

## SCB FIXED INCOME PLUS FUND

### Super Savings Fund SCBFP-SSF

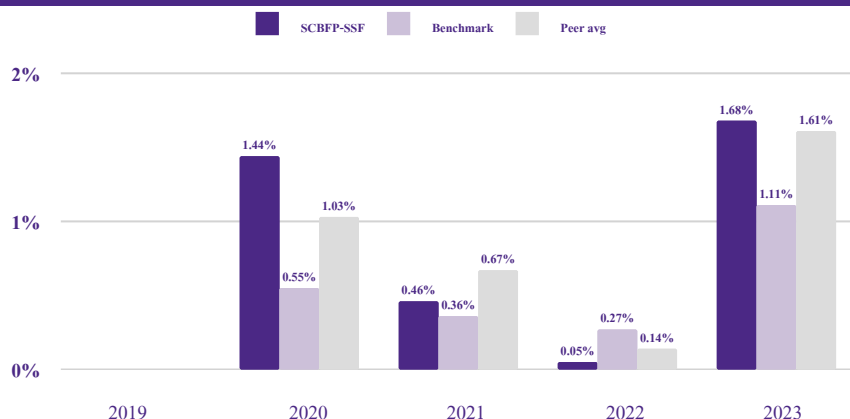
#### Fund Type / Peer Group

- 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 <sup>1</sup>	3 Yrs <sup>1</sup>	5 Yrs <sup>1</sup>	10 Yrs <sup>1</sup>	Since Inception <sup>1</sup>
SCBFP-SSF	0.55	1.08	1.52	2.11	1.09	N/A	N/A	1.14
Benchmark	0.62	0.90	1.34	1.87	0.86	N/A	N/A	0.79
Average in the same group <sup>2</sup>	0.60	1.09	1.59	2.16	1.13	N/A	N/A	N/A
Portfolio SD	0.24	0.36	0.71	0.84	0.92	N/A	N/A	0.87
Benchmark SD	0.14	0.15	0.25	0.32	0.43	N/A	N/A	0.40

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

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

#### Risk Spectrum

Low 

1	2	3	4	5	6	7	8
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 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 1 July 2020

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. 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: None
Minimum Subsequent Subscription: 1,000 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: Unitholders can pay for subscription of investment units via credit cards of Siam Commercial Bank Public Company Limited and Card X Company Limited or other credit card service providers in accordance with conditions specified by the Management Company.

Fees Collected from the Fund (%p.a. of NAV) (included of VAT)		
Fees	Maximum not exceeding	Actual Charged
Management Fee	1.66	0.37
Total Expense	3.21	0.47

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	-2.20%
Recovering Period	8 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.

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