UOBAM ESG PASAR UANG INDONESIA is obliged to be dissolved due to the conditions as referred to in point 11.1 letter b above, the Investment Manager must:

- i) announce the plan to dissolve UOBAM ESG PASAR UANG INDONESIA in at least 1 (one) Indonesian language daily newspaper that has national circulation no later than 2 (two) Exchange Days since the OJK order and on the same day notifies the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA;
- ii) instruct the Custodian Bank no later than 2 (two) Exchange Days after being ordered by the OJK, to pay the liquidation proceeds which are the right of the Participation Unit holder provided that the calculation is carried out proportionally from the Net Asset Value at the time of dissolution and the funds are received by the Participation Unit holder no later than 7 (seven) Exchange Days since the completion of the liquidation; and

- iii) submit a report on the dissolution of UOBAM ESG PASAR UANG INDONESIA to OJK no later than 60 (sixty) Exchange Days since the order for the dissolution of UOBAM ESG PASAR UANG INDONESIA by the Financial Services Authority (OJK) with the following documents:
 1. opinion from a legal consultant registered with the OJK;
 2. the financial report of the dissolution of UOBAM ESG PASAR UANG INDONESIA which was audited by an accountant registered with the OJK;
 3. deed of dissolution of UOBAM ESG PASAR UANG INDONESIA from a Notary registered with the OJK.

In the event that UOBAM ESG PASAR UANG INDONESIA is obliged to be dissolved due to the conditions as referred to in point 11.1 letter c and d above, the Investment Manager must:

- i) submit a report on these conditions to the OJK with the latest financial condition of UOBAM ESG PASAR UANG INDONESIA and announce to the Participation Unit Holders the plan to dissolve UOBAM ESG PASAR UANG INDONESIA in at least 1 (one) Indonesian language daily newspaper with national circulation, in the most recent period of time. 2 (two) Exchange Days from the expiration of the period referred to in point 11.1 letter c and d above and on the same day notifying the Custodian Bank in writing to terminate the calculation of the Net Asset Value of the UOBAM ESG PASAR UANG INDONESIA;
- ii) instruct the Custodian Bank no later than 2 (two) Exchange Days from the expiration of the period referred to in point 11.1 letter c and d above to pay the liquidation proceeds which are the right of the Participation Unit Holders on the condition that the calculation is carried out proportionally from the Net Asset Value in when the liquidation is completed and the funds are received by the Participation Unit Holders no later than 7 (seven) Exchange Days since the liquidation is completed; and
- iii) submit a report on the dissolution of UOBAM ESG PASAR UANG INDONESIA to OJK no later than 60 (sixty) Exchange Days from the expiration of the period as referred to in point 11.1 letter c and d above with the following documents:
 1. opinion from a legal consultant registered with the OJK;
 2. the financial report of the dissolution of UOBAM ESG PASAR UANG INDONESIA which was audited by an accountant registered with the OJK;
 3. deed of dissolution of UOBAM ESG PASAR UANG INDONESIA from a Notary registered with OJK.

In the event that UOBAM ESG PASAR UANG INDONESIA is obliged to be dissolved due to the conditions as referred to in point 11.1 letter e above, the Investment Manager must:

- i) submit the dissolution plan to OJK within 2 (two) Exchange Days since the agreement for the dissolution of UOBAM ESG PASAR UANG INDONESIA by the Investment Manager and the Custodian Bank by attaching:
 - a) agreement on the dissolution of UOBAM ESG PASAR UANG INDONESIA between the Investment Manager and the Custodian Bank accompanied by reasons for dissolution; and
 - b) recent financial condition;
 and on the same day announce the dissolution plan to the Participation Unit Holders in at least 1 (one) Indonesian language daily newspaper with national circulation and notify the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA;
- ii) instruct the Custodian Bank no later than 2 (two) Exchange Days after the agreement for the dissolution of the Mutual Funds to pay the liquidation proceeds which are the rights of the Participation Unit Holders on the condition that the calculation is carried out proportionally from the Net Asset Value when the liquidation is completed and the funds is received by the Participation Unit Holders no later than 7 (seven) Exchange Days since the liquidation has been completed; and
- iii) submit a report on the dissolution of UOBAM ESG PASAR UANG INDONESIA to the Financial Services Authority (OJK) no later than 60 (sixty) Exchange Days since the dissolution of UOBAM ESG PASAR UANG INDONESIA with the following documents:
 1. opinion from a legal consultant registered with the OJK;
 2. financial report of the dissolution of UOBAM ESG PASAR UANG INDONESIA which was audited by an accountant registered with the OJK;

3. deed of dissolution of UOBAM ESG PASAR UANG INDONESIA from a Notary registered with OJK.

11.3. The Investment Manager must ensure that the results of the liquidation of UOBAM ESG PASAR UANG INDONESIA are divided proportionally according to the composition of the number of Participation Units owned by each Unit Holder.

11.4. After the announcement of the plan to dissolve UOBAM ESG PASAR UANG INDONESIA, the Participation Unit Holder cannot conduct Redemption.

11.5. LIQUIDATION PROCEEDS SHARING

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

- a. In the event that the Custodian Bank has notified the Participation Unit holder for the fund 3 (three) times within 10 (ten) Exchange Days each and has announced it in a daily newspaper in Indonesian with national awareness, the funds must be kept in a current account 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 3 (three) years;
- b. Any costs incurred on the deposit of these funds will be charged to the current account; and
- c. In the event that the Participation Unit Holder does not collect these funds within a period of 3 (three) years, the Custodian Bank must submit these funds to the Government of Indonesia for the purpose of developing the Capital Market industry.

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

- a. Appoint another Investment Manager to manage or another Custodian Bank to administer UOBAM ESG PASAR UANG INDONESIA; or
- b. Appoint 1 (one) party who still has a business license or approval letter to dissolve UOBAM ESG PASAR UANG INDONESIA, if there is no substitute Investment Manager or Custodian Bank.

In the event that the party appointed to dissolve UOBAM ESG PASAR UANG INDONESIA as referred to in point 11.6 letter b is a Custodian Bank, the Custodian Bank may appoint another party to liquidate UOBAM ESG PASAR UANG INDONESIA with notification to the OJK.

The Investment Manager or Custodian Bank appointed to dissolve UOBAM ESG PASAR UANG INDONESIA as referred to in point 11.6 letter b is required to submit a report on the completion of the dissolution to the OJK no later than 60 (sixty) Exchange Days since its appointment to dissolve the UOBAM ESG PASAR UANG INDONESIA, accompanied by documents as follows:

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

11.7. In the event that UOBAM ESG PASAR UANG INDONESIA is dissolved and liquidated by the Investment Manager, the costs of dissolving and liquidating UOBAM ESG PASAR UANG INDONESIA including fees for Legal Consultants, Accountants, Notaries, and other fees for third parties will be borne by the Investment Manager.

In the event that a Custodian Bank or other party appointed by the Custodian Bank dissolves and liquidates UOBAM ESG PASAR UANG INDONESIA as referred to in point 11.6 above, the costs of dissolution and liquidation, including fees for Legal Consultants, Accountants, Notaries,

and other fees for third parties may be borne by the Investment Manager or charged to UOBAM ESG PASAR UANG INDONESIA.

- 11.8.** The Investment Manager is required to appoint an auditor to carry out a liquidation audit as one of the requirements to complete the report that must be submitted to the OJK, namely the opinion of the accountant. 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 a report on the results of the liquidation audit.

**CHAPTER XII
LEGAL OPINION**

See next page

Reference No.: 0800/AM-5323220/AA-AS-sk/VII/2020

20 July 2020

To:

PT UOB Asset Management Indonesia

UOB Plaza Floor 42 Unit 2 Jl.

M.H. Thamrin No. 10

Central Jakarta 10230

Subject: Legal Opinion with regards to the Establishment of MUTUAL FUND IN THE FORM OF COLLECTIVE INVESTMENT CONTRACT OF REKSA DANA UOBAM PASAR UANG INDONESIA

With respect,

I, Adrianus Ardianto, a registered Legal Consultant under the Financial Services Authority (Otoritas Jasa Keuangan/OJK) with the Registered Capital Market Supporting Professional Certificate No. STTD.KH-33/PM.22/2018 dated 28 March 2018, and a member of the Capital Market Legal Consultant Association with membership number 200210, as a partner in the ARDIANTO & MASNIARI Legal Consultant Office, have been appointed by PT UOB Asset Management Indonesia based on the Board of Directors letter dated 4 December 2019, to act as an Independent Legal Consultant with regards to the establishment of the MUTUAL FUND IN THE FORM OF COLLECTIVE INVESTMENT CONTRACT OF REKSA DANA UOBAM PASAR UANG INDONESIA, as stated in the COLLECTIVE INVESTMENT CONTRACT OF REKSA DANA UOBAM PASAR UANG INDONESIA No. 42 dated 16 July 2020, drawn up before Leolin Jayayanti, S.H., M.Kn., notary in South Jakarta City (hereinafter referred to as "Contract"), between PT UOB Asset Management Indonesia as the investment manager (hereinafter referred to as "Investment Manager") and PT Bank Central Asia Tbk as the custodian bank (hereinafter referred to as "Custodian Bank"), where the Investment Manager will continuously conduct a Public Offering of the Participation Unit of REKSA DANA UOBAM PASAR UANG INDONESIA up to a maximum of 10,000,000,000 (ten billion) Participation Units. Each Participation Unit of REKSA DANA UOBAM PASAR UANG INDONESIA has an initial Net Asset Value per Participation Unit of IDR 1,000,- (one thousand Rupiah) on the first day of the offering. Subsequently, the price of each Participation Unit of REKSA DANA UOBAM PASAR UANG INDONESIA is determined based on the Net Asset Value of REKSA DANA UOBAM PASAR UANG INDONESIA at the end of the relevant Bourse Day.

The Basis for Issuing the Legal Opinion

This Legal Opinion is issued based on the examination and research of the original and/or copy of the documents that we obtained from the Investment Manager and Custodian Bank, as well as the written certificates and statements from the Board of Directors, Board of Commissioners, representatives and/or employees of the Investment Manager and Custodian Bank, as stated in the Legal Due Diligence Report of the Establishment of MUTUAL FUND IN THE FORM OF COLLECTIVE INVESTMENT CONTRACT OF REKSA DANA UOBAM PASAR UANG INDONESIA dated 20 July 2020, which we submit with our Letter Reference No.: 0799/AM-5323220/AA-AS-sk/VII/2020 dated 20 July 2020, which is an integral part of this Legal Opinion.

By the issuance of this Legal Opinion, the Legal Opinion with Reference No.: 0146/AM-5302620/AA-AS-sk/II/2020 dated 4 February 2020 is fully replaced by this Legal Opinion.

This Legal Opinion is issued with regard to the Registration Statement in the context of the Public Offering of REKSA DANA UOBAM PASAR UANG INDONESIA by the Investment Manager in accordance with Otoritas Jasa Keuangan Regulation No. 23/POJK.04/2016 dated 13 June 2016 concerning Mutual Fund in the Form of Collective Investment Contract *jo.* Otoritas Jasa Keuangan Regulation No. 2/POJK.04/2020 dated 8 January 2020 concerning Amendment to Otoritas Jasa Keuangan Regulation Number: 23/POJK.04/2016 dated 13 June 2016 concerning Mutual Fund in the Form of Collective Investment Contract.

In preparing this Legal Opinion, the Legal Consultant has taken into account the provisions under Otoritas Jasa Keuangan Regulation No. 66/POJK.04/2017 dated 22 December 2017 concerning Legal Consultant Conducting Activities in Capital Market and refers to the Capital Market Legal Consultant profession standards under Decree of Association of Capital Market Legal Consultants No. Kep.02/HKHPM/VIII/2018 dated 8 August 2018 concerning Capital Market Legal Consultant Profession Standards, including its elucidations and any subsequent amendments and replacements that may be available at a later date.

As additional information, this Legal Opinion was prepared during the period when the state of emergency due to the Covid-19 virus pandemic was declared in Indonesia, and large-scale social restrictions were implemented in some areas of Indonesia, resulting in limitations for the Investment Manager and Custodian Bank in signing statements regarding material information, which is one of the bases for preparing this Legal Opinion.

Scope of the Legal Opinion

The Scope of this Legal Opinion is limited and relevant to the matters stated above, which are applicable and in existence on the date of publication of this Legal Opinion, as follows:

1. Regarding the Investment Manager, covering:
 - a. Deed of Establishment and amendments of the Articles of Association;
 - b. Capital structure and shareholders composition;
 - c. Purpose and objectives;
 - d. Composition of the Board of Directors and the Board of Commissioners;
 - e. The Investment Management Team's Investment Manager Representatives of REKSA DANA UOBAM PASAR UANG INDONESIA;
 - f. Licenses related to business activities;
 - g. Operational documents; dan
 - h. Statements of the facts that are considered material facts.
2. Regarding the Custodian Bank, covering:
 - a. The valid Deed of Establishment and amendments of the Articles of Association;
 - b. Capital structure and shareholders composition;
 - c. Composition of the Board of Directors and the Board of Commissioners;
 - d. Licenses related to business activities;
 - e. Operational documents;
 - f. Annual and monthly reports of the Custodian Bank;
 - g. Statements of the facts that are considered material facts; and
 - h. Parties authorised to represent the Custodian Bank.
3. Regarding the Collective Investment Contract, covering:
 - a. Deed of Collective Investment Contract;
 - b. Public offering;
 - c. Replacement of the Investment Manager and/or Custodian Bank;
 - d. Dissolution; and
 - e. Dispute Settlement.

Assumptions

In conducting the examination and research stated above, we assume and qualify that:

1. except for the documents that have already been received, there are no other documents regarding the latest amendment of the articles of association, the latest changes in the composition of the management (the Board of Directors and Board of Commissioners), dissolution and liquidation, or withdrawal/cancellation/suspension of licenses, as well as other documents related to the establishment, regulations, existence and implementation of the business activities of the Investment Manager and Custodian Bank;

2. all documents submitted either directly or electronically in the form of copies are identical to the original documents;
3. all signatures on the original documents from all submitted documents, including those made in front of or by a Notary, are original signatures from individuals who have the authority and legal competence to perform legal acts;
4. all powers of attorney mentioned or stated in all submitted documents, both original and electronic copies, are powers that can be executed and granted by and to authorised parties representing the Investment Manager and Custodian Bank in accordance with their articles of association and internal regulations of the Investment Manager and Custodian Bank;
5. all statements regarding or related to the material facts for this Legal Opinion contained in the submitted documents are true;
6. the statements of each member of the Board of Directors, Board of Commissioners of the Investment Manager and Custodian Bank contained in the Statement Letter, as referred to in this Legal Opinion, can be held accountable both under criminal or civil code;
7. all copies of notary deeds made in front of or by a notary regarding the establishment of this REKSA DANA UOBAM PASAR UANG INDONESIA are made by a notary authorised based on applicable laws and regulations including laws and regulations in the capital market;
8. all agreements referred to in this Legal Opinion are made based on consent and good faith as meant in articles 1320 and 1338 of the Civil Code; and
9. all information disclosures regarding Securities, including foreign Securities, that will become the investment portfolio of the mutual fund are true and the Securities can be purchased by the mutual fund in accordance with applicable laws and regulations, and the establishment and issuance of those Securities are in compliance with the laws of the country where they are issued.

