

Portfolio recommendation for unit linked insurance

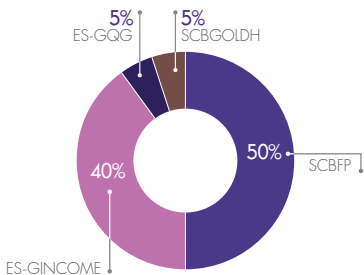
1H 2025

Asset classes	Funds	Risk Level	Asset allocation				
			1	2	3	4	5
Global Equity	ES-GQG		5%	5%	11%	15%	16%
	SCBLEQA			5%	5%	7%	10%
	ES-ASIA-A				5%	12%	23%
	KFGBRAND-A					5%	6%
	K-CHANGE-A(A)						5%
Thai Equity	K-STAR-A(A)				5%	12%	13%
	ABSM				5%	6%	6%
Thai Fixed Income	SCBFP		50%	45%	24%	11%	
Global Fixed Income	ES-GINCOME		40%	40%	35%	21%	12%
Real Estate	SCBPINA				5%	6%	9%
Commodities	SCBGOLDH		5%	5%	5%	5%	
Total			100%	100%	100%	100%	100%
3-year annualised return			0.42%	0.51%	-0.78%	-1.86%	-3.61%
3-year annualised standard deviation			3.64%	4.14%	5.91%	7.80%	10.08%
Benchmark*: 3-year annualised return			-1.86%	-1.78%	-2.00%	-0.90%	-0.62%
Benchmark*: 3-year annualised standard deviation			5.03%	5.71%	8.10%	10.23%	13.12%

Returns and risks are calculated from net return (net-of-fees return) until 31st December 2024 in THB provided by Lipper. Accumulated returns are calculated based on recommended weighted average for each portfolio model, which fees and expenses charged directly to mutual funds are reflected in portfolio performance. Returns represent historical performances over the specified period. Past performance does not guarantee future results.
*Benchmark: 1) MSCI ACWI TR 2) SET TR Index 3) Bloomberg Barclays Global-Aggregate Index 4) Thai BMA MTM Government Bond 1-3 years (Total Return Index) 5) FTSE EPRA Nareit Global REITs 6) S&P GSCI Gold Index

Risk level 1

Low risk • Suitability score below 15



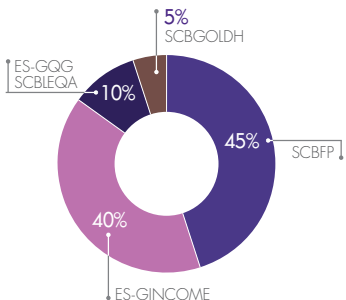
Recommended portfolio

- Global Equity ES-GQG 5%
- Thai Fixed Income SCBFP 50%
- Global Fixed Income ES-GINCOME 40%
- Commodities SCBGOLDH 5%

- 3-year annualised return 0.42%
- 3-year annualised standard deviation 3.64%
- Benchmark*: 3-year annualised return -1.86%
- Benchmark*: 3-year annualised standard deviation 5.03%

Risk level 2

Medium to low risk • Suitability score between 15 and 21



Recommended portfolio

- Global Equity ES-GQG 5%, ES-ASIA-A 5%
- Thai Fixed Income SCBFP 45%
- Global Fixed Income ES-GINCOME 40%
- Commodities SCBGOLDH 5%

- 3-year annualised return 0.51%
- 3-year annualised standard deviation 4.14%
- Benchmark*: 3-year annualised return -1.78%
- Benchmark*: 3-year annualised standard deviation 5.71%

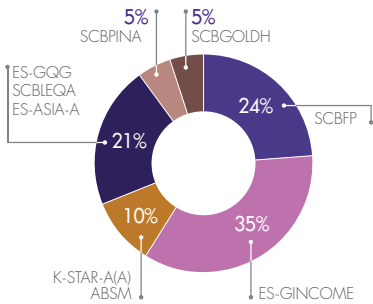
Disclaimer

Investment contains risks including possible loss of principal. • Diversified model portfolios and asset allocation do not guarantee investment returns or protect against loss. • Past performance is not an indicative of future performance. • The model portfolios are provided for general information and illustrative purposes only. • Investors should carefully study the fund prospectus and consider fund features, investment policy, performance, risk factors and other relevant information before making investment decisions. • An underlying fund's net asset value (NAV) will fluctuate. Thus, the weightings of actual portfolios invested in accordance with the model portfolio may deviate from the target weightings of model portfolios. Investors may rebalance portfolios to maintain exposures to target weights of model portfolios. • There is no guarantee that any investment strategy or model portfolio illustrated will be successful or achieve any particular level of results. Actual performance of investments over different investment time horizons may be higher or lower than the performance shown herein. • Feel free to call customer support if you would like further information. We're here to help daily, 8am – 8pm. Call 1351.

Portfolio recommendation for unit linked insurance

Risk level 3

Medium to high risk • Suitability score between 22 and 29



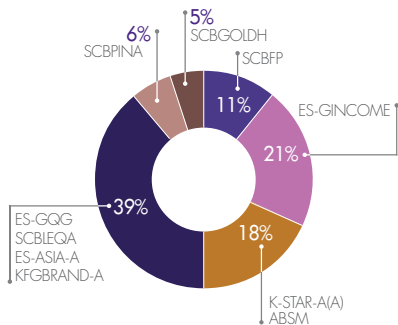
Recommended portfolio

- Global Equity ES-GQG 11%, SCBLEQA 8%, ES-ASIA-A 5%
- Thai Equity K-STAR-A(A) 5%, ABSM 5%
- Thai Fixed Income SCBFP 24%
- Global Fixed Income ES-GINCOME 35%
- Real Estate SCBPINA 5%
- Commodities SCBGOLDH 5%

- 3-year annualised return -0.78%
- 3-year annualised standard deviation 5.91%
- Benchmark*: 3-year annualised return -2.00%
- Benchmark*: 3-year annualised standard deviation 8.10%

Risk level 4

High risk • Suitability score between 30 and 36



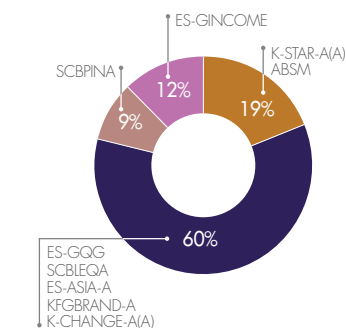
Recommended portfolio

- Global Equity ES-GQG 15%, SCBLEQA 7%, ES-ASIA-A 12%, KFGBRAND-A 5%
- Thai Equity K-STAR-A(A) 12%, ABSM 6%
- Thai Fixed Income SCBFP 11%
- Global Fixed Income ES-GINCOME 21%
- Real Estate SCBPINA 6%
- Commodities SCBGOLDH 5%

- 3-year annualised return -1.86%
- 3-year annualised standard deviation 7.80%
- Benchmark*: 3-year annualised return -0.90%
- Benchmark*: 3-year annualised standard deviation 10.23%

Risk level 5

Very high risk • Suitability score 37 or above



Recommended portfolio

- Global Equity ES-GQG 16%, SCBLEQA 10%, ES-ASIA-A 23%, KFGBRAND-A 6%, K-CHANGE-A(A) 5%
- Thai Equity K-STAR-A(A) 13%, ABSM 6%
- Global Fixed Income ES-GINCOME 12%
- Real Estate SCBPINA 9%

- 3-year annualised return -3.61%
- 3-year annualised standard deviation 10.08%
- Benchmark*: 3-year annualised return -0.62%
- Benchmark*: 3-year annualised standard deviation 13.12%

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