

SCB Smart Income Plus Fund

Accumulation
SCBSPLUSA

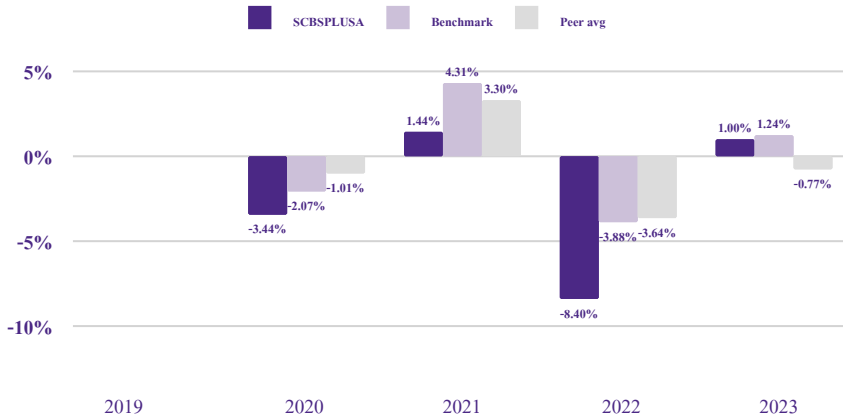
Fund Type / Peer Group

- Fund type: Mixed Fund/Cross Investing Fund/Fund that invests with both domestic and foreign investment exposure
- AIMC category: Conservative Allocation

Investment Policy and Strategy

- The Fund invests in equities, debt instruments, hybrid instruments, deposits, investment units of funds such as property funds, Real Estate Investment Trusts (REITs), infrastructure funds, ETF, private equity investment units, etc., with the investment ratio adjustable from 0% - 100% of the NAV. The investment proportion of which depends on the fund manager's discretion and as appropriate for the situation at each moment. The Fund may invest in overseas on average in a fiscal year not exceeding 79% of the NAV.
- The Fund may invest in investment units of mutual funds or property funds (Type 1) or REITs or infra 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 exchange rate risk which depends on fund manager's discretion.
- 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
SCBSPLUSA	-0.56	1.39	1.28	-0.94	-1.86	N/A	N/A	-2.52
Benchmark	-0.21	0.92	1.23	0.17	0.85	N/A	N/A	-0.20
Average in the same group ²	0.23	1.37	0.09	-0.55	-0.52	N/A	N/A	N/A
Portfolio SD	0.86	1.19	1.97	2.78	2.59	N/A	N/A	3.70
Benchmark SD	0.97	1.16	1.75	2.39	2.43	N/A	N/A	3.12

Remark: ¹ % per year

² 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

5 : Moderate to High Risk

Invest in equity instruments, debt instruments and/or alternative assets, with the ratio of equity investments less than 80% of NAV.

Fund Facts

Inception Date	4 February 2020
Share class launch date	4 February 2020
Dividend payment policy	None
Fund Maturity	None
Fund Manager	
MissWatchara Satitpornnumnuay	4 February 2020
Mr.Vijak Na Chiengmai	9 April 2023

Benchmark

(1) Net Total Return of ThaiBMA Mark-to-Market Corporate Bond Index (BBB+ up) 17% (2) Average of 1-year fixed deposit interest rate with amount of less than 5 million baht from Bangkok Bank PLC, Kasikorn Bank PLC and Siam Commercial Bank PLC (after tax) 20% (3) Net Total Return of ThaiBMA Government Bond Index 1-3 Year 14% (4) PF&REIT Total Return Index 6% (5) Bloomberg GLOBAL AGGREGATE Total RETURN INDEX VALUE Hedged USD 28% (6) Dow Jones Brookfield Global Infrastructure Total Return Index EUR 9% (7) FTSE Strait times REIT Index 3% (8) FTSE Strait times REIT Index 3% Items (5) - (6) For foreign investment, the Fund will use benchmark in relevant to foreign currencies, adjusted with the FX hedging cost to calculate return into Thai Baht on investment date (50%) and adjusted with the exchange rate to compare with Thai Baht on return calculation date (50%). Items (7) adjusted with the FX hedging cost to calculate return into Thai Baht on investment date. Item (8) adjusted with the exchange rate to compare with Thai Baht on return calculation date.

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		Statistical data	
Subscription Date:	Every trading day	Redemption Date:	Approximately every 6 months	Maximum Drawdown	-13.92%
Office Hours:	From business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs.		by submitting a redemption order 5 business days in advance.	Recovering Peroid	N/A
		Office Hours:	From business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs.	FX Hedging	93.06%
Minimum Initial Subscription:	1,000 Baht			Portfolio Turnover	0.67
Minimum Subsequent Subscription:	1,000 Baht			Sharpe ratio	-
		Minimum Redemption:	1,000 Baht	Alpha	-
		Minimum Balance:	1,000 Baht	Beta	-
		Period of Payment:	T+3 (Settlement within 3 tradings day after redemption date)	Tracking Error	-
			(The Management Company reserves the right to change the settlement period, which will not exceed 7 business days from the redemption date.)	Foreign Investment Allocation	
				Country	% NAV
				No foreign investment	

Remark: The Management Company reserves the right not to accept subscription orders in the same period as the redemption order until further notice of changes is made.

Fees Collected from the Fund (%p.a. of NAV) (included of VAT)		
Fees	Maximum not exceeding	Actual Charged
Management Fee	2.68	0.64
Total Expense	3.21	0.75

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	0.80
Back-end fee	3.21	waived
Switch In fee	3.21	0.80
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.

- Brokerage Fees for trading securities upon purchasing/selling/switching investment units shall not exceed 0.75% of investment unit value (waived).

Asset Allocation		Top 5 Holdings	
Asset	% NAV	Securities	% NAV
UNIT TRUST	61.95	PIMCO GIS INCOME FUND	22.65
PN, BE, DEBENTURE, COMMERCIAL PAPER	24.58	SCB PROPERTY AND INFRASTRUCTURE FLEXIBLE FUND (INDIVIDUAL/GROUP)	7.99
BOND, BOT BOND	10.70	ISHARES 7-10 YEAR TREASURY BOND ETF	7.81
CUSTODIAN BANK, TERM & SAVING DEPOSIT, CERTIFICATE OF DEPOSIT	2.24	T. ROWE PRICE FUNDS SICAV - GLOBAL AGGREGATE BOND FUND Q USD	7.64
DERIVATIVE	0.41	JPMORGAN ULTRA-SHORT INCOME	5.82
OTHER ASSET	0.11		

Investment in any fund more than 20% of NAV

Fund Name: PIMCO GIS Income Institutional USD Acc

ISIN code: IE00B87KCF77

Bloomberg code: PIMINIA ID

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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