Qualifications

This Legal Opinion is issued with the following qualifications:

1. This Legal Opinion only concerns the opinion from the legal aspect.
2. This Legal Opinion is delivered on the date of the issuance of the Legal Opinion and may no longer be relevant in the event that there are opinions, decisions, court/judge's rulings with legally binding status, general or specific public policies implemented by authorised authorities, that are different from this Legal Opinion, the statute of limitation is valid according to applicable laws.
3. This Legal Opinion is issued limited to the matters above in this Legal Opinion and cannot be interpreted or used for other matters.

Legal Opinion

Based on the matters stated above and in accordance with the applicable laws and regulations, particularly laws and regulations in the capital market, we provide the Legal Opinion as follows:

1. The Investment Manager is a securities company established under and in accordance with the laws of the Republic of Indonesia, with its legal domicile in Central Jakarta, and has obtained all necessary licenses to conduct its business activities, including but not limited to a license to operate as an Investment Manager.
2. The valid Articles of Association of the Investment Manager at the time of the issuance of this Legal Opinion are set forth in the deed of Statement of Shareholders' Decision of PT PG Asset Management No. 1 dated 1 August 2019, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by virtue of its Decree No. AHU-0045316.AH.01.02.Tahun 2019 dated 1 August 2019 *j/s.* the deed of Statement of Shareholders' Decision on Amendments to PT PG Asset Management's Articles of Association No. 32 dated 7 October 2019, which has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia by virtue of the Decree No. AHU- AH.01.03-0342338 dated 7 October 2019, deed of Statement of Shareholders' Decision Amendment to the Articles of Association Change of Name of PT PG Asset Management to PT UOB Asset Management Indonesia No. 101 dated 17 October 2019, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by virtue of its Decree No. AHU-0084117.AH.01.02. Tahun 2019 dated 18 October 2019, and deed of Statement of Shareholders' Decision of PT

UOB Asset Management Indonesia No. 55 dated 16 January 2020, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by virtue of its Decree No. AHU-0004378.AH.01.02. Tahun 2020 dated 17 January 2020, the four were drawn up before Jose Dima Satra, S.H., M.Kn., notary in the South Jakarta Administrative City.

3. The valid capital structure and shareholders composition of the Investment Manager on the issuance date of this Legal Opinion is set forth in the deed of Statement of Shareholders' Decision of PT PG Asset Management No. 1 dated 1 August 2019, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by virtue of its Decree No. AHU-0045316.AH.01.02.Tahun 2019 dated 1 August 2019 *jo.* the deed of Statement of Shareholders' Decision on Amendments to PT PG Asset Management's Articles of Association No. 32 dated 7 October 2019, which has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia by virtue of the Decree No. AHU-AH.01.03-0342338 dated 7 October 2019, the two were drawn up before Jose Dima Satra, S.H., M.Kn., notary in the South Jakarta Administrative City, are as follows:

Description	Nominal Value of IDR 100,- per share		%
	Number of Shares	Rupiah	
Authorised capital	1,000,000,000	100,000,000,000	
Issued and Paid-up Capital	850,000,000	85,000,000,000	100
Shareholders:			
1. UOB Asset Management Ltd.	637,500,000	63,750,000,000	75
2. PT Multikem Suplindo	212,500,000	21,250,000,000	25
Unissued Shares	150,000,000	-	-

4. The composition of the members of the Board of Directors and Board of Commissioners in office until the date of the issuance of the Legal Opinion is as follows:

No.	Position	Name	Deed of Appointment			Description
			No.	Date	Made by/ before	
1.	President Director	Mungki Ariwibowo Adil	190	30 June 2020	Jose Dima Satra, S.H., M.Kn., notary in the South Jakarta Administrative City	has been received and recorded in the Legal Entity Administration system of the Ministry of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-AH.01.03-0269019 dated 1 July 2020 and has been registered in

						the Company Registry No. AHU-0103865.AH.01.11. Tahun 2020 dated 1 July 2020.
2.	Director	Andi Nugroho	08	29 October 2018	Sukarmin, S.H., M.Kn., notary in the East Jakarta Administrative City	has been received and recorded in the Legal Entity Administration system of the Ministry of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-AH.01.03-0259949 dated 2 November 2018 and has been registered in the Company Registry No. AHU-0146912.AH.01.11. Tahun 2018 dated 2 November 2018.
3.	Director	Alvin Jufitrick	55	16 January 2020	Jose Dima Satra, S.H., M.Kn., notary in the South Jakarta Administrative City	has been received and recorded in the Legal Entity Administration system of the Ministry of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-AH.01.03.0029662 dated 17 January 2020 and has been registered in the Company Registry No. AHU-0010346.AH.01.11. Tahun 2020 dated 17 January 2020.
4.	President Commissioner	Lee Wai Fai	1	1 August 2019	Jose Dima Satra, S.H., M.Kn., notary in the South Jakarta Administrative City	has been received and recorded in the Legal Entity Administration system of the Ministry of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-AH.01.03-0307376 dated 1 August 2019 and has been registered in the Company Registry No. AHU-

						0126553.AH.01.11. Tahun 2019 dated 1 August 2019
5.	Commissioner	Faizal Gaffoor	1	1 August 2019	Jose Dima Satra, S.H., M.Kn., notary in the South Jakarta Administrative City	has been received and recorded in the Legal Entity Administration system of the Ministry of Law and Human Rights of the Republic of Indonesia with Letter No. AHU- AH.01.03-0307376 dated 1 August 2019 and has been registered in the Company Registry No. AHU- 0126553.AH.01.11. Tahun 2019 dated 1 August 2019

The current members of the Board of Directors and Board of Commissioners of the Investment Manager are legitimate because they were appointed in accordance with the Articles of Association of the Investment Manager and the applicable laws and regulations, including regulations in the capital market sector, particularly regarding Securities Companies conducting business as investment managers.

5. The Investment Management Team of REKSA DANA UOBAM PASAR UANG INDONESIA is as follows:

No.	Name	Position
1.	Albert Zebaidah Budiman	Chairman
2.	Adi Saputra	Member
3.	Fanny Rahmadani	Member
4.	Edwin	Member

6. All members of the Board of Directors and the Investment Management Team have individual licenses as Investment Manager Representatives.
7. Members of the Board of Directors and Board of Commissioners of the Investment Manager as well as the investment management team's Investment Manager Representatives of the REKSA DANA UOBAM PASAR UANG INDONESIA, have stated that members of the Board of Directors and Board of Commissioners of the Investment Manager as well as the investment management team's Investment Manager Representatives of the REKSA DANA UOBAM PASAR UANG INDONESIA, have never been declared bankrupt and each of them has never

been a member of the Board of Directors, Commissioner or Investment Manager Representatives who was found guilty of causing a company to be declared bankrupt or had been convicted of a crime that caused losses to the finances of the Republic of Indonesia.

8. Members of the Board of Directors and Board of Commissioners of the Investment Manager as well as the investment management team's Investment Manager Representatives of the REKSA DANA UOBAM PASAR UANG INDONESIA, have stated that the members of the Board of Directors of the Investment Manager currently do not have concurrent positions in other companies, the members of the Board of Commissioners of the Investment Manager currently do not simultaneously assume a position as a commissioner at another Securities Company and Investment Manager Representatives of the REKSA DANA UOBAM PASAR UANG INDONESIA currently do not work for more than 1 (one) Securities Company and/or other financial services institution.
9. Members of the Board of Directors and Board of Commissioners of the Investment Manager as well as the investment management team's Investment Manager Representatives of the REKSA DANA UOBAM PASAR UANG INDONESIA, have stated that members of the Board of Directors and Board of Commissioners of the Investment Manager as well as the investment management team's Investment Manager Representatives of the REKSA DANA UOBAM PASAR UANG INDONESIA, are not involved in the criminal, civil, taxation, state administration, and bankruptcy cases before the judiciary body in Indonesia.
10. The Directors of the Investment Manager have stated that the Investment Manager has fulfilled the obligations related to the Investment Manager's employment and has fulfilled the provisions of the Investment Manager's functions in accordance with the provisions of the applicable laws and regulations.
11. The Directors of the Investment Manager have stated that the Investment Manager is not involved in either criminal, civil, taxation, state administration or bankruptcy cases before the judiciary body in Indonesia.
12. Custodian Bank is a commercial bank in the form of a limited liability company established according to and based on the laws and regulations of the Republic of Indonesia, with legal domicile in Central Jakarta and has obtained all necessary licenses to conduct its business activities in Indonesia including but not limited to approval from the Capital Market authority to conduct activities as a Custodian.

13. The valid Articles of Association of the Custodian Bank are set forth in the deed of Limited Liability Company Meeting Resolution Statement of PT Bank Central Asia Tbk No. 125 dated 18 April 2018, drawn up before Dr. Irawan Soerodjo, S.H., M.Si., notary in Jakarta, which has been received and recorded in the Legal Entity Administration system of the Ministry of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-AH.01.03-0153848 dated 18 April 2018.
14. The Custodian Bank has stated that the Custodian Bank is not involved in any civil or criminal cases, neither ongoing cases at the District Court nor those resolved through the Indonesian National Arbitration Board, nor in administrative disputes with the competent government agency at the State Administrative Court, or is in the process of bankruptcy or suspension of Debt Payment Obligations through the Commercial Court, as well as tax disputes or cases, which could materially affect the standing or business continuity of the Custodian Bank and has never been punished for committing a crime that is detrimental to state finances.
15. The Custodian Bank has fulfilled the obligations related to reports of Commercial Banks as a Custodian as stipulated under the laws and regulations in the capital market sector, which regulate reports of commercial banks as custodians.
16. The Investment Manager and the Custodian Bank have stated that the Investment Manager and the Custodian Bank have no affiliation with each other.
17. The Contract has been drawn up in accordance with the applicable laws and regulations, particularly the laws and regulations in the capital market sector, which regulate mutual funds in the form of the collective investment contract.
18. REKSA DANA UOBAM PASAR UANG INDONESIA is effective from the date the OJK declares it effective until it is declared dissolved in accordance with the applicable laws and regulations.
19. Both the Investment Manager and the Custodian Bank have the legal capacity and are fully authorised to sign the Contract, and therefore their respective obligations as the parties to the Contract are valid and binding and may be demanded their fulfilment before the competent court. After signing the Contract, every Participation Unit buyer who therefore becomes the owner/Holder of the Participation Unit is bound by the Contract.
20. The choice of dispute resolution between the parties related to the Contract is through arbitration based on the provisions of the Indonesian Capital Market Arbitration Board (BAPMI) and the provisions stipulated in the Law of the Republic of Indonesia Number 30 of 1999 concerning Arbitration and Alternative Dispute Resolution are valid and binding on the parties in the Contract.

21. Each Participation Unit issued, offered and sold, grants the owner/holder the right registered in the collective depository list held by the Custodian Bank, to exercise all rights that can be exercised by an owner/holder of the Participation Unit.

Therefore, we provide this Legal Opinion truthfully as an independent legal consultant who is not affiliated with either the Investment Manager or the Custodian Bank, and we are responsible for the contents of this Legal Opinion.

Best regards,
ARDIANTO & MASNIARI

A handwritten signature in dark ink, appearing to be 'A. Ardianto', written in a cursive style.

Adrianus Ardianto
Partner
STTD.KH-33/PM.22/2018

CHAPTER XIII

PARTICIPATION UNIT PURCHASE REQUIREMENTS AND PROCEDURES

13.1. PARTICIPATION UNIT PURCHASE

Prior to purchasing the Participation Unit of UOBAM ESG PASAR UANG INDONESIA, the prospective Participation Unit Holder must have read and understood the contents of this UOBAM ESG PASAR UANG INDONESIA along with the conditions herein.

Account Opening Forms and Participation Unit Purchase Forms for UOBAM ESG PASAR UANG INDONESIA can be obtained from the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is obliged to implement and ensure that the Selling Agent appointed by the Investment Manager (if any) implements the APU, PPT, and PPPSPM Programs in the Financial Services Sector in accepting Participation Unit Holders through electronic account opening and regulations regarding electronic information and transactions.

13.2. PARTICIPATION UNIT PURCHASE PROCEDURE

Participation Unit Holders who wish to purchase Participation Units in the UOBAM ESG PASAR UANG INDONESIA must first complete and sign an Account Opening Form and other forms required for the implementation of the APU, PPT, and PPPSPM Programs in the Financial Services Sector which can be obtained from the Investment Manager or Selling Agent appointed by the Investment Manager (if any), and complete with proof of identity (Identity Card (KTP) for local individuals or Passport for foreign individuals, photocopy of Articles of Association, NPWP (TIN) and Identity Cards or Passports of authorized officials for legal entities) and other supporting documents required to fulfil the APU, PPT, and PPPSPM Programs in the Financial Services Sector. The Account Opening Form is filled in completely and signed by the prospective Participation Unit Holder before making the first purchase of the Participation Unit of UOBAM ESG PASAR UANG INDONESIA.

Participation Unit Purchase of UOBAM ESG PASAR UANG INDONESIA is carried out by the prospective Participation Unit Holder by filling out the Participation Unit Subscription Form of UOBAM ESG PASAR UANG INDONESIA and completing it with proof of payment.

The Participation Unit Subscription Form of UOBAM ESG PASAR UANG INDONESIA along with proof of payment and a photocopy of proof of identity must be submitted to the Investment Manager directly or through the Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or 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 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 Selling Agent appointed by the Investment Manager (if any) to purchase Participation Units and ensure that the Electronic System is in accordance 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 possesses good faith and ensures that prospective Participation Unit Holder has registered the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is responsible for administering the Participation Unit Subscription Form using the Electronic System.

In the event of a belief that a violation occurs in the implementation of the APU, PPT, and PPPSPM Programs in the Financial Services Sector, the Investment Manager or Selling Agent appointed by the Investment Manager (if any) must reject the Participation Unit purchase order from the Participation Unit Holder Candidate.

The Participation Unit purchase by the prospective Participation Unit Holder must be made in accordance with the terms and conditions stated in the UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract, Prospectus, and Participation Unit Subscription Form. Participation Unit purchases by a Participation Unit Holder candidate that violates the terms and conditions mentioned above will be rejected and will not be processed.

13.3. PERIODIC PARTICIPATION UNIT PURCHASE

In the event that the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) can facilitate the purchase of Participation Units periodically, the prospective Participation Unit Holder can periodically purchase UOBAM ESG PASAR UANG INDONESIA Participation Units through the Investment Manager or Selling Agent. Mutual Fund Securities appointed by the Investment Manager (if any) that can facilitate the purchase of Participation Units periodically, as long as this is clearly stated by the prospective Participation Unit Holder in the Participation Unit Subscription Form periodically. The Investment Manager is obliged to ensure the readiness to carry out the purchase of Participation Units periodically, including the readiness of the payment system for the purchase of Participation Units periodically.

The Investment Manager and Selling Agent appointed by the Investment Manager (if any) will agree on a Participation Unit Subscription Form which will be used to purchase Participation Units periodically so that the periodic Purchase of UOBAM ESG PASAR UANG INDONESIA Participation Units can be done by filling in and signing the Participation Unit Subscription Form periodically at the time of the first periodic purchase of the UOBAM ESG PASAR UANG INDONESIA Participation Units. Periodic Participation Unit Subscription Form must at least contain the periodic Participation Unit purchase date, the amount of periodic Participation Unit purchase, and the periodic Participation Unit purchase period.

