

The Investment Risk Appetite Assessment Form

This Investment Risk Appetite Assessment Form purports to evaluate an investor's ability to take investment risk in securities. The results of such assessment may be used for giving advice in accordance with risk levels of securities. The investor should review and make this information up-to-date at least every 2 years.

*** "Security" in this form means debentures, investment units, shares, government bonds, derivatives, and other securities as specified by laws.

Name of Investor:

Type of Investor: Individual Investor, Identity Card No./Passport No.
 Juristic Person Investor, Certificate of Registration (issued by Ministry of Commerce) No.

Section I: "What degree of risk can you take?" Please choose the answers that accurately describe you.

(For juristic person investor, please start from Question No. 3 onwards.)

1. How old are you? (Only individual investor)

(1) Over 60 years	(2) 50-60 years	(3) 35-49 years	(4) Under 35 years
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2. What level of understanding about the investment do you have? (Only individual investor)

(1) None	(2) Fair	(3) Moderately	(4) Well
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3. Have you ever had any experience in securities investment?

(1) None	(2) Less than 1 year	(3) 1-5 years	(4) Over 5 years
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4. Please indicate the period of time that you expect that it will not be necessary to use any money to be invested in securities.

(1) Less than 1 year	(2) 1-3 years	(3) 3-7 years	(4) Over 7 years
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5. Do you wish any return from the money invested in securities to be used for regular expenses?

(1) Yes, very much	(2) Yes, partially	(3) Yes, only a little bit	(4) No, I do not
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6. Proportion of investment in all of securities compared with your assets

(1) Over 60%	(2) Between 30-60%	(3) Between 10-30%	(4) Less than 10%
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7. Attitude toward investment
 - (1) Loss of principal is totally unacceptable, even though there is an opportunity to receive a relatively higher return.
 - (2) Little loss of principal is acceptable, if the investment provides an opportunity to receive a relative higher return.
 - (3) Loss of principal is acceptable, if the investment provides an opportunity to receive a higher return.
 - (4) It is desirous to have a high return without any limitations on the investment.
8. Investment in highly volatile securities usually provides a higher return in the long run, but it is much riskier to lose more. Which level of risk is acceptable to you?
 - (1) **Least:** The investment objective is to generate a steady flow of income, while having the most secure investment, although the return on investment will be at the lowest level.
 - (2) **Some risk is acceptable:** Some small losses in investment are acceptable so as to increase opportunities to receive a higher return in a long run.
 - (3) **Moderate:** Investment risk is relatively acceptable so as to have opportunities to receive a much higher return in a long run.
 - (4) **Most:** It is acceptable to take maximum risks so as to have opportunities to receive the highest return in a long run.
9. Sometimes, an investment focusing on the safety of principal will generate a return lower than the inflation rate. Therefore, it may eventually reduce purchasing power. When determining your investment goal, which of the following could best describe your situation?
 - (1) The investment principal must be secure, even though the return on investment will be lower than the inflation rate
 - (2) Some small losses on the investment principal are acceptable in order to keep the rate of return being higher than the inflation rate.
 - (3) The return on investment should noticeably beat the inflation rate, while it is acceptable to have certain investment risks.
 - (4) It is desirable to have a return on investment that can outpace the inflation rate as much as possible, while it is acceptable to take the full investment risks.
10. What level of loss from the investment in securities is acceptable to you?

(1) Below 10%	(2) Between 10-20%	(3) Between 20-50%	(4) Over 50%
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Section II: "Are you able to accept the foreign exchange risk and/or the risk from investment in derivatives?"

11. For investment in foreign securities, other than investment risk, there is the risk arising from foreign exchange rate which should be considered. For investment in derivatives, if the investment is successful, you will receive a very high return rate, but if the investment fails, you may lose all your money and may have to pay some compensation. Can you accept the foreign exchange risk and/or the risk from investment in derivatives?

Yes No

According to the total score in Section I of , you are classified as a

I/We hereby certify to The Siam Commercial Bank Public Company Limited ("SCB") and/or SCB Asset Management Company Limited and/or subsidiaries in the financial group of SCB (collectively referred to "SCB Group") that all information disclosed above is true, correct, and accurate. I/We hereby confirm further that I/we have duly acknowledged my/our score and type of investor from doing the Investment Risk Appetite Assessment Form, and that I/we have obtained advice/recommendations on investment in accordance with the risk level of the securities which will be invested. In case that I/we refuse to provide any information, or provide incomplete information, SCB Group will be entitled to decline to give any investment advice and/or deny to sell securities to me/us and/or refuse to accept a subscription form of securities from me/us.

For Officer	
Name of Investment Consultant
Single license
Branch/Agent

Signed.....Investor

Date/...../.....

For a juristic person, please sign together with a company's seal affixed (if any).

Score in Section I		Type of Investors
Juristic Person	Individual	
<= 12	<= 14	Low risk
13 - 18	15 - 21	Low to moderate risk
19 - 24	22 - 29	Moderate to moderately high risk
25 - 30	30 - 35	High risk
>= 31	>= 37	Very high risk

Basic Asset Allocation

Name of Investor.....

Type of Investor Individual Investor, Identity Card No./Passport No.....
 Juristic Person Investor, Certificate of Registration (issued by Ministry of Commerce) No.....

According to the total score in Section I of

You are Basic Asset allocation as plan

Suitable Fund Risk Level Table		BASIC ASSET ALLOCATION			
Individual	Type of Investor	Asset Plan	Asset Class	Weight (%)	Asset allocation model
<=14	Low	Plan 1	Near cash	30	แผน 1 ■ Near cash ■ Fixed Income ■ Mixed Assets ■ Equity ■ Commodities
			Fixed Income	70	
			Mixed Assets	0	
			Equity	0	
			Commodities	0	
15-21	Low to Moderate	Plan 2	Near cash	20	แผน 2 ■ Near cash ■ Fixed Income ■ Mixed Assets ■ Equity ■ Commodities
			Fixed Income	48	
			Mixed Assets	16	
			Equity	16	
			Commodities	0	
22-29	Moderate to High	Plan 3	Near cash	15	แผน 3 ■ Near cash ■ Fixed Income ■ Mixed Assets ■ Equity ■ Commodities
			Fixed Income	35	
			Mixed Assets	16	
			Equity	32	
			Commodities	2	
30-36	High	Plan 4	Near cash	10	แผน 4 ■ Near cash ■ Fixed Income ■ Mixed Assets ■ Equity ■ Commodities
			Fixed Income	20	
			Mixed Assets	20	
			Equity	48	
			Commodities	2	
>=37	Very High	Plan 5	Near cash	5	แผน 5 ■ Near cash ■ Fixed Income ■ Mixed Assets ■ Equity ■ Commodities
			Fixed Income	0	
			Mixed Assets	24	
			Equity	68	
			Commodities	3	

I confirm to the SCB Asset Management Co., LTD ("SCBAM") that I am aware of my score and the type of investor that I am and have received preliminary advice that reflects the levels of risk of the securities in which I invest on page 1/2, according to the appropriate investment allocations and ratios that reflect the details mentioned above.

Signed.....Investor
 Date/...../.....

For a juristic person, please sign together with a company's seal affixed (if any).

For Officer
Name of Investment Consultant Single license..... Branch/Agent