

B Senior Citizen Extra Mixed Fund

B-SENIOR-X

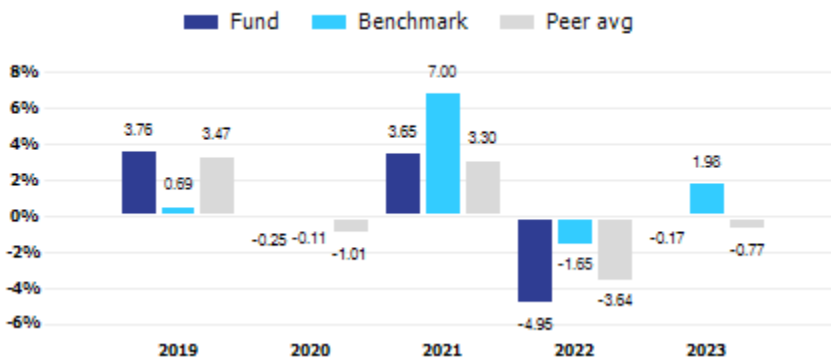
Type of Mutual Fund / Peer group of Mutual Funds

- Mixed Fund/ Cross Investing Fund
- Exposed to Local and Foreign Investment Risk
- Conservative Allocation

Investment Policy and Strategy

- Ratio in fixed income instruments averaged in an accounting year not more than 70% of the NAV
- Ratio in equity averaged in an accounting year not more than 70% of the NAV.
- Ratio in units of mutual funds such as Gold fund, Property fund, Infrastructure fund, REITs, ETF.
- Ratio in cross investing fund not more than 60% of the NAV.
- Deposit or deposit equivalents.
- Ratio in foreign investment averaged in an accounting year not more than 79% of the NAV.
- The Fund may invest in derivatives and structured notes.
- Expects returns higher than the Benchmark. (Active Management)

Calendar year performance (% per annum)



Past performance at specific periods (as of 31 July 2024)

	YTD	3M	6M	1Y*
Fund	1.35	-0.13	0.91	0.23
Benchmark	2.41	0.74	2.41	2.26
Peer group average	0.72	0.42	0.98	0.49
Fund standard deviation	2.33	1.94	2.44	2.20
Benchmark standard deviation	2.36	1.97	2.37	2.44
	3Y*	5Y*	10Y*	Since inception*
Fund	-1.61	-0.19	N/A	-0.01
Benchmark	1.66	1.59	N/A	1.18
Peer group average	-1.09	-0.29	1.03	N/A
Fund standard deviation	2.98	3.67	N/A	3.40
Benchmark standard deviation	3.05	4.28	N/A	4.01

* % per annum

Risk Level



Moderate-to-High Risk

Investing in equities, fixed income instruments or alternative assets.

Fund Information

Registration Date	2 February 2018
Class Launch Date	-
Dividend Payment Policy	No dividend
Fund Duration	Indefinite

Fund Managers

1. Ms.Dusadee Pupatana (18 July 2022)
2. Ms.Sirarat Arunjit (2 February 2018)

Benchmarks

(as detailed on page 3)

Warning

- Investments in the mutual fund are not deposits.
- The mutual fund's past performance does not guarantee future results.

Anti-corruption participation : Certified by CAC

Morningstar Fund Rating ★★ ★

Prospectus (Thai version)



"Investors can study liquidity risk management tools in the prospectus."

<https://www.bblam.co.th/>

?cID=2133

Subscription of Units

Subscription Date:	Every business day
Business Hours:	8.30 - 15.30 hrs.
Minimum First Subscription:	500 baht
Minimum Subsequent Subscription:	500 baht

Redemption of Units

Redemption Date:	Every business day
Business Hours:	8.30 - 15.30 hrs.
Minimum Redemption Amount:	None
Minimum Outstanding Amount:	None
Payment Period:	T+4

Statistical Information

Maximum drawdown	-9.68 %
Recovering Period	6 months
FX Hedging	42.9 %
Portfolio Turnover Ratio	1.12
Sharpe Ratio	N/A
Alpha	N/A
Beta	N/A
Tracking Error	N/A
Average Maturity of Debt Instruments	N/A
Yield to Maturity	N/A

Fees Charged to the Fund (% of NAV per annum)

Item	Not more than	Actual
Management Fee	1.0700	0.8025
Total Expenses	2.1400	0.9225

Remark:

In case the Fund invests in investment units of mutual funds under the same management the Management Company shall not charge the management fee duplicate. More information can be found in the prospectus. The Management Company may consider changing the actual fees to be in line with the strategy or management expenses.