The first periodic Participation Unit Subscription Form mentioned above will also be treated as an in complete Participation Unit Subscription Form (in complete application) for the subsequent periodic purchases of UOBAM ESG PASAR UANG INDONESIA Participation Units.

Provisions regarding the documents that must be completed and signed by the Participation Unit Holder as referred to in item 13.2 Prospectus, namely the Account Opening Form and Participation Unit Subscription Form along with supporting documents in accordance with the APU, PPT, and PPPSPM Programs in the Financial Services Sector must be completed by the prospective Participation Unit Holder before making the first purchase of UOBAM ESG PASAR UANG INDONESIA Participation Units (initial purchase).

13.4. PARTICIPATION UNIT MINIMUM PURCHASE LIMIT

The minimum initial purchase and subsequent Participation Unit of UOBAM ESG PASAR UANG INDONESIA is Rp. 10,000,- (ten thousand Rupiah) for each Participation Unit Holder.

If the Participation Unit purchase is made through a Selling Agent appointed by the Investment Manager (if any), with prior written notification to the Investment Manager, the Selling Agent appointed by the Investment Manager (if any) can determine the minimum initial purchase limit and then a Participation Unit that is higher than the minimum subscription limit for Participation Units above.

13.5. PARTICIPATION UNIT PURCHASE PRICE

Each Participation Unit of UOBAM ESG PASAR UANG INDONESIA 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. Hereafter, the purchase price for each Participation Unit of UOBAM ESG PASAR UANG INDONESIA is determined based on the Net Asset Value per

Participation Unit of UOBAM ESG PASAR UANG INDONESIA at the end of the relevant Exchange Day.

13.6. PARTICIPATION UNIT PURCHASE PROCESSING

UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form along with proof of payment and a photocopy of proof of identity that is complete and well received and approved by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) until 13.00 WIB (thirteen West Indonesia Time) and the payment for the purchase is received properly (in good fund) by the Custodian Bank on the day of sale no later than 15.00 WIB (fifteen West Indonesian Time), will be processed by the Custodian Bank based on the Net Asset Value per UOBAM ESG PASAR UANG INDONESIA Participation Unit at the end of the Exchange Day.

UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form along with proof of payment and a photocopy of proof of identity that has been completely received and approved by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) after 13.00 WIB (thirteen time West Indonesia) and/or payment for the purchase is received properly (in good fund) by the Custodian Bank no later than 15.00 WIB (fifteen West Indonesia Time) on the following Exchange Day, will be processed by the Custodian Bank based on the Net Asset Value per UOBAM ESG PASAR UANG INDONESIA Participation Unit at the end of the following Exchange Day.

For orders and payments for Participation Unit purchases made electronically using the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any), in the event that the order and purchase payment are made on a day that is not an Exchange Day, then the Net Asset Value that will be used is the Net Asset Value on the following Exchange Day.

In the event that the Participation Unit Purchase of UOBAM ESG PASAR UANG INDONESIA is made by the Participation Unit Holder periodically in accordance with the provisions of paragraph 13.3 of this Prospectus, the periodic UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form is deemed to have been received well by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) on the date stated in the Participation Unit Subscription Form for the first time and will be processed by the Custodian Bank based on the Net Asset Value of UOBAM ESG PASAR UANG INDONESIA at the end of the Exchange Day when payment for the purchase of Participation Units is received periodically in good funds by the Custodian Bank. If the payment date for the periodic Participation Unit purchase is not an Exchange Day, the periodic Participation Unit purchase will be processed by the Custodian Bank based on the Net Asset Value per UOBAM ESG PASAR UANG INDONESIA Participation Unit on the following Exchange Day. If the date stated in the Participation Unit Subscription Form for the first time is not an Exchange Day, then the periodic UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form is deemed to have been received well by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) on the following Exchange Day.

13.7. TERMS OF PAYMENT

Payment for the Purchase of UOBAM ESG PASAR UANG INDONESIA Participation Units is made by means of book-entry/transfer in Rupiah currency from the account of the prospective Participation Unit Holder into the account of UOBAM ESG PASAR UANG INDONESIA at the Custodian Bank as follows:

Bank : **PT Bank Central Asia Tbk cabang Thamrin**
Account in the name of : **REKSA DANA UOBAM ESG PASAR UANG INDONESIA**
Account Number : **206-1412273**

If necessary, to simplify the process of purchasing the UOBAM ESG PASAR UANG INDONESIA Participation Units, then at the written request of the Investment Manager, the Custodian Bank can open an account in the name of UOBAM ESG PASAR UANG INDONESIA

at another bank and carry out a book-entry/transfer to that account for the benefit of UOBAM ESG PASAR UANG INDONESIA. This account is fully the responsibility of and controlled by the Custodian Bank based on a written order/instruction from the Investment Manager. This account is only used to receive funds from the sale of Participation Units, repurchase (redemption) of Participation Units, payment of investment return sharing funds (if any) and payment of liquidation proceeds from UOBAM ESG PASAR UANG INDONESIA.

Book-entry/transfer fees mentioned above (if any), in connection with such payments are the responsibility of the prospective Participation Unit Holder.

The Investment Manager will ensure that all the money of prospective Participation Unit Holders which constitutes payment for the purchase of Participation Units of UOBAM ESG PASAR UANG INDONESIA is credited to an account in the name of UOBAM ESG PASAR UANG INDONESIA at the Custodian Bank no later than the end of the Exchange Day when the purchase transaction of the Participation Unit UOBAM ESG PASAR UANG INDONESIA is delivered completely.

13.8. SOURCE OF FUNDS FOR PARTICIPATION UNIT PAYMENTS

The payment for the purchase of UOBAM ESG PASAR UANG INDONESIA Participation Units as referred to in point 13.7 above can only come from:

- a. prospective Mutual Fund Participation Units in the form of Collective Investment Contracts;
- b. family members of the prospective Mutual Fund Participation Unit holders in the form of Collective Investment Contracts;
- c. the company where the prospective Mutual Fund Participation Unit holder works in the form of a Collective Investment Contract; and/or
- d. Investment Managers, Selling Agents, and/or associations related to Mutual Funds, for giving gifts in the context of marketing activities of the UOBAM ESG PASAR UANG INDONESIA Participation Units.

In the event that the Participation Unit Purchase made by the Participation Unit Holder uses the source of funds from the parties as referred to in letter b, letter c, and letter d above, the UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form must be accompanied by a statement letter and supporting evidence that shows the relationship between the prospective Participation Unit holder and the party concerned.

13.9. PARTICIPATION UNIT PURCHASE APPROVAL, PARTICIPATION UNIT CONFIRMATION LETTER, AND MONTHLY REPORT.

The Investment Manager and the Custodian Bank have the right to accept or reject the Participation Unit purchase order in whole or in part. For Participation Unit purchase orders that are rejected in whole or in part, the purchase funds or the remainder will be returned by the Investment Manager on behalf of the prospective Participation Unit Holder without interest by book-entry/transfer in Rupiah currency to an account in the name of the prospective Participation Unit Holder.

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 and send it to the Participation Unit Holder either directly or through the Investment Manager within 7 (seven) Exchange Days after the UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form 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 for the purchase is well received by the Investment Manager. The Custodian Bank (in good funds) and Participation Units are issued by the Custodian Bank in accordance with the provisions for the processing of Participation Unit purchases set forth in this Prospectus. The Participation Unit Transaction Confirmation Letter will state the number of Participation Units purchased and owned and the Net Asset Value of each Participation Unit at the time the Participation Units are purchased.

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

Participation Unit Transaction Confirmation Letter is proof of ownership of the UOBAM ESG PASAR UANG INDONESIA Participation Units. The Investment Manager will not issue a certificate as proof of ownership of the UOBAM ESG PASAR UANG INDONESIA Participation Units.

CHAPTER XIV

PARTICIPATION UNIT RESALE (REDEMPTION) REQUIREMENTS AND PROCEDURES

14.1. PARTICIPATION UNIT REDEMPTION

The Participation Unit Holders may resell part or all UOBAM ESG PASAR UANG INDONESIA Participation Units they own and the Investment Manager is required to repurchase the Participation Units on every Exchange Day, unless the conditions as stated in this Prospectus occur.

14.2. PARTICIPATION UNIT REDEMPTION PROCEDURES

Participation Unit Redemption is performed by completing and signing the Participation Unit Redemption Form of UOBAM ESG PASAR UANG INDONESIA addressed to the Investment Manager directly or through the Selling Agent appointed by the Investment Manager (if any).

The redemption of Participation Units of UOBAM ESG PASAR UANG INDONESIA must be made with the terms and conditions stated in the UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract, Prospectus, and also listed in the Participation Unit Resale Form of UOBAM ESG PASAR UANG INDONESIA.

In the case of Investment Manager or Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provide an Electronic System, the Participation Unit Holder can redeem Participation Units by submitting the Participation Unit Redemption Form in an electronic form using the Electronic System provided by the Investment Manager or 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 Selling Agent appointed by the Investment Manager (if any) for the redemption of Participation Units and ensure that the Electronic System complies with the prevailing legal provisions in the field of information and electronic transactions, that provides information and proof of valid transactions, electronic documents that can be printed if requested by the Participation Unit Holder and/or OJK, and protecting the interests of the Participation Unit Holder in good faith and ensuring the Participation Unit Holder has registered the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is responsible for administering the Participation Unit Redemption Form using the Electronic System.

Participation Units redemption that does not comply with or deviates from the terms and conditions mentioned above will not be processed by the Investment Manager.

14.3. PARTICIPATION UNIT REDEMPTION MINIMUM LIMIT

The minimum redemption limit for Participation Units UOBAM ESG PASAR UANG INDONESIA for each Participation Unit Holder is IDR 10,000 (ten thousand Rupiah) per transaction or equal to the remaining Participation Unit ownership balance if the remaining Participation Unit ownership balance is less than the minimum redemption limit of the specified Participation Units.

If the redemption of Participation Units by the Participation Unit Holder is performed through a Selling Agent appointed by the Investment Manager (if any), the Selling Agent appointed by the Investment Manager (if any) with prior written notification to the Investment Manager, Selling Agent The Mutual Fund Securities appointed by the Investment Manager (if any) may set a minimum redemption limit for Participation Units which is higher than the above minimum Participation Unit redemption.

14.4. PARTICIPATION UNIT REDEMPTION MAXIMUM LIMIT

The Investment Manager has the right to limit the redemption of Participation Units of UOBAM ESG PASAR UANG INDONESIA in 1 (one) Exchange Day up to 5% (five percent) of the total Net Asset Value of UOBAM ESG PASAR UANG INDONESIA on the day that the request for redemption of Participation Units is received. The Investment Manager may use the total Net Asset Value on 1 (one) Exchange Day prior to the Exchange Day when the Participation Unit redemption request is received as an estimate for calculating the maximum limit for Participation Unit redemption on the Exchange Day when the Participation Unit redemption request is received.

In the event that the Investment Manager receives or keeps the Participation Unit redemption request within 1 (one) Exchange Day, more than 5% (five percent) of the total Net Asset Value of UOBAM ESG PASAR UANG INDONESIA issued on the Exchange Day of the acceptance of the request for Participation Unit redemption and the Investment Manager intends to exercise their rights to limit the number of Participation Units redemption, then the excess of Participation Unit redemption requests by the Custodian Bank on the Investment Manager's written instruction will be processed and recorded and deemed as an application for Participation Unit redemption on the following Exchange Day determined based on the order of applications (first come first served) to the Investment Manager after the Investment Manager or Selling Agent appointed by the Investment Manager (if any) notifies the situation to the Participation Unit Holder whose Participation Unit redemption request cannot be processed on the Exchange Day of the acceptance of the Participation Unit redemption request and obtain confirmation from the Participation Unit Holder that the Participation Unit redemption request can still be processed as a Participation Unit redemption request on the following Exchange Day determined based on the order of the request (first come first served) at the Investment Manager .

The above maximum limit for redemption of Participation Units applies accumulatively to Investment Switch requests (total number of requests for redemption and Investment Switching).

14.5. PARTICIPATION UNIT REDEMPTION PRICE

The redemption price of Participation Units of UOBAM ESG PASAR UANG INDONESIA is the price of each Participation Unit on each Exchange Day which determined based on the Net Asset Value per UOBAM ESG PASAR UANG INDONESIA Participation Unit at the end of the Exchange Day.

14.6. PARTICIPATION UNIT REDEMPTION PROCESSING

If the UOBAM ESG PASAR UANG INDONESIA Participation Unit Redemption Form has been fulfilled in accordance with the terms and conditions stated in the Contract, Prospectus, and the UOBAM ESG PASAR UANG INDONESIA Participation Unit Redemption Form, and is well received by the Investment Manager or Selling Agent appointed by The Investment Manager (if any) until 13.00 WIB (thirteen West Indonesian Time), it will be processed by the Custodian Bank based on the Net Asset Value per UOBAM ESG PASAR UANG INDONESIA Participation Unit at the end of the same Exchange Day.

If the Participation Unit Redemption Form that has been fulfilled in accordance with the terms and conditions stated in the Contract, Prospectus, and UOBAM ESG PASAR UANG INDONESIA Participation Unit Redemption Form, and is well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if there) after 13.00 WIB (thirteen West Indonesian Time), it will be processed by the Custodian Bank based on the Net Asset Value per UOBAM ESG PASAR UANG INDONESIA Participation Unit at the end of the following Exchange Day.

For Participation Units redemption conducted electronically using the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any), in the event that the Participation Units are redeemed on a day that is not an Exchange Day, then the Value of the Net Asset that will be used is the Net Asset Value on the following Exchange Day.

14.7. PARTICIPATION UNIT REDEMPTION PAYMENT

Payment of funds from the Participation Units redemption will be made in the form of book-entry/transfer in Rupiah currency to an account registered in the name of the Participation Unit Holder. Book-entry/transfer fee, if any, will be borne by the Unit Holder. Payment of funds resulting from the redemption of Participation Units of UOBAM ESG PASAR UANG INDONESIA is made as soon as possible, no later than 7 (seven) Exchange Days since the Participation Unit Redemption Form, which has been completed in accordance with the terms and conditions stated in the UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract, Prospectus, and Participation Unit Redemption Form of UOBAM ESG PASAR UANG INDONESIA, and is well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any).

14.8. 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, among other things, the number of Participation Units that are resold and owned and the Net Asset Value of each Participation Unit when the Participation Unit is resold and send it to the Participation Unit Holder either directly or through the Investment Manager within 7 (seven) Exchange Days after the UOBAM ESG PASAR UANG INDONESIA Participation Unit Redemption Form from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager in accordance with the provisions for the redemption of Participation Units 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 ESG PASAR UANG INDONESIA.

14.9. PARTICIPATION UNIT REDEMPTION REFUSAL

After notifying in writing to the Financial Services Authority (OJK) with a copy to the Custodian Bank, the Investment Manager may refuse to repurchase (redemption) the UOBAM ESG PASAR UANG INDONESIA Participation Unit or instruct the Selling Agent appointed by the Investment Manager (if any) to refuse the repurchase (redemption) of UOBAM ESG PASAR UANG INDONESIA Participation Unit, if any of the following occurs:

- (i) the Stock Exchange where most of the UOBAM ESG PASAR UANG INDONESIA portfolios are traded is closed; or
- (ii) Securities trading of most of the UOBAM ESG PASAR UANG INDONESIA securities portfolios on the Stock Exchange is suspended; or
- (iii) The occurrence of emergency/force majeure as referred to in Article 5 letter c number 9 Capital Market Law and its Implementing Regulations.

