



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 15,749.27 million
- ▶ **Net Asset Value Per Unit** Baht 14.6346
- ▶ **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)

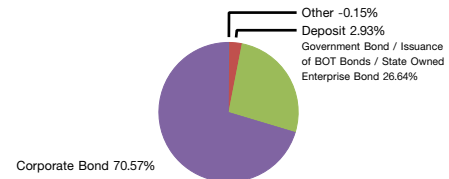
Fees Collected from Unit holders

- ▶ **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 0.06955%)
- ▶ **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	0.50%	0.74%	1.30%	2.02%	1.07%	1.24%	1.37%	1.74%
Benchmark ¹	0.35%	0.50%	1.01%	1.81%	1.02%	0.99%	1.24%	1.68%
Portfolio SD	0.06%	0.08%	0.12%	0.14%	0.15%	0.19%	0.16%	0.19%
Benchmark SD	0.03%	0.04%	0.06%	0.10%	0.07%	0.07%	0.07%	0.10%

Annual Return	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
SCBRM1	2.23%	1.77%	1.19%	1.60%	0.97%	1.78%	1.35%	0.73%	0.44%	1.59%
Benchmark ¹	1.83%	1.53%	1.39%	1.41%	1.41%	1.39%	0.65%	0.54%	0.63%	1.60%
Portfolio SD	0.10%	0.12%	0.14%	0.09%	0.12%	0.16%	0.30%	0.11%	0.18%	0.14%
Benchmark SD	0.08%	0.07%	0.06%	0.06%	0.06%	0.06%	0.03%	0.03%	0.05%	0.10%

Other Key Information

- ▶ **Current Yield (% p.a.)** 2.36
- ▶ **Portfolio Duration (Years)** 0.81

Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
BANK OF THAILAND BOND 7/FRB364/2023	AAA	5.16
SHORT-TERM DEBENTURE OF TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED NO.1/2023 SERIES 14 WORTH OF TH	A-	3.81
BANK OF THAILAND BOND 3/91/2024	AAA	3.13
DEBENTURES OF MUANGTHAI CAPITAL PUBLIC COMPANY LIMITED NO. 3/2566	BBB+	3.11
DEBENTURES OF NGERN TID LOR PUBLIC COMPANY LIMITED NO. 5/2566 SERIES 1	A	2.89

AIMC Category Performance Report

AIMC Category	Average Trailing Return (%)							Average Calendar Year Return (%)			
	YTD	3M	6M	1Y	3Y	5Y	10Y	2019	2020	2021	2022
Short Term General Bond	0.43	0.63	1.16	1.81	0.97	0.96	1.22	1.81	0.49	0.42	0.55

Remark

¹ThaiBMA Short - Term Government Bond Index (40%), Average 1-year deposit rate (BBL, KBANK, SCB) (40%), ThaiBMA Commercial Paper Index (A- and above) (20%).

For the changes of Mutual Fund's Benchmark, investors can find more information at Factsheet