Fees Charged to the Unitholders (% of trading value)

Item	Not more than	Actual
Front-end fee	-	-
Back-end Fee	-	-
Switching-in Fee	-	-
Switching-out Fee	-	-
Transfer Fee	50 baht per 1,000 units or fractions of 1,000 units	50 baht per 1,000 units or fractions of 1,000 units

Remark:

In case the Fund invests in investment units of mutual funds under the same management the Management Company will not call collect redundant Front-end or Back-end fees. More information can be found in the prospectus.

The Management Company may consider changing the actual fees to be in line with the strategy or management expenses.

Country Allocation

	% NAV
UNITED STATES	12.46
UNITED KINGDOM	8.22
SINGAPORE	7.41
VIETNAM	5.85
QATAR	3.40
AUSTRALIA	1.66
HONG KONG	1.44
JAPAN	0.79

Top 5 Sector Allocation

-

Portfolio Breakdown

	% NAV
Debentures	35.10
Mutual Fund Units	19.90
Bonds	10.75
Common Shares	9.69
Foreign Common Shares	9.62
Deposits	6.26
Negotiable Certificate of Deposit	5.62
Treasury Bills	1.04
Forward Contracts	0.21

Top 5 Holdings

	% NAV
iShares \$ Ultrashort Bond UCITS ETF	7.06
iShares \$ Short Duration Corp Bond UCITS ETF	6.60
Debentures TBE253AX	2.75
Debentures SCB275A	2.23
Deposits QNBF249B	2.19

Credit Rating Breakdown (%)

-

Investment exceeding 20% of NAV in other funds (domestic funds and/or foreign funds)

Other Information

Benchmarks : Used for represent Portfolio Composition

1. One-year fixed deposit rate (after-tax) for less than 5 million baht (avg of BBL, KBANK and SCB) : 5.60%
2. ThaiBMA Short-term Government Bond Total Return Index : 8.40%
3. ThaiBMA MTM Government Bond Net Total Return Index - Maturity 1-3 years : 28.00%
4. ThaiBMA MTM Corporate Bond Net Total Return Index (A- up) - Maturity 1-3 years : 8.40%
5. Bloomberg Short Treasury 1-3 Months Total Return Index Unhedged* adjusted by the currency hedging cost to calculate the returns in Baht as of the date of calculation : 5.60%
6. Bloomberg U.S. Treasury Bills: 3-6 Months Index* adjusted by the currency hedging cost to calculate the returns in Baht as of the date of calculation : 14.00%
7. SET Total Return Index : 15.00%
8. Bloomberg World Large & Mid Cap Net Return Index adjusted by the currency hedging cost to calculate the returns in Baht as of the date of calculation : 5.25%
9. Bloomberg World Large & Mid Cap Net Return Index adjusted by the exchange rate to calculate the returns in Baht as of the date of calculation : 9.75%
(*Effective from 23 August 2024 onwards.)

Subscription Channel

- BBLAM/ Selling Agents/ Dollar Cost Averaging* : 8.30 – 15.30 hrs.
- Bangkok Bank Internet Banking/ Bangkok Bank Mobile Banking/ ATM/ Bualuang Phone/ BF Fund Trading** : Every day, 24 hrs. a day ***

Redemption Channel**Normal Redemption**

- BBLAM/ Selling Agents : 8.30 – 15.30 hrs.
- Bangkok Bank Internet Banking/ Bangkok Bank Mobile Banking/ ATM/ Bualuang Phone/ BF Fund Trading** : Every day, 24 hrs. a day ***

Monthly Redemption with Pre-order

Orders can be placed every business day; the redemption shall take effect on the last business day of the month.

- BBLAM/ Selling Agents : 8.30 – 15.30 hrs.
- Bangkok Bank Internet Banking: Every day, 24 hrs. a day (Except the last business day of the month within 16.00 hrs.)

Remark:

** Subscription orders after 15.00 hrs. on the Trading Day or subscription orders on holidays, the orders shall be considered as orders for the next Trading Day using the price calculated at the end of the next the Trading Day, and Redemption orders after 15.30 hrs. on the Trading Day or redemption orders on holidays, the orders shall be considered as orders for the next Trading Day using the price calculated at the end of the next the Trading Day.

*** Subscription/Redemption orders (except BF Fund Trading) after 16.00 hrs. on the Trading Day or subscription/redemption orders on holidays, the orders shall be considered as orders for the next Trading Day using the price calculated at the end of the next the Trading Day.