The Investment Manager is obliged to notify in writing of the above to the Participation Unit Holder no later than 1 (one) Business Day after the date the redemption instruction from the Participation Unit Holder is received by the Investment Manager.

During the period of refusal to buy back and/or redeem Participation Units, the Custodian Bank is prohibited from issuing new Participation Units and the Investment Manager is prohibited from selling new Participation Units.

CHAPTER XV

INVESTMENT SWITCH REQUIREMENTS AND PROCEDURES

15.1. INVESTMENT SWITCHING

The Participation Unit Holder may transfer part or all of its investment in the UOBAM ESG PASAR UANG INDONESIA Participation Unit to other Mutual Fund Participation Units with Investment Switching facilities managed by the Investment Manager, and vice versa, in accordance with the terms and conditions stated in the UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract, Prospectus, and in the Mutual Fund Investment Switch Form concerned.

15.2. THE PROCEDURE OF INVESTMENT SWITCHING

The Investment Switching is carried out by filling out and submitting the Investment Switch Form to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an Electronic System, the Participation Unit Holder may make an Investment Switch by submitting an Investment Switch Form in an electronic form using the Electronic System provided by Investment Manager or 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 Selling Agent appointed by the Investment Manager (if any) for the Investment Switching and ensure that the Electronic System is in accordance with the applicable legal provisions in the field of information and electronic transactions, that provides information and valid transaction evidence, electronic documents that can be printed if requested by the Participation Unit Holder and/or OJK, and protects the interests of the Participation Unit Holder in good faith and ensures the Participation Unit Holder has registered the Electronic System provided by Investment Manager or Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is responsible for administering the Investment Switch Form with an Electronic System.

The Investment Switch must be carried out in accordance with the terms and conditions stated in the UOBAM ESG PASAR UANG INDONESIA Collective Investment Contract, Prospectus, and in the Mutual Fund Investment Switching Form concerned. Investment Switch by the Unit Holder which violates the terms and conditions of the said Mutual Funds will be refused and not processed.

15.3. THE PROCESSING OF INVESTMENT SWITCHING

The Investment Switch is processed by the Investment Manager by repurchasing the respective Mutual Fund Participation Units owned by the Participation Unit Holder and selling other Mutual Fund Participation Units as desired by the Unit Holder at the same time using the Net Asset Value per Participation Unit of each Participation Unit of each Mutual Fund according to the time when the complete transfer order is received.

The Investment Switch Form that is complete and well received by the Investment Manager or 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 Net Asset Value per Mutual Fund Participation Unit concerned at the end of the said Exchange Day.

The Investment Switch Form that is complete and well received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) after 13.00 WIB (thirteen West Indonesian Time), will be processed by the Custodian Bank based on the Net Asset Value per Mutual Fund Participation Unit concerned at the end of the following Exchange Day.

For Investment Switches made electronically using the Electronic System provided by the Investment Manager or Selling Agent appointed by the Investment Manager (if any), in the event that the Investment Switch is made on a day that is not an Exchange Day, then the Net Asset Value that will be used is the Net Asset Value on the following Exchange Day.

Whether the Investment Switch application will be accepted or not depends on the presence or absence of the Participation Units and the fulfilment of the minimum purchase limit for the intended Mutual Fund Participation Units.

Investment funds of Participation Unit Holders whose Investment Switch application has been received by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) will be transferred by the Custodian Bank to the intended Mutual Fund account, as soon as possible no later than 4 (four) Exchange Day from the date the Investment Switch Form is complete and well received by the Investment Manager or the Selling Agent of the Mutual Funds appointed by the Investment Manager (if any).

15.4. THE MINIMUM LIMIT OF INVESTMENT SWITCHING

The minimum limit of Investment Switching for each Participation Unit Holder is IDR 10,000 (ten thousand Rupiah) per transaction, or equal to the remaining Participation Unit ownership balance in the event that the remaining Participation Unit ownership balance is less than the set minimum Investment Switching limit.

In the event that the Investment Switch is carried out through a Selling Agent appointed by the Investment Manager (if any), with prior written notification to the Investment Manager, the Selling Agent appointed by the Investment Manager (if any) may set a higher minimum limit of Investment Switching than the Investment Switching minimum limit requirement above.

15.5. THE MAXIMUM LIMIT OF INVESTMENT SWITCHING

The Investment Manager has the right to limit the amount of Investment Switching from the UOBAM ESG PASAR UANG INDONESIA Participation Unit to other Mutual Fund Participation Units within 1 (one) Exchange Day for up to 5% (five percent) of the total Net Asset Value of UOBAM ESG PASAR UANG INDONESIA on the Exchange Day the investment switch request is received. The Investment Manager may use the total Net Asset Value on 1 (one) Exchange Day prior to the Exchange Day when the Investment Switch application is received as an estimate for calculating the maximum Investment Switch limit on the Exchange Day for the Investment Switch.

In the event that the Investment Manager receives or keeps the Investment Switch request from the Participation Unit Holder within 1 (one) Exchange Day more than 5% (five percent) of the total Net Asset Value of UOBAM ESG PASAR UANG INDONESIA on the Exchange Day the Investment Switch application is received and the Investment Manager intends to use their rights to limit the amount of Investment Switched, the Custodian Bank may process and book the excess of the Investment Switch request on the Investment Manager's written instruction and be considered as an Investment Switch request on the following Exchange Day determined based on the order of application (first come first served) at the Investment Manager after the Investment Manager or Selling Agent appointed by the Investment Manager (if any) notifies the situation to the Unit Holder whose Investment Switch request cannot be processed on the Exchange Day when the Investment Switch request is received and obtain confirmation from the Participation Unit Holder that the Investment Switch request can still be processed as an Investment Switch request on the following Exchange Day determined based on the order of the request (first come first served) at the Investment Manager.

The maximum limit for switching investment from the Participation Unit Holder above applies accumulatively to Participation Unit redemption requests from the Participation Unit Holder (total amount of Participation Unit redemption requests and Participation Unit redemption requests from the Participation Unit Holder).

15.6. 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 ESG PASAR UANG INDONESIA 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 ESG PASAR UANG INDONESIA.

CHAPTER XVI

PARTICIPATION UNIT OWNERSHIP TRANSFER

16.1. PARTICIPATION UNIT OWNERSHIP TRANSFER

The ownership of the UOBAM ESG PASAR UANG INDONESIA Participation Unit can only be moved or transferred by the Participation Unit holder to another party without going through sales, buyback or settlement mechanism in the context of:

- a. Inheritance; or
- b. Grant.

16.2. PARTICIPATION UNIT OWNERSHIP PROCEDURES

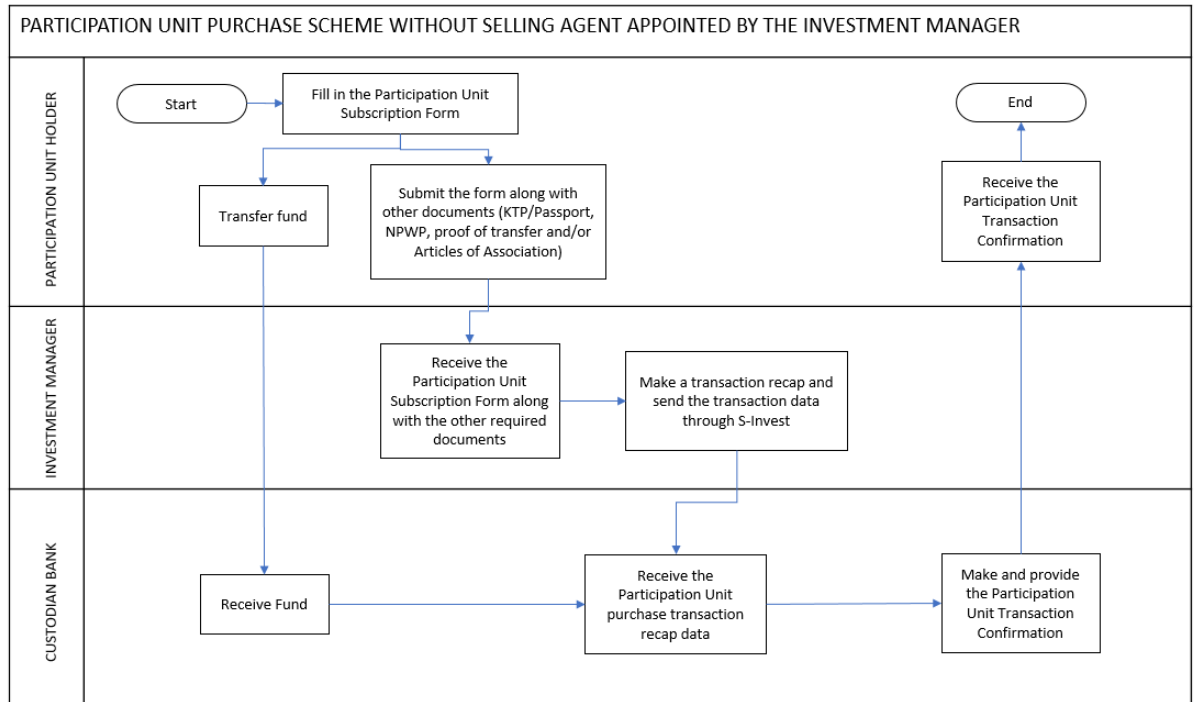
The transfer of ownership of the UOBAM ESG PASAR UANG INDONESIA Participation Unit must be notified by the heirs, grantees, or grant recipients to the Investment Manager or Selling Agent appointed by the Investment Manager (if any) with supporting evidence in accordance with statutory regulations for further administration at the Custodian Bank.

The transfer of ownership of the UOBAM ESG PASAR UANG INDONESIA Participation Units as referred to in point 16.1 above must be carried out in accordance with the prevailing laws and regulations in the field of inheritance and/or grants.

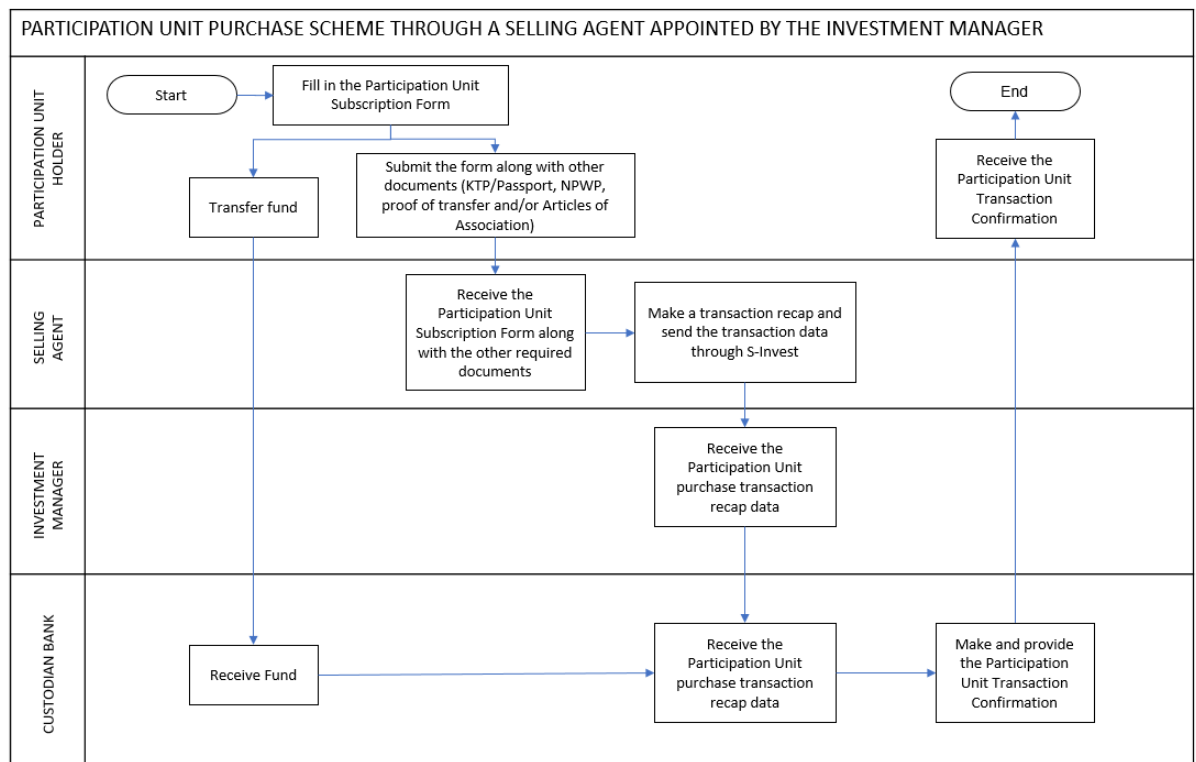
The Investment Manager who manages UOBAM ESG PASAR UANG INDONESIA or the Selling Agent appointed by the Investment Manager (if any) is required to apply the APU, PPT, and PPPSPM Programs in the Financial Services Sector to the party receiving the transfer of ownership of Participation Units for inheritance and/or grants as referred to in item 16.1 above.

