



Fund Summary

- ▶ **Fund Type** Retirement Mutual Fund
- ▶ **Fund Registration date** 14 February 2002
- ▶ **Investment Policy** Core investment is in treasury securities and short-term debt instruments issued by the government or companies with good financial standing, or placed in short term cash deposits for liquidity considerations. The weighted average portfolio duration will be no more than 1 year, in order to help reduce portfolio volatility arising from interest rate movements.
- ▶ **Net Asset Value** Baht 17,447.06 million
- ▶ **Net Asset Value Per Unit** Baht 15.0424
- ▶ **Policy on Dividend Payment** No Dividend Payment
- ▶ **Automatic redemption policy** No AutoRedeem
- ▶ **Risk Involved**
 1. Leverage Risk
 2. Call Risk
 3. Liquidity Risk
 4. Business Risk
 5. Structured Note Risk
 6. Market Risk
 7. Credit Risk
 8. Interest Rate Risk
- ▶ **FX hedging policy** No FX hedging policy
- ▶ **AIMC Category** Short 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
- ▶ **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)

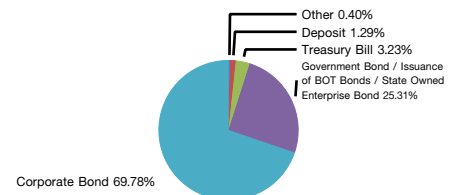
Fees Collected from Unit holders

- ▶ **Front-end fee** Not exceed 3.21% of NAV (waived)
- ▶ **Back-end fee** -none-
- ▶ **Switch In fee** Not exceed 3.21% of NAV (waived)
- ▶ **Switch Out fee** -none-
- ▶ **Brokerage Fee (All Transaction)** -none-
- ▶ **Transfer fee** -none-

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

- ▶ **Management Fee** Not exceed 0.853 p.a. (Currently charged at 0.468125%)
- ▶ **Trustee Fee** Not exceed 0.05885 p.a. (Currently charged at 0.02675%)
- ▶ **Registrar Fee** Not exceed 0.11 p.a. (Currently charged at 0.06527%)
- ▶ **Other expenses** Actual expense Not exceed 0.963%

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
SCBRM1	0.74%	0.74%	1.43%	2.61%	1.74%	1.38%	1.41%	1.78%
Benchmark ¹	0.47%	0.47%	1.02%	2.11%	1.58%	1.16%	1.27%	1.70%
Portfolio SD	0.09%	0.09%	0.12%	0.18%	0.18%	0.16%	0.17%	0.19%
Benchmark SD	0.04%	0.04%	0.06%	0.09%	0.09%	0.08%	0.07%	0.10%

Annual Return	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
SCBRM1	1.77%	1.19%	1.60%	0.97%	1.78%	1.35%	0.73%	0.44%	1.59%	2.55%
Benchmark ¹	1.53%	1.39%	1.41%	1.41%	1.39%	0.65%	0.54%	0.63%	1.60%	2.16%
Portfolio SD	0.12%	0.14%	0.09%	0.12%	0.16%	0.30%	0.11%	0.18%	0.14%	0.17%
Benchmark SD	0.07%	0.06%	0.06%	0.06%	0.06%	0.03%	0.03%	0.05%	0.10%	0.09%

Other Key Information

- ▶ **Current Yield (% p.a.)** 2.35
- ▶ **Portfolio Duration (Years)** 0.89

Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
BANK OF THAILAND BOND 7/FRB364/2024	AAA	7.24
BANK OF THAILAND BOND 3/FRB184/2025	AAA	3.45
BANK OF THAILAND BOND 10/91/2025	AAA	2.86
BILL OF EXCHANGE OF CHAROEN POKPHAND FOODS PUBLIC COMPANY LIMITED NO.5/2025 WORTH OF THB 2,000.00 ML	A	2.82
DEBENTURES OF MUANGTHAI CAPITAL PUBLIC COMPANY LIMITED NO. 3/2566	A-(tha)	2.82

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
Short Term General Bond	0.59	0.59	1.18	2.22	1.56	1.06	1.18	0.49	0.42	0.55	1.53	2.11

Remark

- ¹ (1) Average of 1-year fixed deposit interest rate for individual with amount of 1 million baht from Bangkok Bank PLC, Kasikorn Bank PLC and Siam Commercial Bank PLC 40% (2) ThaiBMA Commercial Paper Index (A- up) 20% (3) Short-term Government Bond Index 40%