

## SCB Dynamic Bond Lite

### Accumulation SCBDLITE(A)

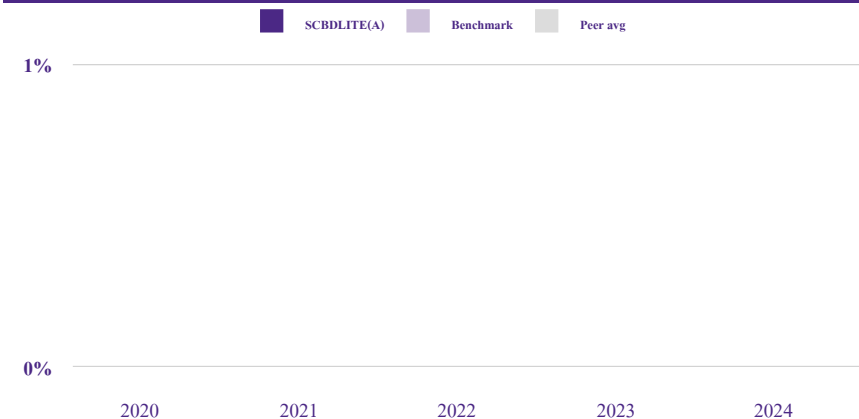
#### Fund Type / Peer Group

- Fund type: Fixed Income Fund/Cross Investing Fund/Fund that invests with both domestic and foreign investment exposure
- AIMC category: Miscellaneous

#### Investment Policy and Strategy

- The Fund invests in domestic and foreign government bonds, corporate bonds, money market instruments, deposit, deposit-equivalent instruments, derivatives and Structured Notes. The Fund will invest in fixed income instruments at least 80% of the NAV and may have net exposure in foreign investment on average in a fiscal year not exceeding 79% of the NAV.
- The Fund is actively managed to generate returns through the high-quality assets selection and investment allocation based on market condition analysis. For investing in corporate bonds, the fund manager will evaluate the company's fundamentals and debt repayment ability. The Fund expects to maintain a weighted average portfolio duration not exceeding 5 years.
- The Fund may invest in investment units of mutual funds under management of SCBAM not exceeding 100% of NAV.
- The Fund may consider investing in derivatives for purposes of enhancing the efficiency of portfolio management and/or hedging.
- Fund's management strategy: The Fund is an active fund, without objective to rely on Benchmark to compare with the performance of the Fund.

#### Past Performance and Benchmark for the Past 5 Calendar Years (% p.a.)



Remark: In the year the Fund was registered, the performance will be shown from the date of registration of the Fund until the end of calendar year.

#### Pin-Back Performance

	YTD	3 Mths	6 Mths	1 Yr <sup>1</sup>	3 Yrs <sup>1</sup>	5 Yrs <sup>1</sup>	10 Yrs <sup>1</sup>	Since Inception <sup>1</sup>
SCBDLITE(A)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.60
Benchmark	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Portfolio SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.36
Benchmark SD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00

Remark: <sup>1</sup> % per year

<sup>2</sup> Average in the same group according to the AIMC category of mutual funds

#### Risk Spectrum



Invest in government bonds and corporate debt instruments, with no more than 20% of NAV being non-investment grade/unrated instruments.

#### Fund Facts

Inception Date	24 June 2025
Share class launch date	24 June 2025
Dividend payment policy	No
Fund Maturity	none
<b>Fund Manager</b>	
Miss Watchara Satitpornnuay	24 June 2025
Mr. Peeravit Limdeachapun	24 June 2025

#### Benchmark

None Since the Fund actively invests in debt instruments and flexibly adjusts investment portfolios depends on market conditions; therefore, there is no benchmark that is suitable for the investment strategy of the Fund.

#### Notice

- Investment in mutual funds is not a money deposit.
- Past performance of the fund is not a guarantee for future performance.

Certified by the CAC (Thailand's Private Sector Collective Action)

Coalition Against Corruption: CAC

Prospectus



Investors can study liquidity risk management tools in the Prospectus.

www.scbam.com

Subscription		Redemption	
Subscription Date:	Every trading day	Redemption Date:	Every trading day
Office Hours:	From business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs	Office Hours:	From business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs
Minimum Initial Subscription:	1,000 Baht	Minimum Redemption:	1,000 Baht
Minimum Subsequent Subscription:	1,000 Baht	Minimum Balance:	1,000 Baht
		Period of Payment:	T+2 (Settlement within 2 tradings day after redemption date )
			(The settlement period can be changed not exceed 5 business days from the redemption date.)

Fees Collected from the Fund (%p.a. of NAV) (included of VAT)		
Fees	Maximum not exceeding	Actual Charged
Management Fee	2.14	0.43
Total Expense	4.50	0.55

Remark : - The Management Company may consider changing the actual charged fees to reflect its strategy or administrative costs.