CHAPTER XVII PARTICIPATION UNIT PURCHASE, REDEMPTION, AND INVESTMENT SWITCH SCHEMES

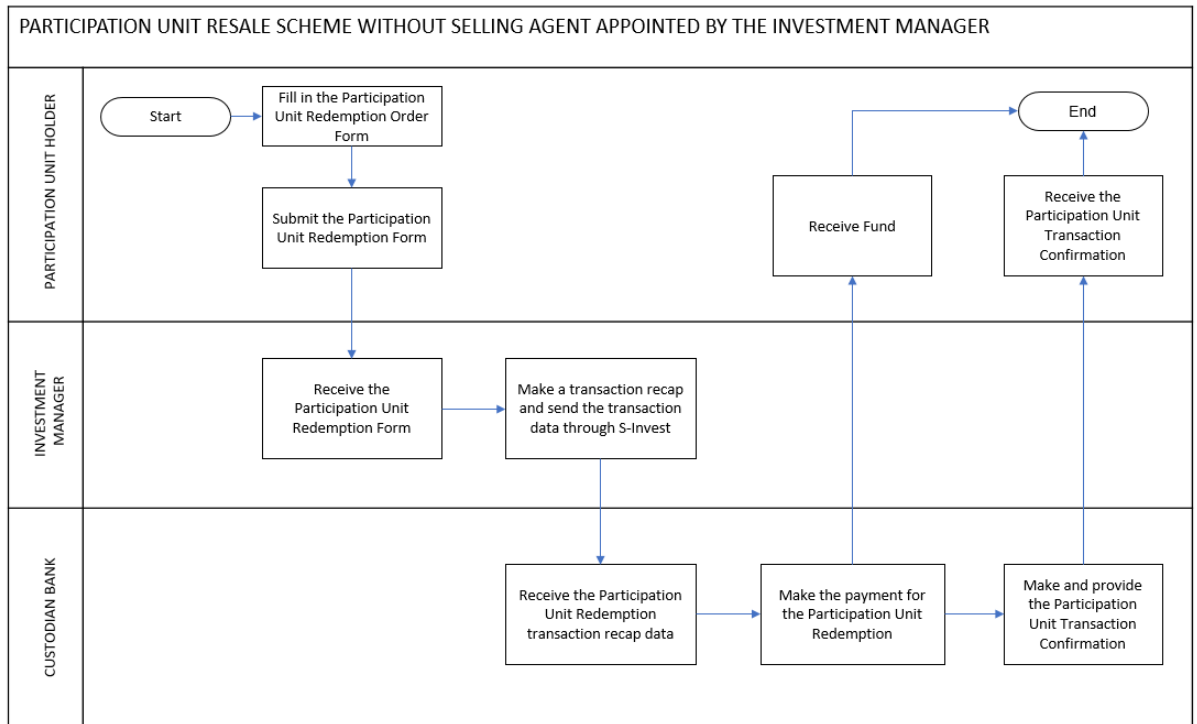
17.1. PARTICIPATION UNIT PURCHASE SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



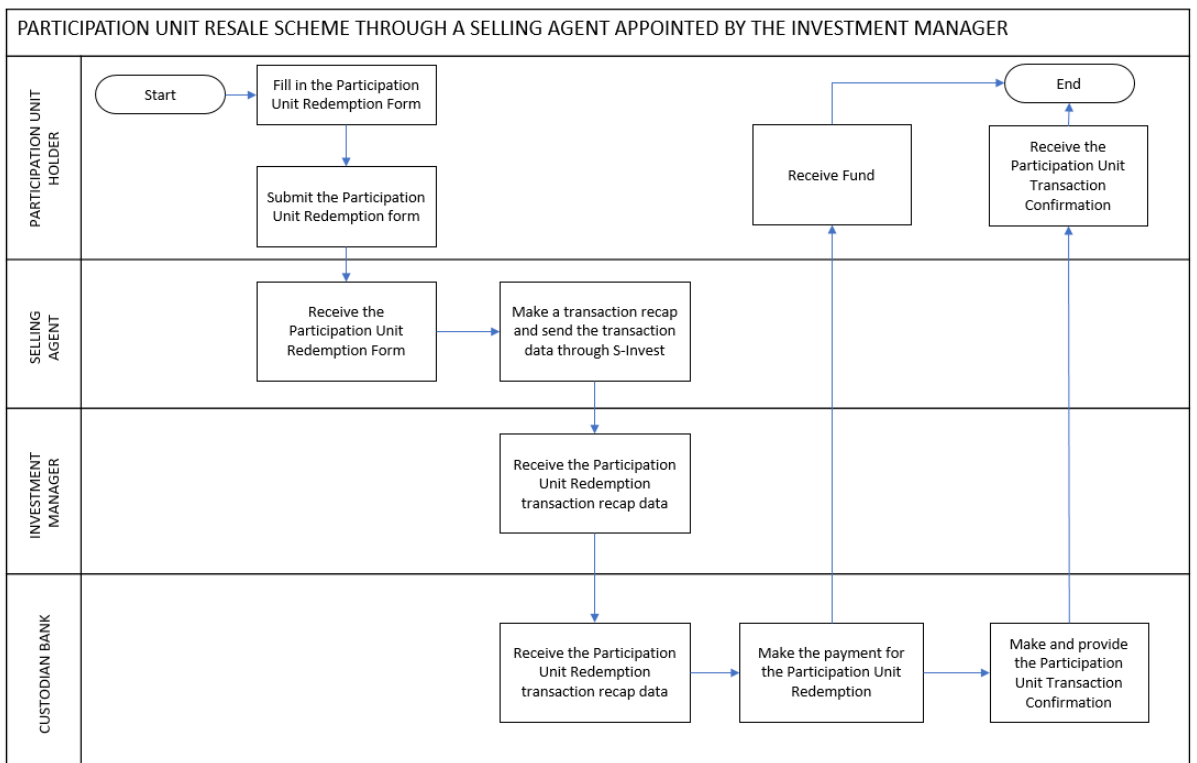
PARTICIPATION UNIT PURCHASE THROUGH A SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



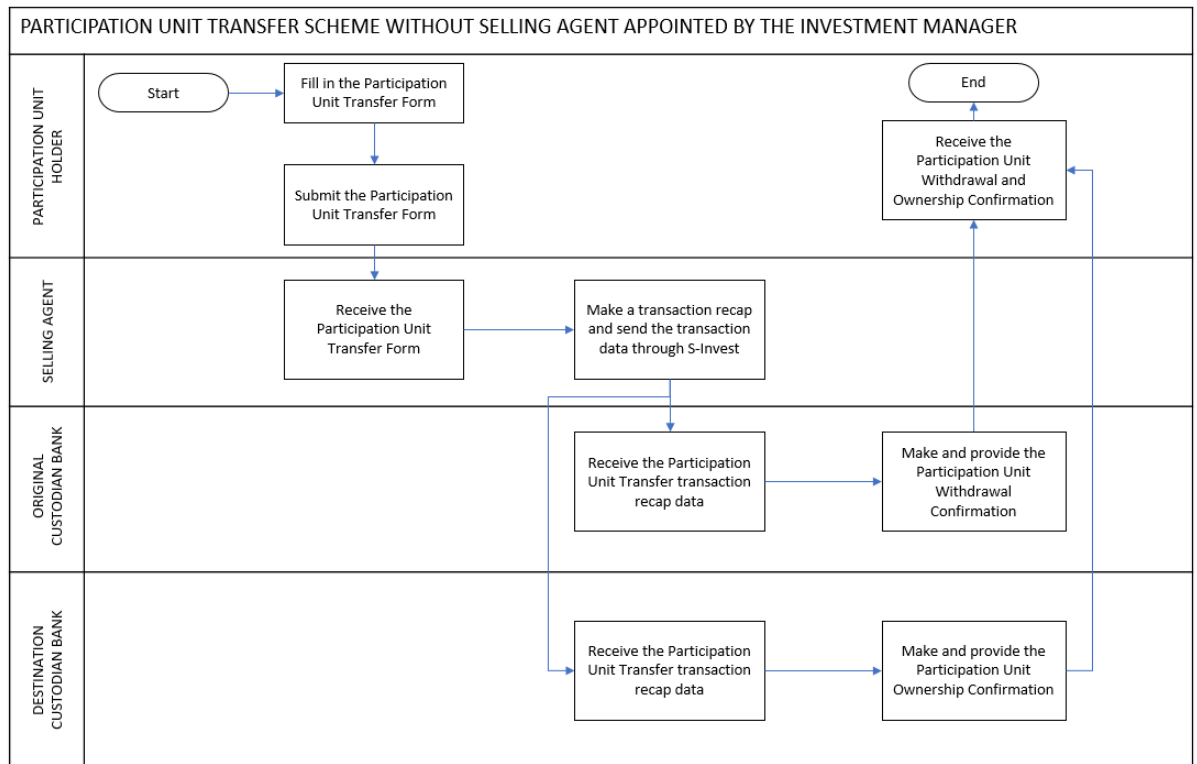
17.2. PARTICIPATION UNIT REDEMPTION SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



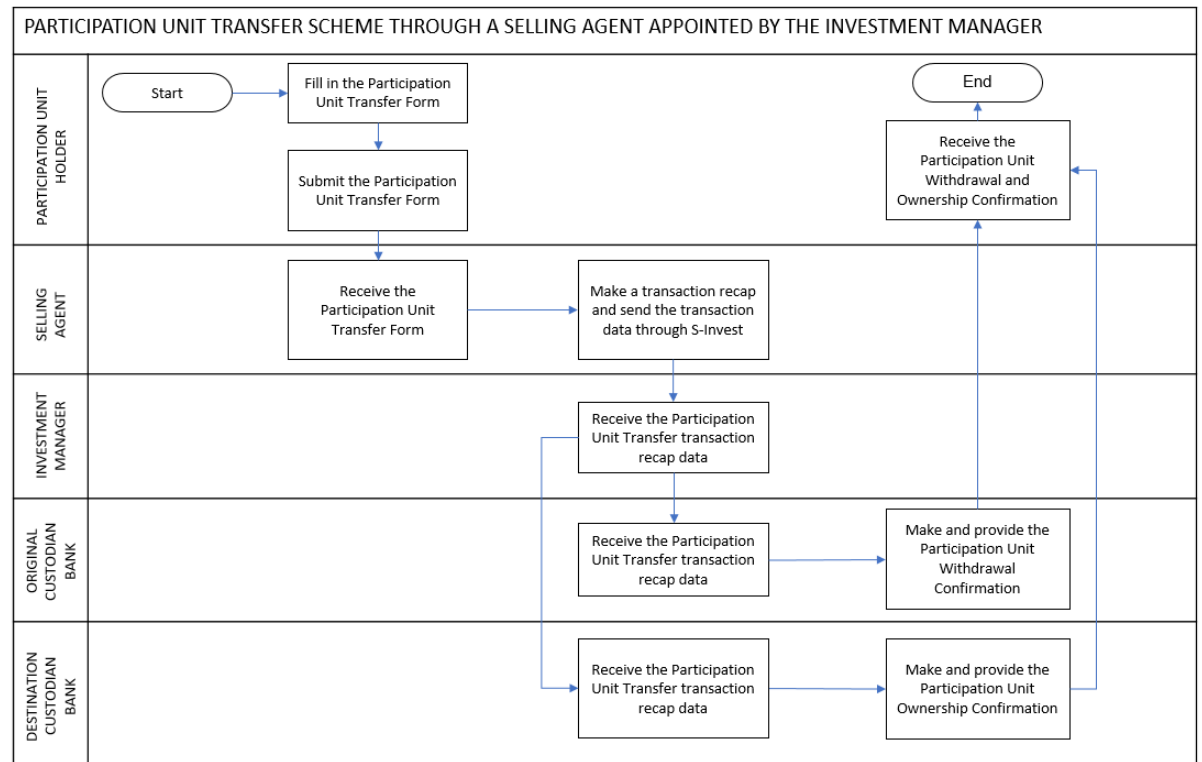
PARTICIPATION UNIT REDEMPTION THROUGH A SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



17.3. INVESTMENT SWITCH SCHEME WITHOUT SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



INVESTMENT SWITCH SCHEME THROUGH A SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



CHAPTER XVIII

PARTICIPATION UNIT HOLDER COMPLAINTS SETTLEMENT

18.1. COMPLAINT

- i. Complaints by the Unit Holder are submitted to the Investment Manager, which must be resolved by the Investment Manager using the mechanism as referred to in number 18.2. below.
- ii. If the complaint is related to the function of the Custodian Bank, the Investment Manager will submit it to the Custodian Bank, and the Custodian Bank is obliged to resolve the complaint using the mechanism as referred to in number 18.2. below.

18.2. COMPLAINT ADDRESS MECHANISM

- b. Subject to the provisions of number 18.1 above, the Investment manager and/or the Custodian Bank will serve and resolve any Participation Unit Holder complaints. Complaint resolution made by the Custodian Bank must be copied to the Investment Manager.
- ii. The Investment Manager and/or the Custodian Bank is obliged to immediately follow up and resolve the Participation Unit Holder complaint submitted orally no later than 5 (five) Business Days since the complaint is received.
- iii. In the event that the Investment Manager and/or the Custodian Bank requires supporting documents for the complaint submitted by the Unit Holder orally as referred to in point ii above, the Investment Manager and/or the Custodian Bank requests the Participation Unit Holder to submit a written complaint by attaching the necessary supporting document.
- iv. The Investment Manager and/or the Custodian Bank is obliged to follow up and resolve the complaint in writing no later than 10 (ten) Business Days since the documents that are directly related to the Participation Unit Holder's complaint are well received.
- v. The Investment Manager and/or the Custodian Bank may extend the period as referred to in point iv above in accordance with the terms and conditions stipulated in POJK Concerning Consumer Complaint Services in the Financial Services Sector.
- vi. The extension of the complaint settlement period as referred to in point v above must be notified in writing to the Participation Unit Holder who submits the complaint before the period referred to in point iv ends.
- vii. The Investment Manager provides information regarding the status of the Unit Holder complaint through various means of communication provided by the Investment Manager, including through the website, letter, email or telephone.

18.3. COMPLAINTS SETTLEMENT

- i. The Investment Manager and/or the Custodian Bank may resolve complaints in accordance with internal regulations that refer to the provisions stipulated in POJK Concerning Consumer Complaint Services in the Financial Services Sector.
- ii. Apart from resolving complaints as referred to in point 18.3. point i above, Participation Unit Holders can utilize the complaint service provided by OJK for resolution efforts through the mechanism regulated in POJK concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority jo. POJK Concerning Consumer and Public Protection in the Financial Services Sector.

18.4 DISPUTE RESOLUTION

In the event that the Complaint settlement agreement is not reached as referred to in Chapter XVIII of the Prospectus, Participation Unit Holders and Investment Managers and/or Custodian Banks will conduct dispute resolution with a dispute resolution mechanism in the form of arbitration through an Alternative Dispute Resolution Institution (LAPS) in the Financial Services Sector that has obtained approval from the OJK with the terms, conditions and procedures as referred to in the POJK Regarding Alternative Dispute Resolution Institutions in the Financial Services Sector and in accordance with regulations regarding dispute resolution procedures issued by LAPS and approved by OJK, and referring to Law Number 30 of 1999 concerning Arbitration and Alternative Settlement Disputes, and all amendments thereto (the "Arbitration and Alternative Dispute Resolution Act") as relevant.

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

- 19.1. Information, Prospectus, Account Opening Form, Participation Unit Candidate Holder Profile Form, and the UOBAM ESG PASAR UANG INDONESIA Participation Unit Subscription Form (if any) can be obtained at the Investment Manager's office, as well as the Selling Agent appointed by the Investment Manager (if any). Contact the Investment Manager for more information.
- 19.2. To avoid delays in sending the UOBAM ESG PASAR UANG INDONESIA Report and other information regarding investments, Participation Unit Holders are expected to inform the change of address as soon as possible to the Investment Manager or through the Selling Agent appointed by the Investment Manager (if any) where the Participation Unit Holder concerned made a 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
Landmark Pluit Office Complex Blok A No. 8 Lt. 6
Jl. Pluit Selatan Raya No. 2, Penjaringan, North Jakarta 14440
Phone: (021) 2358 8665
Fax: (021) 660 1823/660 1824

CHAPTER XX
ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS

See next page

Reksa Dana UOBAM ESG Pasar Uang Indonesia

Laporan Keuangan/
Financial Statements

Untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023/
For the Years Ended December 31, 2024 and 2023

REKSA DANA UOBAM ESG PASAR UANG INDONESIA
DAFTAR ISI/TABLE OF CONTENTS

**Halaman/
Page**

**Laporan Auditor Independen/
Independent Auditors' Report**

Surat Pernyataan tentang Tanggung Jawab atas Laporan Keuangan Reksa Dana UOBAM ESG Pasar Uang Indonesia untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023 yang ditandatangani oleh/

The Statements on the Responsibility for Financial Statements of Reksa Dana UOBAM ESG Pasar Uang Indonesia 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**

Laporan Posisi Keuangan/ <i>Statements of Financial Position</i>	1
Laporan Laba Rugi dan Penghasilan Komprehensif Lain/ <i>Statements of Profit or Loss and Other Comprehensive Income</i>	2
Laporan Perubahan Aset Bersih/ <i>Statements of Changes in Net Assets</i>	3
Laporan Arus Kas/ <i>Statements of Cash Flows</i>	4
Catatan atas Laporan Keuangan/ <i>Notes to Financial Statements</i>	5

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. 00044/3.0351/AU.1/09/1063-2/1/III/2025****Pemegang Unit Penyertaan, Manajer Investasi, dan
Bank Kustodian
Reksa Dana UOBAM ESG Pasar Uang Indonesia****Opini**

Kami telah mengaudit laporan keuangan Reksa Dana UOBAM ESG Pasar Uang Indonesia ("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 UOBAM ESG Pasar Uang Indonesia 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 ini. 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. 00044/3.0351/AU.1/09/1063-2/1/III/2025****The Unitholders, Investment Manager, and
Custodian Bank
Reksa Dana UOBAM ESG Pasar Uang Indonesia****Opinion**

We have audited the financial statements of Reksa Dana UOBAM ESG Pasar Uang Indonesia (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 Reksa Dana UOBAM ESG Pasar Uang Indonesia 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 21 (tujuan dan kebijakan pengelolaan dana pemegang unit penyertaan dan manajemen risiko keuangan), atas laporan keuangan.

