

SCB Thai Sustainable Mixed Fund



ThaiESG
SCBTM(ThaiESG)

Fund Type / Peer Group

- Fund type: Mixed Fund/Cross Investing Fund/SRI Fund/Thai ESG Fund/Fund that invests without foreign investment risk
- AIMC category: Aggressive Allocation

Investment Policy and Strategy

- The Fund will diversify its investments in listed stocks related to Environment or Sustainability (Environment, Social and Governance: ESG) and/or have objective to reduce greenhouse gas emissions in Thailand and debt instruments including green bond, sustainability bond or sustainability-linked bond with information disclosure as required by the SEC Office on average in a fiscal year at least 80% of the NAV.

The Fund may invest in investment units of mutual funds under management of SCBAM on average in a fiscal year not exceeding 20% 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 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 |
|--|-----|--------|--------|-------------------|--------------------|--------------------|---------------------|------------------------------|
| Benchmark | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Average in the same group ² | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Benchmark SD | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Remark: ¹ % per year

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

Risk Spectrum



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 | 18 December 2023 |
| Share class launch date | 18 December 2023 |
| Dividend payment policy | Yes |
| Fund Maturity | None |
| Fund Manager | |
| MissCharupatra Tonglongya | 18 December 2023 |
| Mr.Chanon Arayasomboon | 18 December 2023 |

Benchmark

(1) 70% (2) 10% (3) Net Total Return of ThaiBMA Government Bond Index 1-3 Year 10% (4) Short-term Government Bond Index 10%

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: | Every trading day | Maximum Drawdown | -0.33% |
| 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. | Recovering Period | N/A |
| Minimum Initial Subscription: | 1,000 Baht | Minimum Redemption: | None | FX Hedging | - |
| Minimum Subsequent Subscription: | 1,000 Baht | Minimum Balance: | None | Portfolio Turnover | 0.24 |
| | | Period of Payment: | T+2 (Settlement within 2 tradings day after redemption date) | Sharpe ratio | - |
| | | (The Management Company reserves the right to change the settlement period, which will not exceed 5 business days from the redemption date.) | | Alpha | - |
| | | | | Beta | - |
| | | | | Tracking Error | - |
| Foreign Investment Allocation | | | | | |
| | | | | Country | % NAV |
| No foreign investment | | | | | |

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.

- Redemption of this share class may result the unitholders in having to repay the tax benefits.

Therefore, the unitholders are obliged to study and comply with the requirements of the tax law. The unitholders who receive tax benefits must hold investment units for the period specified by tax law on the date of sale of investment units.

Fees Collected from the Fund (%p.a. of NAV) (included of VAT)

| Fees | Maximum not exceeding | Actual Charged |
|----------------|-----------------------|----------------|
| Management Fee | 2.68 | 1.61 |
| Total Expense | 3.21 | 1.73 |

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

- Amend the registrar fee from 0.06955 to 0.06527, to be effective from 1 May 2024 onwards.

Fees Collected from Unit holders (% of Trading Value) (included of VAT)

| Fees | Maximum not exceeding | Actual Charged |
|----------------|-------------------------|-------------------------|
| Front-end fee | 3.21 | waived |
| Back-end fee | 3.21 | waived |
| Switch In fee | 3.21 | waived |
| 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.

- Maximum switching out fees to other ThaiESG Funds of other management companies shall not exceed 3.21% of the investment unit value of the latest business day prior to the date of the switching transaction, but currently it is not yet open for switching.

| Asset Allocation | | Top 5 Holdings | |
|---|-------|-------------------------------------|-------|
| Asset | % NAV | Securities | % NAV |
| EQUITY | 80.72 | CP ALL PCL. | 7.04 |
| BOND, BOT BOND | 10.05 | DELTA ELECTRONICS (THAILAND) PCL. | 6.36 |
| PN, BE, DEBENTURE, COMMERCIAL PAPER | 7.51 | PTT PCL. | 5.83 |
| CUSTODIAN BANK, TERM & SAVING DEPOSIT, CERTIFICATE OF DEPOSIT | 0.99 | BANK OF THAILAND BOND 1/91/2024 | 5.38 |
| OTHER ASSET | 0.73 | BANGKOK DUSIT MEDICAL SERVICES PCL. | 4.55 |

Others Information**Additional details of Fund's investment policy****1. Sustainability Investment Objectives**

The Fund will invest in stocks of companies listed on the Stock Exchange of Thailand and/or the Market for Alternative Investment that are outstanding in the management of Environment or Sustainability (Environment, Social and Governance: ESG) and/or help reduce the climate change impacts by having management plans and setting goals to reduce the amount of greenhouse gas emissions in Thailand. Also, the Fund will invest in instruments for green bond, sustainability bond, or sustainability - linked bond that have information disclosed as required by the SEC Office, or the Fund may invest in bonds or debentures for green bonds, sustainability bond, or sustainability - linked bonds which has passed the investment analysis process using ESG Integration on average in a fiscal year at least 80% of the NAV.

2. Sustainable Development Goals

The Fund recognizes its role as an institutional investor in supporting companies that are outstanding in the management of Environment or Sustainability (Environment, Social and Governance: ESG) with the goal of driving the sustainable development of the Thai capital market and promoting ESG Transition in Thailand or achieving the goal of reducing global temperatures and the climate change impacts, which is the 13th goal of Sustainable Development Goals (SDGs) of the United Nations.

3. Investment Universe

The fund has a policy to diversify its investments in the following assets on average in a fiscal year at least 80% of the NAV:

- (1) Stocks that are securities listed on main board of the SET or on the MAI board that are selected by the SET or other organizations or institutions that the SEC Office recognizes as having outstanding in Environment or Sustainability (Environment, Social and Governance: ESG) and/or
- (2) Stocks that are securities listed on main board of the SET or on the MAI board that disclose information about greenhouse gas emissions, management plans, and goal setting to reduce the amount of greenhouse gas emissions in Thailand which also include having verification of carbon footprint by auditors accepted by the SEC Office and

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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