SCB Asset Management

SCB Asset Management Co.,Ltd.

Factsheet

Information as of 31 January 2026

SCB Income USD

SCBUSDINC

Fund Type / Peer Group

• Fund type: Fixed Income Fund/Cross Investing Fund/Feeder Fund/Fund that focuses on investing with foreign investment risk
• AIMC category: Global Bond Discretionary F/X Hedge or Unhedge

Investment Policy and Strategy

• The Fund is a feeder fund investing mainly in the investment units of PIMCO GIS Income Fund (the Master Fund), Institutional Accumulation share class in USD currency, which is a sub fund of Pimco Funds: Global Investors Series plc. The primary investment objective of the Master Fund is to seek high current income, consistent with prudent investment management. Long-term capital appreciation is a secondary objective. The Master Fund is diversified broadly across regions, industries, issuers, and asset classes by investing at least two-thirds of its assets in a diversified portfolio of Fixed Income Instruments of varying maturities.
The Fund may invest in investment units of mutual funds under management of SCBAM not exceeding 20% of NAV.
• Management company's name of the master fund: PIMCO Global Advisors (Ireland) Limited
• The Fund may consider investing in derivatives for purposes of enhancing the efficiency of portfolio management and/or hedging. In case the Fund invests in instruments denominated in currencies other than USD, the Fund may hedge exchange rate risk which depends on fund manager's discretion.
• Fund's management strategy: The Fund has a passive management strategy aiming to achieve performance close to the Master Fund while the Master Fund has an active management strategy aiming to achieve performance higher than the benchmark.

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]
SCBUSDINC	0.22	N/A	N/A	N/A	N/A	N/A	N/A	0.22
Benchmark	0.41	N/A	N/A	N/A	N/A	N/A	N/A	0.41
Average in the same group[2]	0.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Portfolio SD	0.23	N/A	N/A	N/A	N/A	N/A	N/A	0.23
Benchmark SD	0.33	N/A	N/A	N/A	N/A	N/A	N/A	0.33

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	High

5 : Moderate to High Risk

Invest in government bonds and corporate debt instruments, with more than 20% but less than 60% of NAV being non-investment grade/unrated instruments.

Fund Facts

Inception Date	21 January 2026
Share class launch date	21 January 2026
Dividend payment policy	No
Fund Maturity	None

Fund Manager

Mr.Vijak Na Chiengmai	21 January 2026
MissNarintra Tinnaratsakulchai	21 January 2026

Benchmark

Bloomberg US Aggregate Total Return Value Unhedged USD Index 100%

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

Investors can study liquidity risk management tools in the Prospectus.

Prospectus

www.scbam.com

Subscription

Subscription Date: Every trading day

Office Hours: SCB from business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs.

Minimum Initial Subscription: 30 US Dollar

Minimum Subsequent Subscription: 30 US Dollar

Redemption

Redemption Date: Every trading day

Office Hours: SCB from business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs.

Minimum Redemption: 30 US Dollar

Minimum Balance: 30 US Dollar

Period of Payment: T+5 (Settlement within 5 tradings day after redemption date)

(Redemption will be paid in USD through FCD account. The settlement period can be changed not exceed 6 business days from the redemption date.)

Statistical data

Maximum Drawdown	-0.10%
Recovering Peroid	N/A
FX Hedging	-
Portfolio Turnover	-
Sharpe ratio	-
Alpha	-
Beta	-
Tracking Error	-

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

Fees	Maximum not exceeding	Actual Charged
Management Fee	1.61	0.80
Total Expense	2.90	1.07

Remark : - The Management Company may consider changing the actual charged fees to reflect its strategy or administrative costs.
- In case the Fund invests in investment units of mutual funds under management of SCBAM, the Management Company will not charge a duplicated management fee. - For the payment of any fees and expenses in Thai Baht, the Fund may use the THB currency it holds or convert USD into THB at the exchange rate agreed upon with the commercial bank on the transaction date in order to pay such fees and expenses.

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

Fees	Maximum not exceeding	Actual Charged
Front-end fee	3.21	1.07
Back-end fee	3.21	waived
Switch In fee	3.21	1.07
Switch Out fee	3.21	waived
Transfer fee	As charged by registrar	As charged by registrar

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).

Top 5 Holdings of Master Fund

Securities	% NAV
FNMA TBA 6.0% NOV 30YR	11.30
FNMA TBA 6.5% NOV 30YR	10.50
FNMA TBA 5.0% NOV 30YR	9.30
FNMA TBA 5.5% NOV 30YR	5.90
FNMA TBA 4.0% NOV 30YR	3.00

Sector Allocation of Master Fund

Sector	% NAV
Banks	6.50
Technology	2.90
Automotive	1.70
Electric Utility	1.30
Media Cable	1.00
Other	4.30

Remark: Master fund data, as of 30 November 2025

Asset Allocation

Asset	% NAV
UNIT TRUST	108.87
CUSTODIAN BANK, TERM & SAVING DEPOSIT, CERTIFICATE OF DEPOSIT	2.85
OTHER ASSET	-11.72

Top 5 Holdings

Securities	% NAV
PIMCO GIS INCOME FUND	108.87

Investment in any fund more than 20% of NAV

Fund Name: PIMCO GIS INCOME FUND

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 ii 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