Pada tanggal 31 Desember 2024, portofolio efek Reksa Dana (tidak termasuk deposito berjangka) adalah sebesar Rp 115.997.763.950 atau 75,32% 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 kuotasi 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 21 (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 115,997,763,950 or 75.32% 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 keefektifan 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 /
Certified Public Accountant License No. AP. 1063

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 UOBAM ESG PASAR UANG
INDONESIA**

**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 UOBAM ESG PASAR UANG
INDONESIA**

Kami yang bertanda tangan di bawah ini:

We, the undersigned:

Manajer Investasi

Investment Manager

Nama/Name :
Alamat Kantor/Office address :

Nomor Telepon/Telephone number :
Jabatan/Title :

Widrawan Hindrawan
UOB Plaza Lt. 42 Unit 2
Jl. MH. Thamrin No. 10,
Jakarta 10230
021 - 29290889
Direktur

Nama/Name :
Alamat Kantor/Office address :

Nomor Telepon/Telephone number :
Jabatan/Title :

Migi R Byaktika
UOB Plaza Lt. 42 Unit 2
Jl. MH. Thamrin No. 10,
Jakarta 10230
021 - 29290889
Direktur

Bank Kustodian

Custodian Bank

Nama/Name :
Alamat Kantor/Office address :

Nomor Telepon/Telephone number :
Jabatan/Title :

Leo Sanjaya
Jl. Pluit Selatan Raya No. 2, Landmark Pluit
Penjaringan, Jakarta Utara 14440
021 - 23588000
Vice President

Nama/Name :
Alamat Kantor/Office address :

Nomor Telepon/Telephone number :
Jabatan/Title :

Hardi Suhardi
Jl. Pluit Selatan Raya No. 2, Landmark Pluit
Penjaringan, Jakarta Utara 14440
021 - 23588000
Assistant Vice President

menyatakan bahwa:

declare that:

- Manajer Investasi dan Bank Kustodian bertanggung jawab atas penyusunan dan penyajian laporan keuangan Reksa Dana UOBAM ESG Pasar Uang Indonesia (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.

- Investment Manager and Custodian Bank are responsible for the preparation and presentation of the financial statements of Reksa Dana UOBAM ESG Pasar Uang Indonesia (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.

2. Laporan keuangan Reksa Dana telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

3. a. Semua informasi dalam laporan keuangan Reksa Dana tersebut telah dimuat secara lengkap dan benar, dan

b. Laporan keuangan Reksa Dana tersebut tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.

4. Bertanggung jawab atas sistem pengendalian intern dalam Reksa Dana.

2. The financial statements of the Mutual Fund have been prepared and presented in accordance with Indonesian Financial Accounting Standards.

3. a. All information has been fully and correctly disclosed in the financial statements of the Mutual Fund, and

b. The financial statements of the Mutual Fund do not contain false materially information or facts, and do not conceal any information or facts.

4. We are responsible for the internal control of the Mutual Fund.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 12 Maret 2025/March 12, 2025

 **PT UOB Asset Management Indonesia**


Widrawan Hindrawan
Direktur/Director




Migi 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		4		Investment portfolios
Efek bersifat utang (biaya perolehan Rp 116.186.407.693 dan Rp 82.348.911.735 masing-masing pada tanggal 31 Desember 2024 dan 2023)	115.997.763.950		81.667.241.000	Debt instruments (acquisition cost of Rp 116,186,407,693 and Rp 82,348,911,735 as of December 31, 2024 and 2023, respectively)
Sukuk (biaya perolehan nihil dan Rp 16.767.440.000 masing-masing pada tanggal 31 Desember 2024 dan 2023)	-		16.789.902.000	Sukuk (acquisition cost of nil and Rp 16,767,440,000 as of December 31, 2024 and 2023, respectively)
Instrumen pasar uang	38.000.000.000		18.000.000.000	Money market instruments
Jumlah portofolio efek	153.997.763.950		116.457.143.000	Total investment portfolios
Kas di bank	1.275.857.015	5	245.825.054	Cash in banks
Piutang bunga dan bagi hasil	899.471.272	6	1.303.846.735	Interests and profit sharing receivable
Piutang lain-lain	173.485.795	7	-	Other receivables
JUMLAH ASET	156.346.578.032		118.006.814.789	TOTAL ASSETS
LIABILITAS				LIABILITIES
Uang muka diterima atas pemesanan unit penyertaan	114.209.000	8	496.743	Advances received for subscribed units
Liabilitas atas pembelian kembali unit penyertaan	167.122	9	114.120	Liabilities for redemption of investment units
Beban akrual	25.514.273	10	128.822.606	Accrued expenses
Utang pajak	9.278.646	11	1.837.364	Taxes payable
Utang lain-lain	-		95.460	Other liabilities
JUMLAH LIABILITAS	149.169.041		131.366.293	TOTAL LIABILITIES
NILAI ASET BERSIH	156.197.408.991		117.875.448.496	NET ASSET VALUE
JUMLAH UNIT PENYERTAAN BEREDAR	137.334.263.4913	13	108.453.948.7246	TOTAL OUTSTANDING INVESTMENT UNITS
NILAI ASET BERSIH PER UNIT PENYERTAAN	1.137,3521		1.086,8710	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 bunga dan bagi hasil	9.338.446.458	14	5.486.925.130	Interest and profit sharing income
Kerugian investasi yang telah direalisasi	(719.887.042)	15	(373.763.265)	Realized loss on investments
Keuntungan (kerugian) investasi yang belum direalisasi	470.564.992	15	(315.981.735)	Unrealized gain (loss) on investments
JUMLAH PENDAPATAN	9.089.124.408		4.797.180.130	TOTAL INCOME
BEBAN				EXPENSES
Beban investasi				Investment expenses
Beban pengelolaan investasi	1.413.457.743	16	890.463.091	Investment management expense
Beban kustodian	188.461.032	17	118.728.412	Custodial expense
Beban lain-lain	1.090.842.472	18	715.480.714	Other expenses
JUMLAH BEBAN	2.692.761.247		1.724.672.217	TOTAL EXPENSES
LABA SEBELUM PAJAK	6.396.363.161		3.072.507.913	PROFIT BEFORE TAX
BEBAN PAJAK				TAX EXPENSE
Pajak kini	(46.801.400)	19	(820.000)	Current tax
LABA TAHUN BERJALAN	6.349.561.761		3.071.687.913	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN	-		-	OTHER COMPREHENSIVE INCOME
PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	6.349.561.761		3.071.687.913	COMPREHENSIVE INCOME FOR 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.

	Transaksi dengan Pemegang Unit Penyertaan/ Transactions with Unitholders	Kenaikan Nilai Aset Bersih/ Increase in Net Asset Value	Penghasilan Komprehensif Lain/ Other Comprehensive Income	Jumlah Aset Bersih/ Total Net Asset Value	
Saldo per 1 Januari 2023	90.035.485.243	2.919.166.670	-	92.954.651.913	Balance as of January 1, 2023
Laba tahun berjalan	-	3.071.687.913	-	3.071.687.913	Profit for the year
Transaksi dengan pemegang unit penyertaan					Transactions with unitholders
Penjualan unit penyertaan	148.749.104.679	-	-	148.749.104.679	Sales of investment units
Pembelian kembali unit penyertaan	(126.899.996.009)	-	-	(126.899.996.009)	Redemption of investment units
Penghasilan komprehensif lain	-	-	-	-	Other comprehensive income
Saldo per 31 Desember 2023	111.884.593.913	5.990.854.583	-	117.875.448.496	Balance as of December 31, 2023
Laba tahun berjalan	-	6.349.561.761	-	6.349.561.761	Profit for the year
Transaksi dengan pemegang unit penyertaan					Transactions with unitholders
Penjualan unit penyertaan	499.389.704.291	-	-	499.389.704.291	Sales of investment units
Pembelian kembali unit penyertaan	(467.417.305.557)	-	-	(467.417.305.557)	Redemption of investment units
Penghasilan komprehensif lain	-	-	-	-	Other comprehensive income
Saldo per 31 Desember 2024	<u>143.856.992.647</u>	<u>12.340.416.344</u>	<u>-</u>	<u>156.197.408.991</u>	Balance as of December 31, 2024

	2024	2023	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga dan bagi hasil - bersih	8.690.545.724	3.842.371.372	Interest and profit sharing received - net
Pencairan (penempatan) instrumen pasar uang - bersih	(20.000.000.000)	33.370.000.000	Withdrawal (placement) of money market instruments - net
Hasil penjualan portofolio efek utang dan sukuk - bersih	288.970.301.600	78.878.380.000	Proceed from sales of debt instruments portfolio and sukuk - net
Pembelian portofolio efek utang dan sukuk	(306.807.046.000)	(136.749.765.000)	Purchase of debt instruments and sukuk portfolio
Pembayaran beban investasi	<u>(1.736.447.561)</u>	<u>(1.022.779.922)</u>	Investment expenses paid
Kas Bersih Digunakan untuk Aktivitas Operasi	<u>(30.882.646.237)</u>	<u>(21.681.793.550)</u>	Net Cash Used in Operating Activities
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari penjualan unit penyertaan	499.329.930.753	148.749.492.422	Proceeds from sales of investment units
Pembayaran untuk pembelian kembali unit penyertaan	<u>(467.417.252.555)</u>	<u>(126.899.996.009)</u>	Payments for redemption of investment units
Kas Bersih Diperoleh dari Aktivitas Pendanaan	<u>31.912.678.198</u>	<u>21.849.496.413</u>	Net Cash Provided by Financing Activities
KENAIKAN BERSIH KAS	1.030.031.961	167.702.863	NET INCREASE IN CASH
KAS AWAL TAHUN	<u>245.825.054</u>	<u>78.122.191</u>	CASH AT BEGINNING OF THE YEAR
KAS AKHIR TAHUN	<u><u>1.275.857.015</u></u>	<u><u>245.825.054</u></u>	CASH 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 UOBAM ESG Pasar Uang Indonesia (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 Otoritas Jasa Keuangan (OJK) No. 23/POJK.04/2016 tanggal 13 Juni 2016 mengenai "Reksa Dana Berbentuk Kontrak Investasi Kolektif" yang telah diubah dengan Peraturan OJK No. 2/POJK.04/2020 tanggal 8 Januari 2020 dan Peraturan OJK No. 4 Tahun 2023 tanggal 30 Maret 2023.

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. 42 tanggal 16 Juli 2020 dari Leolin Jayayanti, S.H., M.Kn., notaris di Jakarta. Reksa Dana UOBAM Pasar Uang Indonesia telah mengalami perubahan nama menjadi Reksa Dana UOBAM ESG Pasar Uang Indonesia berdasarkan Akta Addendum KIK Reksa Dana No. 33 tanggal 19 November 2021 dari Leolin Jayayanti, S.H., M.Kn., notaris di Jakarta.

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
Ketua Pengganti	Widrawan Hindrawan
Anggota	Migi R. Byaktika
Sekretaris	Albert Z. Budiman

1. General

Reksa Dana UOBAM ESG Pasar Uang Indonesia (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 Financial Services Authority (OJK) Regulation No. 23/POJK.04/2016 dated June 13, 2016 concerning "Mutual Funds in the Form of Collective Investment Contract", which has been amended through OJK Regulation No. 2/POJK.04/2020 dated January 8, 2020 and OJK Regulation No. 4 year 2023 dated March 30, 2023.

The Collective Investment Contract on the Mutual Fund 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.42 dated July 16, 2020 of Leolin Jayayanti, S.H., M.Kn., public notary in Jakarta. Reksa Dana UOBAM Pasar Uang Indonesia has changed its name to Reksa Dana Indeks UOBAM ESG Pasar Uang Indonesia based on Deed of Amendment to Collective Investment Contracts No. 33 dated November 19, 2021 from Leolin Jayayanti, S.H., M.Kn., public notary in Jakarta.

PT UOB Asset Management Indonesia as Investment Manager supported by professional consist of Investment Committee and Investment Management Team. Investment Committee will direct and supervise the Investment Management Team in implementing daily investment policy and strategy according to investment objectives.

Investment Committee consist of:

Chairman
Alternate Chairman
Member
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:

Investment Management Team as a daily implementer of investment policy, strategy and execution that formulated together with the Investment Committee. Investment Management Team consist of:

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

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 unit penyertaan dengan nilai aset bersih sebesar Rp 1.000 per unit penyertaan.

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

Reksa Dana memperoleh pernyataan efektif berdasarkan Surat Keputusan Kepala Departemen Pengawasan Pasar Modal 2A atas nama Dewan Komisiner OJK No. S-889/PM.21/2020 tanggal 18 September 2020.

The Mutual Fund obtained the Notice of Effectivity based on Decision Letter from the Head of Departement of the Capital Market Supervisory 2A on behalf the Board of Commissioners of OJK No. S-889/PM.21/2020 dated September 18, 2020.

Sesuai dengan KIK, tujuan investasi Reksa Dana adalah untuk memberikan hasil investasi yang optimal dalam jangka pendek dengan tingkat likuiditas yang tinggi melalui alokasi investasi sesuai dengan kebijakan investasi.

In accordance with the Collective Investment Contract, the purpose investment of Mutual Fund is to provide optimum investment result in the short term with a high level of liquidity through investment allocation in accordance with the investment policy.

Berdasarkan KIK, kekayaan Reksa Dana akan diinvestasikan dengan komposisi investasi sebesar 100% dari nilai aset bersih pada instrumen pasar uang dalam negeri yang mempunyai jatuh tempo tidak lebih dari 1 (satu) tahun dan/atau efek bersifat utang yang diterbitkan dengan jangka waktu tidak lebih dari 1 (satu) tahun dan/atau sisa jatuh temponya tidak lebih dari 1 (satu) tahun yang diperdagangkan baik di dalam maupun di luar negeri dan/atau deposito sesuai peraturan perundang-undangan yang berlaku di Indonesia.

Based on the Collective Investment Contract, the assets of the Mutual Fund will be invested 100% investment composition of net assets value in money market instruments with maturity less than 1 (one) year and/or debt instruments issued with maturity less than 1 (one) year and/or the remaining maturity less than 1 (one) year that are traded in domestic or foreign and/or time deposits in accordance with prevailing laws and regulations in 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 nilai aset bersih 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 UOBAM ESG Pasar Uang Indonesia, serta menurut peraturan dan perundangan yang berlaku atas laporan keuangan Reksa Dana tersebut.

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, 2024 and 2023 are prepared based on the Mutual Fund's net assets value 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 UOBAM ESG Pasar Uang Indonesia, 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.

