



Fund Summary

- Fund Type** Fixed Income Fund
- Fund Registration date** 28 March 1997
- Investment Policy** Core investments are in bills of exchange and promissory notes endorsed, availed or endorsed with recourse, as well as short or long-term debentures in accordance to guidelines of the SEC. The fund may invest in foreign securities not exceeding 79% of net asset value or hold derivatives for the purpose of hedging investment risks.
- Net Asset Value** Baht 1,320.38 million
- Net Asset Value Per Unit** Baht 22.9675
- Policy on Dividend Payment** No Dividend Payment
- Automatic redemption policy** No AutoRedeem
- Risk Involved**
 1. Leverage Risk
 2. Liquidity Risk
 3. Business Risk
 4. Structured Note Risk
 5. Market Risk
 6. Credit Risk
 7. Exchange rate Risk
 8. Interest Rate Risk
- FX hedging policy** Fully hedged/Almost fully hedged
- AIMC Category** Mid Term General Bond

Subscription / Redemption

- Date & Time** Before 3.30 p.m. of every working day and before 4.00 p.m. for SCB Easy (Unitholders can redeem and switch out on 16th day of each month)
- Minimum Additional Subscription Amount** Baht 1,000 / Baht 1,000
- Minimum Redemption** Baht 1,000
- Minimum Balance** Baht 1,000
- Redemption Settlement Date** 2 business days after the date of redemption (T+2)

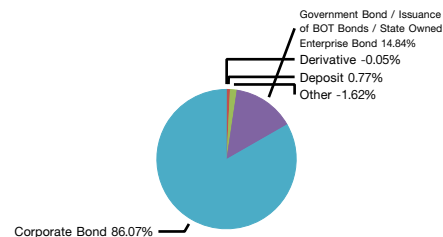
Fees Collected from Unit holders

- Front-end fee** Not exceed 5% of NAV (waived)
- Back-end fee** -none-
- Switch In fee** Not exceed 5% of NAV (waived)
- Switch Out fee** -none-
- Brokerage Fee (All Transaction)** -none-
- Transfer fee** Baht 10 per 1,000 units

Fees Collected from the Fund (included of VAT)(%p.a.of NAV)

- Management Fee** Not exceed 0.535 p.a. (Currently charged at 0.405225%)
- Trustee Fee** Not exceed 0.05885 p.a. (Currently charged at 0.0321%)
- Registrar Fee** Not exceed 0.11 p.a. (Currently charged at 0.06527%)
- Other expenses** Actual expense Not exceed 0.79615%

Asset Allocation



Fund Performance vs Benchmark

Fund Performance	Return			Annualized Return				
	YTD	3 Mths	6 Mths	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception
SCBRF	2.89%	0.22%	1.22%	3.04%	2.64%	1.85%	1.88%	2.94%
Benchmark ¹	3.06%	0.17%	1.36%	3.20%	2.61%	1.76%	1.96%	2.65%
Portfolio SD	0.51%	0.35%	0.39%	0.52%	0.43%	0.55%	0.58%	2.01%
Benchmark SD	0.48%	0.29%	0.36%	0.49%	0.45%	0.53%	0.47%	0.33%

Annual Return	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
SCBRF	1.58%	1.29%	2.53%	1.20%	3.32%	1.72%	0.83%	0.45%	1.41%	3.19%
Benchmark ¹	1.53%	1.39%	2.72%	1.48%	3.44%	2.12%	0.77%	0.30%	1.27%	3.01%
Portfolio SD	0.29%	0.65%	0.25%	0.42%	0.49%	0.97%	0.49%	0.82%	0.34%	0.41%
Benchmark SD	0.07%	0.06%	0.23%	0.34%	0.42%	0.67%	0.30%	0.82%	0.42%	0.43%

Class Date 28 March 1997

Other Key Information

- Current Yield (% p.a.)** 2.00
- Portfolio Duration (Years)** 2.39

Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
DEBENTURES OF SUPALAI PUBLIC COMPANY LIMITED NO. 2/2025 SERIES 1	A	4.34
DEBENTURES OF CPF (THAILAND) PUBLIC COMPANY LIMITED NO. 2/2568 TRANCHE 1	A	3.80
DEBENTURES OF CPF (THAILAND) PUBLIC COMPANY LIMITED NO. 1/2568 TRANCHE 1	A	3.47
BANK OF THAILAND BOND 4/FRB364/2025	AAA	3.06
UNSUBORDINATED AND UNSECURED DEBENTURES OF LAND & HOUSES PUBLIC COMPANY LIMITED NO. 1/2025 SERIES 2	A	2.90

AIMC Category Performance Report

AIMC Category	Average Trailing Return (%)								Average Calendar Year Return (%)				
	YTD	3M	6M	1Y	3Y	5Y	10Y		2020	2021	2022	2023	2024
Mid Term General Bond	3.13	-0.26	1.30	3.28	2.67	1.76	1.68		1.03	0.67	0.14	1.61	2.85

Remark

¹ (1) Net Total Return of ThaiBMA Government Bond Index 1-3 Year 50% (2) Net Total Return of ThaiBMA Mark-to-Market Corporate Bond Index (A- up) 1-3 Year 50%

²Overall Rating 5 : Short Term Bond : 30 November, 2025