

SCB FIXED INCOME PLUS FUND

Super Savings Fund E-channel SCBFP(SSFE)

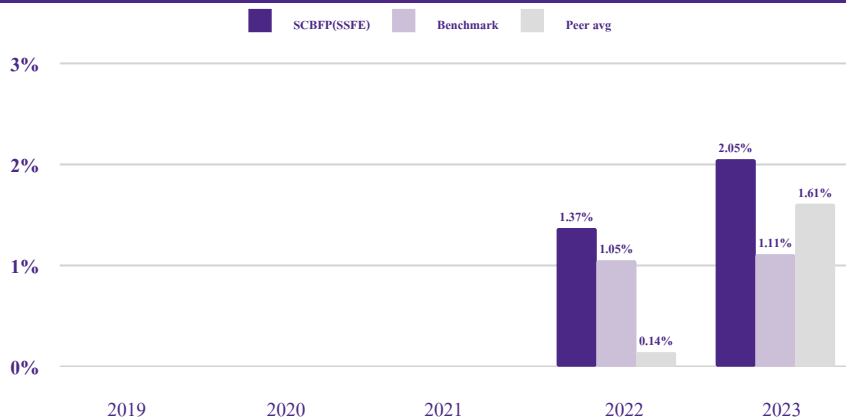
Fund Type / Peer Group

- Fund type: Fixed Income Fund/Super Savings Fund (SSF)/Fund that invests with both domestic and foreign investment exposure
- AIMC category: Mid Term General Bond

Investment Policy and Strategy

- The Fund invest in domestic and international deposits, debt instruments with good quality and good returns such as private debt instruments, government/state enterprise debt instruments, debt instruments issued by financial institutions or banks established under specific laws, debt instruments with rating of the instruments or the issuers in investment grade. The Fund will invest in overseas on average in a fiscal year not exceeding 20% of the NAV.
- The Fund may consider investing in derivatives for purposes of enhancing the efficiency of portfolio management and/or hedging exchange rate risk which will be fully hedged.
- Fund's management strategy: The Fund aims to achieve performance higher than the benchmark (Active Management).

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 ¹ | 3 Yrs ¹ | 5 Yrs ¹ | 10 Yrs ¹ | Since Inception ¹ |
|--|------|--------|--------|-------------------|--------------------|--------------------|---------------------|------------------------------|
| SCBFP(SSFE) | 0.62 | 1.17 | 1.71 | 2.49 | N/A | N/A | N/A | 2.35 |
| Benchmark | 0.62 | 0.90 | 1.34 | 1.87 | N/A | N/A | N/A | 1.61 |
| Average in the same group ² | 0.60 | 1.09 | 1.59 | 2.16 | N/A | N/A | N/A | N/A |
| Portfolio SD | 0.24 | 0.36 | 0.71 | 0.84 | N/A | N/A | N/A | 0.91 |
| Benchmark SD | 0.14 | 0.15 | 0.25 | 0.32 | N/A | N/A | N/A | 0.41 |

Remark: ¹0% per year

²Average in the same group according to the AIMC category of mutual funds

Risk Spectrum

Low

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|

 High

4 : Low to Moderate Risk

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 | 21 October 2010 |
| Share class launch date | 10 June 2022 |
| Dividend payment policy | No |
| Fund Maturity | None |

Fund Manager

| | |
|-------------------------------|-----------------|
| MissNaphaphan Lapworrakijchai | 21 October 2010 |
| Mr.Peeravit Limdeeachapun | 12 April 2022 |

Benchmark

(1) Short-term Government Bond Index 30% (2) Net Total Return of ThaiBMA Government Bond Index 1-3 Year 50% (3) Net Total Return of ThaiBMA Mark-to-Market Corporate Bond Index (A- up) 1-3 Year 20%

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. | Office Hours: From business opening time - 15.30 hrs. |
| Minimum Initial Subscription: 1 Baht | Minimum Redemption: None |
| Minimum Subsequent Subscription: 1 Baht | Minimum Balance: None |
| | Period of Payment: T+2 (Settlement within 2 tradings day after redemption date) |
| | (The Management Company reserves the right to change the settlement period, which will not exceed 5 business days from the redemption date.) |

Remark: Subscribe and redeem of investment units through SCBAM Fund Click Application.