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.

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.

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 utang, sukuk dan instrumen pasar uang.

Investasi pada sukuk diakui awalnya sebesar biaya perolehan, tidak termasuk biaya transaksi. Setelah pengakuan awal, selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

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. 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 debt instruments, sukuk and money market instruments.

Investment in sukuk is initially recognized at cost excluding the transaction cost. Subsequent to initial recognition, the difference between the fair value and the carrying value is recognized in profit or loss.

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.

1. Aset Keuangan pada Biaya Perolehan Diamortisasi

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- (a) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- (b) Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

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.

1. Financial Assets at Amortized Cost

A financial asset shall be measured at amortized cost if both of the following conditions are met:

- (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
- (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.

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.

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.

Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi portofolio efek dalam instrumen pasar uang (deposito berjangka), kas di bank, piutang bunga dan bagi hasil, dan piutang lain-lain.

As of December 31, 2024 and 2023, this category includes investment portfolio in money market instruments (time deposits), cash in banks, interest and profit sharing receivable, and other accounts receivable.

2. Aset Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi

2. Financial Assets at Fair Value through Profit or Loss

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.

A financial asset shall be measured at fair value through profit or loss unless it measured at amortized cost at fair value through comprehensive income.

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.

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.

Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi portofolio efek dalam efek utang.

As of December 31, 2024 and 2023, this category includes investment portfolio in debt instruments.

Liabilitas Keuangan dan Instrumen Ekuitas

Financial Liabilities and Equity Instruments

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.

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.

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 liabilitas atas pembelian kembali unit penyertaan, beban akrual, 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,
- c) seluruh instrumen keuangan dalam kelompok memiliki fitur yang identik,

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 redemption of investment units, accrued expenses, 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) all instruments in that class have identical features,

- 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 netonya 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 periode 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 periode pelaporan dengan risiko gagal bayar yang terjadi atas instrumen keuangan pada saat pengakuan awal dan mempertimbangkan kewajaran 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.

- 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 has the 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, 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 selain sukuk 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.

Nilai wajar sukuk diklasifikasikan dengan menggunakan hierarki nilai wajar sebagai berikut:

- Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif, atau
- Level 2 - input selain harga kuotasian (tanpa penyesuaian) di pasar aktif, yang 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 dan bagi hasil diakui berdasarkan proporsi waktu dalam laba rugi, termasuk pendapatan dari jasa giro, instrumen pasar uang, efek utang dan sukuk yang diukur pada nilai wajar melalui laba rugi, setelah mengeluarkan pajak penghasilan final.

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

All assets and liabilities other than sukuk 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.

Fair value of sukuk is determined by hierarchy as follows:

- Level 1 - quoted (unadjusted) market prices in active markets, or
- Level 2 - observable input except quoted (unadjusted) market prices in active markets.

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 and profit sharing is recognized on a time-proportionate basis in profit or loss, which includes income from cash in banks, money market instruments, debt instruments and sukuk which are measured at FVPL, after excluding final income tax.

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.

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.

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. 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.

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.

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.

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 penyesuaian), apabila jumlahnya material, telah diungkapkan dalam laporan keuangan.

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.

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.

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 event), if any, are reflected in the financial statements. Post year-end events that are not adjusting events are disclosed in the notes to the financial statements when material.

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.

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.

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.

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 is forward-looking, that is available without undue cost or effort.

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.

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.

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. 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 amount 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.

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.

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.

4. Portofolio Efek

a. Efek Utang

2024							
Jenis efek/Type of investments	Peringkat/ Ratings	Nilai nominal/ Nominal value	Harga perolehan rata-rata/ Average cost %	Nilai wajar/ Fair value	Suku bunga per tahun/ Interest rate per annum %	Jatuh tempo/ Maturity date	Persentase terhadap jumlah portofolio efek/ Percentage to total investment portfolios %
Obligasi Perusahaan/Corporate Bonds							
Obligasi Berkelanjutan V Indah Kiat Pulp & Paper Tahap II Tahun 2024 Seri A	idA+	12.000.000.000	100,00	11.986.056.000	7,25	15-Dec-25	7,78
Obligasi Berkelanjutan V Mandiri Tunas Finance Tahap III Tahun 2022 Seri A	idAAA	9.000.000.000	99,55	8.987.418.000	5,90	23-Feb-25	5,84
Obligasi Subordinasi Berkelanjutan I Bank Central Asia Tahap I Tahun 2018 Seri A	idAA	7.000.000.000	100,43	7.016.093.000	7,75	05-Jul-25	4,56
Obligasi Berkelanjutan II Provident Investasi Bersama Tahap II Tahun 2024 Seri A	idA	7.000.000.000	100,00	7.001.344.000	8,00	28-Mar-25	4,55
Obligasi VIII Danareksa Tahun 2023 Seri A	idAA	7.000.000.000	100,35	6.999.790.000	7,10	19-Jan-25	4,54
Obligasi I Merdeka Battery Materials Tahun 2024 Seri A	idA	6.800.000.000	100,00	6.791.160.000	7,50	10-Apr-25	4,41
Obligasi Berkelanjutan IV Indomobil Finance Tahap III Tahun 2022 Seri B	idAA-	5.000.000.000	100,06	4.990.085.000	6,50	25-Mar-25	3,24
Obligasi Berkelanjutan V Wom Finance Tahap I Tahun 2024 Seri A	idAA+	5.000.000.000	100,17	4.989.620.000	6,75	12-Jul-25	3,24
Obligasi Berkelanjutan VII Sarana Multigriya Finansial Tahap VI Tahun 2024 Seri A	idAAA	5.000.000.000	100,40	4.988.440.000	6,70	07-Sep-25	3,24
Obligasi Berkelanjutan VII Sarana Multigriya Finansial Tahap V Tahun 2024 Seri A	idAAA	4.000.000.000	100,06	3.993.524.000	6,70	06-Jul-25	2,59
Obligasi Berkelanjutan VI Tower Bersama Infrastructure Tahap III Tahun 2024	idAA+	3.000.000.000	99,95	2.997.816.000	6,75	16-Feb-25	1,95
Obligasi II Merdeka Battery Materials Tahun 2024 Seri A	idA	3.000.000.000	100,00	2.960.091.000	6,80	15-Oct-25	1,92
Obligasi Berkelanjutan V BFI Finance Indonesia Tahap IV Tahun 2023 Seri B	idAA-	3.000.000.000	99,63	2.995.890.000	7,00	14-Apr-25	1,94
Obligasi Berkelanjutan VI Federal International Finance Tahap III Tahun 2024 Seri A	idAAA	3.000.000.000	100,00	2.995.731.000	6,40	12-Apr-25	1,94
Obligasi Berkelanjutan VI Astra Sedaya Finance Tahap III Tahun 2024 Seri A	idAAA	3.000.000.000	99,53	2.994.579.000	6,40	03-May-25	1,94
Obligasi Berkelanjutan I Petrosea Tahap I Tahun 2024 Seri A	idA+	2.350.000.000	100,00	2.347.877.950	6,50	20-Dec-25	1,52
Obligasi Subordinasi Berkelanjutan II Bank BJB Tahap I Tahun 2020 Seri A	idA+	2.000.000.000	100,83	2.003.650.000	8,60	03-Mar-25	1,30
Obligasi Berkelanjutan I JACCS MPM Finance Indonesia Tahap III Tahun 2024 Seri A	idAA	2.000.000.000	100,00	1.996.362.000	6,70	29-Apr-25	1,30
Obligasi Berkelanjutan VI Adira Finance Tahap III Tahun 2024 Seri A	idAAA	2.000.000.000	99,50	1.996.016.000	6,40	13-May-25	1,30
Obligasi Pemerintah/Government Bonds							
Obligasi Negara Republik Indonesia Seri FR0081	-	23.000.000.000	100,13	22.970.813.000	6,50	15-Jun-25	14,92
Obligasi Negara Republik Indonesia Seri ORI021	-	2.000.000.000	98,92	1.995.408.000	4,90	15-Feb-25	1,30
Jumlah/Total		<u>116.150.000.000</u>		<u>115.997.763.950</u>			<u>75,32</u>

4. Investment Portfolios

a. Debt Instruments

**REKSA DANA UOBAM ESG
PASAR UANG INDONESIA**
Catatan atas Laporan Keuangan
Untuk Tahun-tahun yang Berakhir
31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

**REKSA DANA UOBAM ESG
PASAR UANG INDONESIA**
Notes to Financial Statements
For the Years Ended
December 31, 2024 and 2023
(Figures are Presented in Rupiah,
unless Otherwise Stated)

2023							
Jenis efek/Type of investments	Peringkat/ Ratings	Nilai nominal/ Nominal value	Harga perolehan rata-rata/ Average cost %	Nilai wajar/ Fair value	Suku bunga per tahun/ Interest rate per annum %	Jatuh tempo/ Maturity date	Persentase terhadap jumlah portofolio efek/ Percentage to total investment portfolios %
Obligasi Perusahaan/Corporate Bonds							
Obligasi Subordinasi Berkelanjutan II Bank Bukopin Tahap II Tahun 2017	idAA	5.000.000.000	101,62	5.031.630.000	11,00	28-Feb-24	4,32
Obligasi Berkelanjutan IV Merdeka Copper Gold Tahap III Tahun 2023 Seri A	idA+	5.000.000.000	100,00	4.963.295.000	6,75	11-Agu-24	4,26
Obligasi II Wahana Inti Selaras Tahun 2023 Seri A	idA	5.000.000.000	100,00	4.957.350.000	6,75	18-Agu-24	4,26
Obligasi Berkelanjutan V Federal International Finance Tahap V Tahun 2023 Seri A	idAAA	4.000.000.000	100,00	3.993.800.000	6,00	05-Mar-24	3,43
Obligasi Berkelanjutan III Protelindo Tahap III Tahun 2023 Seri A	idAAA	3.500.000.000	100,00	3.488.187.500	6,15	18-Jun-24	2,99
Obligasi Berkelanjutan VI Tower Bersama Infrastructure Tahap II Tahun 2023	idAA+	3.000.000.000	100,00	3.002.607.000	6,75	15-Dec-24	2,58
Obligasi Berkelanjutan IV Merdeka Copper Gold Tahap IV Tahun 2023 Seri A	idA+	3.000.000.000	100,00	3.001.068.000	7,75	22-Dec-24	2,58
Obligasi Berkelanjutan I JACCS MPM Finance Indonesia Tahap II Tahun 2023 Seri A	AA+(idn)	3.000.000.000	100,00	2.980.662.000	6,25	21-Agu-24	2,56
Obligasi Berkelanjutan VI Tower Bersama Infrastructure Tahap I Tahun 2023 Seri A	idAAA	2.000.000.000	100,00	1.994.136.000	5,90	21-Jul-24	1,71
Obligasi Berkelanjutan V Mandiri Tunas Finance Tahap II Tahun 2021 Seri A	idAAA	500.000.000	100,24	500.223.500	7,00	20-Mei-24	0,43
Obligasi Pemerintah/Government Bonds							
Obligasi Negara Republik Indonesia Seri FR0077	-	26.000.000.000	101,99	26.167.336.000	8,125	15-Mei-24	22,47
Obligasi Negara Republik Indonesia Seri FR0070	-	21.500.000.000	101,17	21.586.946.000	8,375	15-Mar-24	18,54
Jumlah/Total		<u>81.500.000.000</u>		<u>81.667.241.000</u>			<u>70,13</u>

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

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

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

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

Obligasi dalam portofolio efek Reksa Dana mempunyai sisa jangka waktu sampai dengan 1 tahun. Dalam hal harga perdagangan terakhir efek di bursa efek tidak mencerminkan nilai pasar wajar pada saat itu, maka nilai wajar obligasi ditentukan berdasarkan pertimbangan terbaik Manajer Investasi dengan mengacu kepada Surat Keputusan Ketua Bapepam dan LK mengenai "Nilai Pasar Wajar dari Efek dalam Portofolio Reksa Dana". Nilai realisasi dari obligasi tersebut dapat berbeda secara signifikan dengan nilai wajar obligasi masing-masing pada tanggal 31 Desember 2024 dan 2023.

Bonds in the Mutual Fund's investment portfolios have remaining terms up to 1 year. In case the closing trading price in the stock exchange does not reflect the fair market value at a particular time, the fair values of these bonds are then determined based on the best judgment by the Investment Manager in accordance with the Decision Letter of the Chairman of Bapepam-LK regarding "Fair Market Value of Securities in the Mutual Fund Portfolios". The estimated values of such bonds as of December 31, 2024 and 2023 may differ significantly from their respective values upon realization.

**REKSA DANA UOBAM ESG
PASAR UANG INDONESIA**
Catatan atas Laporan Keuangan
Untuk Tahun-tahun yang Berakhir
31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

**REKSA DANA UOBAM ESG
PASAR UANG INDONESIA**
Notes to Financial Statements
For the Years Ended
December 31, 2024 and 2023
(Figures are Presented in Rupiah,
unless Otherwise Stated)

b. Sukuk

Pada tanggal 31 Desember 2024, Reksa Dana tidak memiliki portofolio efek dalam sukuk, sedangkan pada tanggal 31 Desember 2023, portofolio efek dalam sukuk adalah sebagai berikut:

Jenis efek/Type of investment	2023						Persentase terhadap jumlah portofolio efek/ Percentage to total investment portfolios
	Peringkat/ Ratings	Nilai nominal/ Nominal value	Harga perolehan rata-rata/ Average cost	Nilai wajar/ Fair value	Tingkat bagi hasil/ Profit sharing ratio	Jatuh tempo/ Maturity date	
Sukuk							
Sukuk Ijarah Berkelanjutan I Samudera Indonesia Tahap I Tahun 2023 Seri A	idA+(sy)	2.000.000.000	100,00	1.987.182.000	6,95	12-Agu-24	1,71
SBSN Seri PBS031	-	15.000.000.000	98,45	14.802.720.000	4,00	15-Jul-24	12,71
Jumlah/Total		17.000.000.000		16.789.902.000			14,42

Nilai tercatat sukuk pada laporan keuangan adalah sebesar nilai wajarnya.

