



Fund Summary

- ▶ **Fund Type** Retirement Mutual Fund
- ▶ **Fund Registration date** 14 February 2002
- ▶ **Investment Policy** Investment focuses mainly on government bonds or debt instruments where principal and interest is guaranteed by the Ministry of Finance. The core investment averages at least 50% of the net asset value during the financial year. Investments may include derivative securities for portfolio hedging purposes and structured products which are permitted by the SEC.
- ▶ **Net Asset Value** Baht 10,127.93 million
- ▶ **Net Asset Value Per Unit** Baht 15.4206
- ▶ **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** Miscellaneous

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)

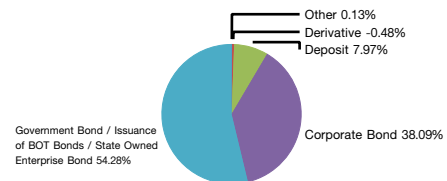
Fees Collected from Unit holders

- ▶ **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 1.1205 p.a. (Currently charged at 0.543025%)
- ▶ **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 1.2305%

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
SCBRM2	1.34%	1.34%	2.76%	4.45%	2.28%	1.32%	1.61%	1.89%
Benchmark ¹	1.42%	1.42%	2.46%	3.77%	2.23%	1.48%	2.11%	2.81%
Portfolio SD	0.54%	0.54%	0.77%	1.09%	1.15%	1.11%	1.07%	0.92%
Benchmark SD	0.42%	0.42%	0.57%	0.85%	1.41%	1.36%	1.20%	1.03%

Annual Return	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
SCBRM2	1.88%	0.95%	2.02%	0.56%	4.28%	1.09%	-0.35%	-0.18%	1.22%	4.05%
Benchmark ¹	2.99%	1.37%	3.11%	1.41%	5.34%	2.97%	-0.56%	-0.15%	0.99%	3.55%
Portfolio SD	0.83%	0.53%	0.39%	0.45%	0.97%	2.17%	0.78%	1.35%	1.03%	1.00%
Benchmark SD	0.49%	0.41%	0.76%	0.68%	1.11%	1.93%	1.20%	2.12%	1.08%	0.84%

Other Key Information

- ▶ **Current Yield (% p.a.)** 2.27
- ▶ **Portfolio Duration (Years)** 4.84

Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2567 NO.23	AAA	13.95
TLOAN66/1/10.70Y	AAA	11.46
ILB56/02/15Y	AAA	7.59
TLOAN64/6/10.64Y	AAA	6.03
TLOAN65/1/20.84Y	AAA	5.58

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

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 20%
- (2) ThaiBMA Government Bond Index less than or equal to 10 Year 80%