The Management Company may reject subscription orders and/or switch-in orders if the remaining investment unit value, net subscription value of investment units, and net switching-in value of investment units of each unitholder's account and/or each unitholder in all investment units through electronic channels and all types of investment units for tax privileges via electronic channels* when combined with all funds under the management of the Management Company with a combined value of more than one million baht (1st total value). However, for investment units classified as electronic channels of mutual funds for tax privileges** and investment units classified for tax privileges via electronic channels*, the total value shall not exceed 200,000 Baht (2nd total value). The 2nd total value is included in the 1st total value.

*means Super Savings Fund E-channel share class and other share classes for tax benefits through electronic channels that may occur in the future.

**means Retirement Mutual Fund and other mutual funds for tax benefits that may occur in the future.

| Fees Collected from the Fund (%p.a. of NAV) (included of VAT) | | |
|---|-----------------------|----------------|
| Fees | Maximum not exceeding | Actual Charged |
| Management Fee | 1.12 | waived |
| Total Expense | 2.14 | 0.10 |

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 | 1.07 | waived |
| Back-end fee | 1.07 | waived |
| Switch In fee | 1.07 | waived |
| Switch Out fee | 1.07 | 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.

- Brokerage Fees for trading securities upon purchasing/selling/switching investment units shall not exceed 1.00% of investment unit value (waived).

- The Management Company has not yet allowed the transfer of investment units, in order to comply with investment conditions of Super Savings Fund.

| Asset Allocation | | Top 5 Holdings | | |
|---|-------|---|---------------|-------|
| Asset | % NAV | Securities | Credit rating | % NAV |
| PN, BE, DEBENTURE, COMMERCIAL PAPER | 60.41 | ILB56/02/15Y | AAA | 6.05 |
| BOND, BOT BOND | 37.87 | DEBENTURES OF THAI BEVERAGE PUBLIC COMPANY LIMITED NO. 1/2019 TRANCHE 2 | AA | 4.94 |
| CUSTODIAN BANK, TERM & SAVING DEPOSIT, CERTIFICATE OF DEPOSIT | 1.53 | TLOAN63/01/15.34Y | AAA | 3.67 |
| OTHER ASSET | 0.11 | BANK OF THAILAND BOND 3/91/2024 | AAA | 3.42 |
| DERIVATIVE | 0.08 | BANK OF THAILAND BOND 4/91/2024 | AAA | 3.19 |

| Statistical data | |
|--------------------|--------------------------|
| Maximum Drawdown | -0.86% |
| Recovering Period | 2 Months |
| FX Hedging | 5230125.52% |
| Portfolio Turnover | 0.92 |
| Portfolio Duration | 1 Year 10 Months 27 Days |
| Yield to Maturity | 2.75% Per year |

| Foreign Investment Allocation | |
|-------------------------------|-------|
| Country | % NAV |
| No foreign investment | |

| Top 5 Issuers | | |
|--|---------------|-------|
| Issuer | Credit rating | % NAV |
| BANK OF THAILAND | | 24.80 |
| THE MINISTRY OF FINANCE OF THE KINGDOM OF THAILAND | BBB+ | 13.06 |
| TRUE CORPORATION PCL. | A+ | 6.37 |
| THAI BEVERAGE PCL. | AA(tha) | 4.94 |
| BTS GROUP HOLDINGS PCL. | A- | 4.54 |

| Credit Rating | | | |
|------------------|-------|----------|---------------|
| | Local | National | International |
| GOV/AAA/AAA(tha) | 43.17 | | |
| AA/AA(tha) | 10.18 | | |
| A/A(tha) | 43.64 | | |
| BBB | | | |
| BBB/BBB(tha) | 2.74 | | |

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 by the investment risk. 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.

SCB Asset Management Co.,Ltd.

Tel. : 0-2949-1500 , 0-2777-7777 website: www.scbam.com

Address : 7-8th Floor, SCB Park Plaza 1, 18 Ratchadapisek Road,

Chatuchak, Bangkok 10900 Thailand