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

b. Sukuk

As of December 31, 2024, the Mutual Fund did not have investment portfolios in sukuk, while as of December 31, 2023, investment portfolios in sukuk are as follows:

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

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

c. Instrumen Pasar Uang

	2024			
		Suku bunga per tahun/ tingkat bagi hasil/ <i>Interest rate</i> <i>per annum/</i> <i>profit sharing ratio</i> %	Jatuh tempo/ <i>Maturity</i> <i>date</i>	Persentase terhadap jumlah portofolio efek/ <i>Percentage to</i> <i>total investment</i> <i>portfolios</i> %
Jenis efek/ <i>Type of investments</i>	Nilai nominal/ <i>Nominal value</i>			
Deposito berjangka/ <i>Time deposits</i>				
PT Bank KB Bukopin Syariah	6.000.000.000	7,25	02-Jan-25	3,90
PT Allo Bank Indonesia Tbk	5.000.000.000	6,50	02-Jan-25	3,25
PT Bank KB Bukopin Syariah	4.000.000.000	7,25	02-Jan-25	2,60
PT Bank KB Bukopin Syariah	3.000.000.000	7,25	02-Jan-25	1,95
PT Bank Aladin Syariah Tbk	3.000.000.000	7,75	14-Nov-25	1,95
PT Bank Aladin Syariah Tbk	3.000.000.000	7,75	21-Nov-25	1,95
PT Bank Aladin Syariah Tbk	3.000.000.000	7,75	21-Nov-25	1,95
PT Bank Pembangunan Daerah Sulawesi Tengah	2.500.000.000	7,25	30-Apr-25	1,62
PT Bank Pembangunan Daerah Sulawesi Tengah	2.500.000.000	7,25	30-Apr-25	1,62
PT Bank Aladin Syariah Tbk	2.500.000.000	7,75	15-Nov-25	1,62
PT Bank Pembangunan Daerah Sulawesi Tengah	2.000.000.000	7,25	24-Apr-25	1,30
PT Bank Aladin Syariah Tbk	1.500.000.000	7,75	05-Nov-25	0,97
Jumlah/ <i>Total</i>	38.000.000.000			24,68

c. Money Market Instruments

**REKSA DANA UOBAM ESG
PASAR UANG INDONESIA**
Catatan atas Laporan Keuangan
Untuk Tahun-tahun yang Berakhir
31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam Rupiah,
kecuali Dinyatakan Lain)

**REKSA DANA UOBAM ESG
PASAR UANG INDONESIA**
Notes to Financial Statements
For the Years Ended
December 31, 2024 and 2023
(Figures are Presented in Rupiah,
unless Otherwise Stated)

Jenis efek/ <i>Type of investments</i>	2023			
		Suku bunga per tahun/ tingkat bagi hasil/ <i>Interest rate</i> <i>per annum/</i> <i>profit sharing ratio</i> %	Jatuh tempo/ <i>Maturity</i> <i>date</i>	Persentase terhadap jumlah portofolio efek/ <i>Percentage to</i> <i>total investment</i> <i>portfolios</i> %
	Nilai nominal/ <i>Nominal value</i>			
Deposito berjangka/ <i>Time deposits</i>				
PT Bank Pembangunan Daerah Kalimantan Barat	3.000.000.000	7,00	08-Jan-24	2,57
PT Bank KB Bukopin Syariah	2.000.000.000	7,00	21-Jan-24	1,72
PT Bank Pembangunan Daerah Kalimantan Barat	2.000.000.000	7,00	22-Jan-24	1,72
PT Bank Pembangunan Daerah Sulawesi Tengah	2.000.000.000	7,00	30-Jan-24	1,72
PT Bank Aladin Syariah Tbk	2.000.000.000	7,00	04-Mar-24	1,72
PT Bank Pembangunan Daerah Sulawesi Tengah	1.500.000.000	6,75	16-Jan-24	1,28
PT Bank Aladin Syariah Tbk	1.500.000.000	7,00	06-Mar-24	1,28
PT Bank Pembangunan Daerah Sulawesi Tengah	1.000.000.000	6,75	13-Jan-24	0,86
PT Bank Pembangunan Daerah Sulawesi Tengah	1.000.000.000	6,75	17-Jan-24	0,86
PT Bank Pembangunan Daerah Kalimantan Barat	1.000.000.000	7,00	29-Jan-24	0,86
PT Bank Aladin Syariah Tbk	1.000.000.000	7,00	08-Mar-24	0,86
Jumlah/ <i>Total</i>	18.000.000.000			15,45

Nilai tercatat deposito berjangka di laporan keuangan telah mencerminkan nilai nominal dan nilai wajarnya.

The carrying value of time deposits in the financial statements reflects their nominal and fair values.

5. Kas di Bank

5. Cash in Banks

	2024	2023	
PT Bank Central Asia Tbk (Bank Kustodian)	1.263.634.389	239.271.399	PT Bank Central Asia Tbk (Custodian Bank)
PT Bank Mandiri (Persero) Tbk	12.222.626	6.553.655	PT Bank Mandiri (Persero) Tbk
Jumlah	1.275.857.015	245.825.054	Total

6. Piutang Bunga dan Bagi Hasil

6. Interests and Profit Sharing Receivable

	2024	2023	
Efek utang	861.717.847	962.226.883	Debt instrument
Pasar uang	37.753.425	51.067.352	Money market
Sukuk	-	290.552.500	Sukuk
Jumlah	899.471.272	1.303.846.735	Total

Cadangan kerugian penurunan nilai atas piutang bunga dan bagi hasil tidak dibentuk karena Reksa Dana berpendapat bahwa seluruh piutang tersebut dapat ditagih.

No allowance for impairment loss on interests and profit sharing receivable was provided because the Mutual Fund believes that such receivables are fully collectible.

7. Piutang Lain-lain

	2024	2023	
Piutang <i>switching</i>	167.277.788	-	Switching receivable
Lainnya	6.208.007	-	Other
Jumlah	173.485.795	-	Total

Piutang *switching* merupakan tagihan atas pengalihan sebagian atau seluruh investasi pemegang unit penyertaan dari Reksa Dana lain yang dikelola oleh Manager Investasi.

Cadangan kerugian penurunan nilai atas piutang lain-lain tidak dibentuk karena Reksa Dana berpendapat bahwa seluruh piutang tersebut dapat ditagih.

7. Other Accounts Receivable

Switching receivable represent receivables on the transfers of a part or all of the unitholders investment from other Mutual Funds managed by the Investment Manager.

No allowance for impairment loss on other accounts receivable was provided because the Mutual Fund believes that such receivables are fully collected.

8. Uang Muka Diterima atas Pemesanan Unit Penyertaan

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

8. Advances Received for Subscribed Units

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

9. Liabilitas atas Pembelian Kembali Unit Penyertaan

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

9. Liabilities for Redemption of Investment Units

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.

10. Beban Akrua

	2024	2023	
Jasa pengelolaan investasi (pihak berelasi) (Catatan 16)	-	93.596.392	Investment management services (a related party) (Note 16)
Jasa kustodian (Catatan 17)	-	12.708.501	Custodial services (Note 17)
Lainnya	25.514.273	22.517.713	Others
Jumlah	25.514.273	128.822.606	Total

10. Accrued Expenses

11. Utang Pajak

	2024	2023	
Pajak penghasilan			Income taxes
Pasal 4 (2)	3.082.639	120.000	Article 4 (2)
Pasal 23	6.196.007	1.717.364	Article 23
Jumlah	9.278.646	1.837.364	Total

11. Taxes Payable

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 portfoli, 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	115.997.763.950	98.457.143.000	Carrying values
Pengukuran nilai wajar menggunakan:			Fair value measurement using:
Level 1	115.997.763.950	98.457.143.000	Level 1
Level 2	-	-	Level 2
Level 3	-	-	Level 3
Jumlah	115.997.763.950	98.457.143.000	Total

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

Jumlah unit penyertaan yang dimiliki oleh pemodal dan Manajer Investasi, pihak berelasi, adalah sebagai berikut:

	2024		2023		
	Persentase/ Percentage %	Unit/ Units	Persentase/ Percentage %	Unit/ Units	
Pemodal	100,00	137.334.263,4913	87,24	94.617.008,5776	Investors
Manajer Investasi (pihak berelasi)	-	-	12,76	13.836.940,1470	Investment Manager (a related party)
Jumlah	100,00	137.334.263,4913	100,00	108.453.948,7246	Total

Keuntungan bersih yang diterima oleh Manajer Investasi, pihak berelasi, atas pembelian kembali unit penyertaan yang dimiliki oleh Manajer Investasi untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 adalah sebesar Rp 454.117.991 dan Rp 316.800.199.

The details of outstanding investment units owned by the investors and the Investment Manager, a related party, are as follows:

The net gain received by the Investment Manager, a related party, on the redemption of investment units owned by the Investment Manager for the years ended December 31, 2024 and 2023 amounted to Rp 454,117,991 and Rp 316,800,199.

14. Pendapatan Bunga dan Bagi Hasil

Akun ini merupakan pendapatan bunga dan bagi hasil atas:

	2024	2023	
Efek utang dan sukuk	7.326.059.872	3.963.953.944	Debt instruments and sukuk
Instrumen pasar uang	2.012.386.586	1.522.971.186	Money market instruments
Jumlah	9.338.446.458	5.486.925.130	Total

Pendapatan di atas termasuk pendapatan bunga dan bagi hasil yang belum direalisasi (Catatan 6).

This account consists of interests and profit sharing income from:

The above income includes interest and profit sharing income not yet collected (Note 6).

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

	2024	2023
Kerugian investasi yang telah direalisasi		
Efek utang dan sukuk	(719.887.042)	(373.763.265)
Keuntungan (kerugian) investasi yang belum direalisasi		
Efek utang dan sukuk	470.564.992	(315.981.735)

15. Realized and Unrealized Gain (Loss) on Investments

Realized loss on investments
Debt instruments and sukuk

Unrealized gain (loss)
on investments
Debt instruments and sukuk

16. Beban Pengelolaan Investasi

Akun ini merupakan imbalan kepada PT UOB Asset Management Indonesia sebagai Manajer Investasi, sebesar maksimum 1% 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 Akrua (Catatan 10).

Beban pengelolaan investasi untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 masing-masing sebesar Rp 1.413.457.743 dan Rp 890.463.091.

16. Investment Management Expense

This account represents compensation for the services provided by PT UOB Asset Management Indonesia Investment Manager, which is calculated at maximum 1% 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 10).

The investment management expense, for the years ended December 31, 2024 and 2023 amounted to Rp 1,413,457,743 and Rp 890,463,091, respectively.

17. 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 0,15% 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 10).

Beban kustodian untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 masing-masing sebesar Rp 188.461.032 dan Rp 118.728.412.

17. 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 the Custodian Bank, with fee of maximum 0.15% 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 10).

The custodial expense for the years ended December 31, 2024 and 2023 amounted to Rp 188,461,032 and Rp 118,728,412, respectively.

18. Beban Lain-lain

Beban pajak penghasilan final
Lainnya

Jumlah

2024	2023
1.052.276.197	682.676.676
38.566.275	32.804.038
<u>1.090.842.472</u>	<u>715.480.714</u>

Final income tax expense
Others

Total

18. Other Expenses

19. Pajak Penghasilan

a. Pajak Kini

	2024	2023	
Pajak penghasilan final atas keuntungan investasi yang telah direalisasi	46.801.400	820.000	Final income tax on realized gain investments
Pajak penghasilan tidak final	-	-	Nonfinal income tax
Jumlah	46.801.400	820.000	Total

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

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

	2024	2023	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	6.396.363.161	3.072.507.913	Profit before tax per statements of profit or loss and other comprehensive income
Beban investasi	2.692.761.247	1.724.672.217	Investment expenses
Pendapatan bunga dan bagi hasil:			Interests and profit sharing income:
Instrumen pasar uang	(2.012.386.586)	(1.522.971.186)	Money market instruments
Efek utang dan sukuk	(7.326.059.872)	(3.963.953.944)	Debt instruments and sukuk
Kerugian investasi yang telah direalisasi	719.887.042	373.763.265	Realized loss on investments
Kerugian (keuntungan) investasi yang belum direalisasi	(470.564.992)	315.981.735	Unrealized loss (gain) on investments
Jumlah	(6.396.363.161)	(3.072.507.913)	Total
Laba kena pajak	-	-	Taxable income

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.

20. Sifat dan Transaksi dengan Pihak Berelasi

Sifat dengan Pihak Berelasi

PT UOB Asset Management Indonesia merupakan Manajer Investasi Reksa Dana.

Transaksi dengan Pihak Berelasi

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

	2024	2023
Laporan Posisi Keuangan		
<u>Liabilitas</u>		
Jasa pengelolaan Investasi	-	93.596.392
Persentase terhadap jumlah liabilitas	-	71,25%
Laporan Laba Rugi dan Penghasilan Komprehensif Lain		
Beban pengelolaan investasi	1.413.457.743	890.463.091
Persentase terhadap jumlah beban	52,49%	51,63%

20. Nature of Relationship and Transactions with Related Party

Nature of Relationship

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

Transaction with Related Party

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

Statement of Financial Position

Liability

Investment management services

Percentage to total liabilities

Statement of Profit or Loss and Other Comprehensive Income

Investment management fee

Percentage to total expenses

21. 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 156.197.408.991 dan Rp 117.875.448.496 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 5% dari nilai aset bersih pada hari bursa dilakukannya pembelian kembali.

21. 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 156,197,408,991 and Rp 117,875,448,496, 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 5% of the net assets value on the stock exchange trading day of each redemption.

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 suku bunga, 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 utang dan sukuk.

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

Risiko Suku Bunga

Risiko suku bunga adalah risiko dimana nilai wajar atau arus kas kontraktual masa datang dari suatu instrumen keuangan akan terpengaruh akibat perubahan suku bunga pasar. Eksposur Reksa Dana yang terpengaruh risiko suku bunga terutama terkait dengan portofolio efek.

Untuk meminimalkan risiko suku bunga, sebagian besar dari portofolio efek Reksa Dana mempunyai suku bunga tetap.

Instrumen keuangan Reksa Dana yang terkait risiko suku bunga dan tingkat bagi hasil pada tanggal 31 Desember 2024 dan 2023 terdiri dari portofolio efek dalam instrumen pasar uang, efek utang dan sukuk dengan suku bunga per tahun masing-masing sebesar 4,90% - 8,60% dan 4,00% - 11,00%.

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, interest rate 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. debt instrument and sukuk.

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.

Interest Rate Risk

Interest rate risk is the risk that the fair value or contractual future cash flows of a financial instrument will be affected due to changes in market interest rates. The Mutual Fund's exposures to interest rate risk relates primarily to investment portfolios.

To minimize interest rate risk, the majority of the Mutual Fund's investment portfolios are at fixed interest rates.

Financial instruments of the Mutual Fund related to interest rate risk and profit sharing ratio as of December 31, 2024 and 2023 consist of investment portfolios in money market, debt instruments and sukuk with interest rates and profit sharing ratio per annum at 4.90% - 8.60% dan 4.00% - 11.00% respectively.

Analisis Sensitivitas

Analisis sensitivitas diterapkan pada variabel risiko pasar yang mempengaruhi kinerja Reksa Dana, yakni harga dan suku bunga. 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. Sensitivitas suku bunga menunjukkan dampak perubahan yang wajar dari suku bunga pasar, termasuk *yield* dari 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 dan suku bunga 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 portofolio efek dalam utang dan sukuk yang diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi dan aset keuangan lainnya yang diklasifikasikan sebagai diukur pada biaya perolehan diamortisasi.

Sensitivity Analysis

The sensitivity analysis is applied to market risk variables that affect the performance of the Mutual Fund, which are prices and interest rates. 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. The interest rate sensitivity shows the impact of reasonable changes in market interest rates, including the yield of the 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 and interest rate sensitivities 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 investment portfolios in debt instrument and sukuk classified as measured at FVPL and other financial assets classified as measured carried at amortized cost.

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 portofolio efek diungkapkan pada Catatan 4, sedangkan aset keuangan lainnya dan liabilitas keuangan akan jatuh tempo dalam waktu kurang dari 1 tahun.

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 investment portfolios are set out in Note 4, while other financial assets and financial liabilities will become due within less than 1 year.

22. 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	4,64%	3,48%	Total return on investments
Hasil investasi setelah memperhitungkan beban pemasaran	2,57%	1,43%	Return on investments adjusted for marketing charges
Beban investasi	1,96%	1,64%	Investment expenses
Perputaran portofolio	2,11:1	0,75: 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.

22. 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.

23. 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.

23. 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.
