

Appendix : Methodology in assessing risk profile

Score	Investor Type	Details of Investor Type	Acceptable risk level / profile
Less than 15 scores	A	You are an investor with <u>low risk profile</u> , meaning that you want to receive higher return than bank deposit rate, accept no risks and you want a short period of investment.	1
Between 15-21 scores	B	You are an investor with <u>medium to low risk profile</u> , meaning that you can accept low risk, principal must be fully protected, and you want regular income from investment.	1-4
Between 22-29 scores	C	You are an investor with <u>medium to high risk profile</u> , meaning that you can somewhat take certain risks	1-5
Between 30-36 scores	D	You are an investor with <u>high risk profile</u> , meaning that you can take high risk, agree that market is volatile and annual return could vary greatly. You expect growth and return in long-term period	1-7
37 Scores or higher	E	You are an investor with <u>very high risk profile</u> , meaning that you want to grow as fast as possible, can take very high risk and loss within some significant portion is acceptable.	1-8

* Risk Level VS Fund type

Risk level	Risk profile	Fund Type	Majority of securities to be invested
1	Low risk	Money Market Fund invested purely in domestic country	Have policy to invest in Thailand only by investing in deposit or fixed income or securities or other securities or other earnings as specified by the Office of the SEC and is due to pay back upon request or at due payment date or have an agreement tenor of not more than 1 year from the date of investment in such assets or date to enter into an agreement and have portfolio during, at any time, not exceeding 3 months.
2	Medium to low risk	Money Market Fund	Have policy to invest some investment portion in foreign countries but not exceeding 50% of NAV by investing or having deposit or fixed income or securities or other securities or other earnings as specified by the Office of the SEC and is due to pay back upon request or at due payment date or have an agreement tenor of not more than 1 year from the date of investment in such assets or date to enter into an agreement and have portfolio during, at any time, not exceeding 3 months.
3		Government Bond Fund	Have policy to invest in government bond In average of accounting period of not less than 80% of NAV.
4		Fixed Income Fund	Have policy to invest in general fixed income.
5	Medium to high risk	Mixed Fund	Have policy to invest in both equity and fixed income.
6	High risk	Equity Fund	Have policy to mainly invest in equity in average of accounting period of not less than 65% of NAV.
7		Sectoral Fund	Have policy to specifically invest in equity in some particular sector in average of accounting period of not less than 80% of NAV.
8	Very high risk	Fund with Alternative Investment	Have policy to invest in assets deemed as alternative investment or with complex structure i.e commodity, gold fund, oil fund, derivatives not used for hedging purpose which include structured products that are not principal protected.

Krungsri Asset Management Co., Ltd.,

1st-2nd Floor, Zone A and 12th Floor, Ploenchit Tower, 899 Ploenchit Road, Khwaeng Lumpini, Khet Pathumwan, Bangkok 10330 Tel. 02-657-5757 Fax. 02-657-5777