Fees Collected from Unit holders (% of Trading Value) (included of VAT)		
Fees	Maximum not exceeding	Actual Charged
Front-end fee	3.21	0.27
Back-end fee	3.21	waived
Switch In fee	3.21	0.27
Switch Out fee	3.21	waived
Transfer fee	Baht 10 per 1,000 units	Baht 10 per 1,000 units

Remark: - The Management Company may consider changing the actual charged fees to reflect its strategy or administrative costs.

Asset Allocation		Top 5 Holdings		
Asset	% NAV	Securities	Credit rating	% NAV
TREASURY BILL	43.05	JAPAN TREASURY BILL	A	26.10
BOND, BOT BOND	40.79	MONETARY AUTHORITY OF SINGAPORE	AAA	14.38
PN, BE, DEBENTURE, COMMERCIAL PAPER	11.81	TREASURY BILL		
CUSTODIAN BANK, TERM & SAVING DEPOSIT, CERTIFICATE OF DEPOSIT	2.84	BANK OF THAILAND BOND 28/91/2025	AAA	6.70
OTHER ASSET	1.23	DEBT	AAA	5.97
DERIVATIVE	0.28	MANAGEMENT GOVERNMENT BOND FY. B.E. 2568 No. 4		
		BANK OF THAILAND BOND 27/90/2025	AAA	5.66

Statistical data	
Maximum Drawdown	-0.14%
Recovering Peroid	-
FX Hedging	92.03%
Portfolio Turnover	0.55
Portfolio Duration	2 Years 8 Months 22 Days
Yield to Maturity	1.35% Per year

Foreign Investment Allocation	
Country	% NAV
Japan	26.10
Singapore	14.38
Malaysia	2.63
Republic of Korea	2.58
China	1.18

Top 5 Issuers		
Issuer	Credit rating	% NAV
JAPAN GOVERNMENT	A	26.10
BANK OF THAILAND	AAA	18.22
THE MINISTRY OF FINANCE OF THE KINGDOM OF THAILAND	AAA	17.86
MONETARY AUTHORITY OF SINGAPORE	AAA	14.38
GULF DEVELOPMENT PCL.	AA-	7.03

Credit Rating			
	Local	National	International
AAA			16.46
GOV/AAA/AAA(tha)	38.38		
AA			2.58
AA/AA(tha)	9.20		
A			26.10
A/A(tha)	2.62		
BBB			2.63

## Definition

**Maximum Drawdown** refers to the highest percentage loss of the fund over the past 5 years (or since inception if the fund has been established for less than 5 years). It is calculated from the highest unit value to the lowest unit value during the period that the unit value is declining. The Maximum Drawdown is an indicator of the risk of loss from investing in the fund.

**Recovering Period** is used to give investors an idea of how long it will take from the time of maximum loss of the fund to the recovery of initial investment.

**FX Hedging** refers to the percentage of investments denominated in foreign currency that are hedged against exchange rate risk.

**Portfolio Turnover Ratio (PTR)** indicates the trading frequency of securities in the investment portfolio of the fund over a given period. It is calculated by taking the lower value between the total amount of new securities purchased and the total amount of securities sold over the past 1 year, divided by the average NAV of the same period. The fund with high PTR reflects frequent trading by the fund manager which leads to high trading costs. Investors should compare this data with the fund performance in order to evaluate the worthiness of such trading strategy.

**Sharpe Ratio** is the ratio between the excess return of the fund and the investment risk. It is calculated from the difference between the investment return of the fund and the risk-free rate of return divided of returns for the investment. The Sharpe Ratio reflects how much returns the fund will receive to offset the investment risk of the fund. The fund with a higher Sharpe Ratio means that it is managed more efficiently because it generates higher excess returns given the same level of investment risk.

**Alpha** is the excess return of the fund relative to the return of its corresponding benchmark. A high alpha indicates that the fund generates higher return than its benchmark which is resulted from the efficiency of the fund manager in securities selection or determining the right timing for investment.

**Beta** is a measure of the returns of securities in the portfolio in relation to the market as a whole. A beta of less than 1 indicates that the returns of the fund's portfolio are less volatile than the overall market. On the other hand, a beta of greater than 1 indicates that the returns on the portfolio are more volatile than the market return.

**Tracking Error** The rate of return of the fund has the efficiency to replicate the corresponding benchmark. If the tracking error is low, it implies that the fund is able to generate similar returns to its benchmark efficiently. The fund with high tracking error will have an average rate of return that is more deviated from the benchmark.

**Yield to Maturity (YTM)** is the rate of return for investing in a debt instrument assuming that the investor holds the asset until its maturity date. It is calculated from the coupon payments to be earned by the investor over the remaining term of the instrument plus the face value due at maturity which are discounted to a present value. YTM is used to measure the rate of return of a fixed income fund which is based on the weighted average YTM of each debt instrument in the portfolio of the fund. As YTM is expressed as an annual percentage rate, it can be used for performance comparison among the fixed income funds with a 'buy and hold' investment strategy and similar investment characteristics.

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