Investors are able to access the semi-annual and annual report of the Mutual fund via www.bblam.co.th

Explanation

Maximum Drawdown refers to the maximum percentage of loss of the mutual fund over the past five years (or since inception if the fund has been established less than five years), as measured from NAV per unit from peak to trough when NAV per unit declines. Maximum Drawdown is the information that helps determine the risk of loss from investing in the mutual fund.

Recovering Period refers to the recovering period as information for investors on how long it will take for the fund to recover, measuring from the point of maximum loss to the point of recovery of initial investment.

FX Hedging refers to the percentage of investments denominated in foreign currencies and are hedged against foreign exchange risk.

Portfolio Turnover Ratio refers to the frequency of securities trading in the mutual fund's portfolio over a period. The calculation is based on the lower amount between the total amount of securities purchased and the total amount of securities sold within a one-year period, divided by the average NAV of the mutual fund in the same period. The mutual fund with a high Portfolio Turnover Ratio indicates the higher frequency of securities trading by the fund managers, causing higher cost of securities trading. Therefore, the ratio must be compared with the mutual fund's performance to assess the worthiness of such securities trading.

Sharpe Ratio is the ratio between the mutual fund's marginal return compared with its investment risk, calculated from the difference between the rate of return of the mutual fund and the risk-free rate, in comparison with the mutual fund's standard deviation. The Sharpe Ratio reflects the increase in the rate of return that the mutual fund should receive to compensate the risk received by the mutual fund. A mutual fund with a higher Sharpe Ratio will indicate better investment management efficiency as it has higher returns under the same risk level.

Alpha refers to the excess return of a mutual fund upon comparison with the benchmarks. Having high Alpha means the fund can generate higher returns than the benchmarks, due to the efficiency of the fund managers in selecting or finding an appropriate timing to invest in securities.

Beta refers to the level and direction of changes in the rate of return of securities in the mutual fund's investment portfolio by comparing with market movements. Beta lower than 1 indicates that the change in the rate of return of the securities in the investment portfolio is lower than market movements for that group of securities and vice versa.

Tracking Error indicates the effectiveness of the fund's returns in tracking the benchmarks. If the Tracking Error is low, it means that the mutual fund is efficient in generating returns close to the benchmarks. A mutual fund with high Tracking Error will have the average return deviating more from its benchmarks.

Yield to Maturity refers to the rate of return on investment in debt instruments held until maturity. It is calculated based on the interests to be received in the future throughout the lifespan of the instruments and the principals to be repaid, discounted as the present value. It is used to measure the rate of return of a fixed income fund, calculated from the weighted average of yield to maturity of each debt instrument in which the fund invested. Since the yield to maturity is in percentage per year, it can be used to compare the rates of return between fixed income funds with an investment policy to hold debt instruments until maturity and with similar investment characteristics.

Selling Agents:

- Bangkok Bank PLC. Tel. 1333 Bualuang Securities PLC. Tel. 0-2231-3777 or 0-2618-1000
- Bangkok Life Assurance PLC. Tel. 0-2777-8999 Asia Plus Securities Co., Ltd. Tel. 0-2680-1234
- Phillip Securities (Thailand) PLC. Tel. 0-2635-1700 Kiatnakin Phatra Securities PLC. Tel. 0-2305-9449
- DBS Vickers Securities (Thailand) Co., Ltd. Tel. 0-2657-7000 Krungsri Securities PLC. Tel. 0-2659-7000
- Finnomena Mutual Fund Brokerage Securities Co., Ltd. Tel. 0-2026-5100 Ext. 1
- InnovestX Securities Co., Ltd. Tel. 0-2949-1000 KGI Securities (Thailand) PLC. Tel. 0-2658-8889
- Pine Wealth Solution Securities Co., Ltd. Tel. 0-2095-8999 Yuanta Securities (Thailand) Co., Ltd. Tel. 0-2009-8000
- KKP Dime Securities Co., Ltd. Line: @dime.finance Email: contact@dime.co.th
- DAOL Securities (Thailand) PLC. Tel. 0-2351-1800 Maybank Securities (Thailand) PLC. Tel. 0-2658-5050

BBL Asset Management Company Limited

175 Sathorn City Tower Flr. 7th, 21st and 26th South Sathorn Road,
Thungmahamek, Sathorn, Bangkok 10120 Tel. 0-2674-6488 Website:
www.bblam.co.th Email: crm@bblam.co.th