

กองทุนเปิดกรุงไทยตราสารหนี้ระยะสั้น พลัส
 Krung Thai Short Term Fixed Income Plus Fund

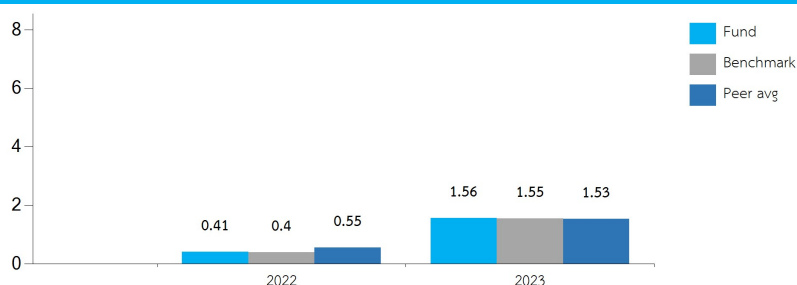
KTSTPLUS-SSF
 SSF Class

Fund Type / Fund Category

- Open-End Fixed Income Fund, Super Savings Fund (SSF)
- Fund with Domestic and Foreign Country Risks
- Group Short Term General Bond

Investment Policy and Strategy

- The fund mainly invests in both domestic and overseas fixed income instruments which are classified as investment grade. The average portfolio duration of this fund shall be limited to no more than 1 year. As this target refers to average portfolio duration, actual portfolio duration at certain times can exceed 1 year.
- The overseas exposure shall be limited to no more than 50% of the fund's NAV.
- The fund may invest in derivatives for hedging. The fund may invest in derivatives hidden in structured note transactions, which are puttable / callable only, The fund may invest structured notes
- The fund object is to outperform the benchmark (Active Management)

Calendar Year Performance (% p.a.)

Fund Performance (%)

| | YTD | 3 Month | 6 Month | 1 Year* | 3 Year* | 5 Year* | 10 Year* | Since* |
|------------------------------|------|---------|---------|---------|---------|---------|----------|--------|
| Fund Return | 1.32 | 0.57 | 1.12 | 2.17 | | | | 1.63 |
| Benchmark Return | 1.20 | 0.50 | 1.03 | 1.99 | | | | 1.56 |
| Peer Average | 1.26 | 0.48 | 1.04 | 2.14 | | | | |
| Fund Standard Deviation | 0.10 | 0.11 | 0.11 | 0.35 | | | | 0.26 |
| Benchmark Standard Deviation | 0.10 | 0.10 | 0.10 | 0.10 | | | | 0.15 |

Remark : * % p.a.

Risk Level

Low 1 2 3 4 5 6 7 8 High

Low to Moderate Risk

*Risk Level 4 = Fixed Income Fund, The Fund has net exposure to possession of deposits or general debt instruments not less than 80 percent of the NAV.

Fund Information

| | |
|-------------------------|-------------------------------|
| Registered Date | 03/08/16 |
| Share Class Launch Date | 25/07/22 |
| Dividend Policy | Payment at discretion of KTAM |
| Fund Maturity | None |

Portfolio Manager

Miss Koonnatta Aphiphalikitthchai Since 01/09/23

Benchmark

1. Government Zero Rate Return Index[6 month](50%)
2. Commercial Paper Index (A- up) 20%
3. average 6-month fixed deposit rate after tax for account size under 5 million Baht at 3 commercial banks(BBL,KBANK,SCB)(15%)
4. US Generic Govt 6 Months Fully Hedged after TAX 15%

Warning

- Investment in a fund is not the same as a cash deposit.
- Past performance is not a guarantee of future results.

Anti-Corruption : Certified by CAC

Full Prospectus


www.ktam.co.th

Investors can study Liquidity Risk Management Tools in the prospectus.

| Subscription | Redemption |
|---|--|
| Subscription date : Every business day | Redemption date : Every business day |
| Business hours : 08:30 a.m. - 03:30 p.m. | Business hours : 08:30 a.m. - 03:30 p.m. |
| Min Initial Subscription : None | Min Redemption : None |
| Min Subsequent Subscription : None | Min Outstanding Balance : None |
| Settlement Period : T+1, which is 1 business days after the redemption order. | |

Remark : Settlement period shall not exceed 5 business days after the redemption order.

Fees Charged to the Fund (%p.a. of NAV)

| Fees | Maximum Rate | Actual Rate |
|----------------|--------------|-------------|
| Management Fee | 2.1400 | 0.3210 |
| Total expenses | 5.3500 | 0.4746 |

Remark : *Rates shown include VAT, special business tax and other relevant taxes. **Total expenses (actually collected) as of the previous fiscal year.

Fees Charged to the Unitholder (% of Transaction Amount)

| Fees | Maximum Rate | Actual Rate |
|-------------------|--------------|------------------|
| Front-end Fee | 3.000 | Currently Waived |
| Back-end Fee | 3.000 | Currently Waived |
| Switching-in Fee | 3.000 | Currently Waived |
| Switching-out Fee | 3.000 | See Remark |
| Transfer Fee | See Remark | See Remark |

Remark : *Rates shown above include VAT, special business tax and other relevant taxes. **Switching out to fund managed by KTAM incurs rate not exceeding 3.00% (fee is currently waived), switching out to SSF fund managed by another asset management company is subjected to one of the following rates : not more than 3.00% of value of fund units 1 business day prior to day of transaction, with a minimum charge of 200 Baht or 200 Baht per transaction (currently 200 Baht per transaction). ***Unit transfer investors cannot sell investment units, transfer, pledge or use them as collateral.

Statistics Data

| | |
|-------------------------|---------------|
| Maximum Drawdown | -0.04 % |
| Recovering Period | N/A |
| FX Hedging | 100.52 % |
| Portfolio Turnover Rate | 1.12 |
| Portfolio Duration | 6 month 2 day |
| Yield to Maturity | 2.55 |

Country Allocation

| Country | % NAV |
|--------------|-------|
| QATAR | 6.06 |
| SAUDI ARABIA | 2.00 |

Remark :

Top 5 Issuers

| Issuer | % NAV |
|---|-------|
| BANK OF THAILAND | 37.91 |
| DOHA BANK | 6.06 |
| SANSIRI PUBLIC COMPANY LIMITED | 5.82 |
| CHAROEN POKPHAND FOODS PUBLIC COMPANY LIMITED | 5.03 |
| BANPU PUBLIC CO.,LTD. | 4.78 |

Remark :

Credit Rating Breakdown (%)

| | Domestic | National | International |
|--------------|----------|----------|---------------|
| Gov bond/AAA | 44.07 | | |
| AA | 4.03 | | |
| A | 30.06 | | 2.00 |
| BBB | 13.72 | | 6.06 |

ต่ำกว่า BBB

Unrated/non

Remark :

| Asset Allocation | | Top 5 Holdings | |
|---------------------------|-------|---|-------|
| Asset Type | % NAV | Assets | % NAV |
| State Agency Bond - BOT | 37.91 | CB25102A:CB:Bank of Thailand Bond 1/364/2024 | 3.93 |
| Bill of Exchange | 28.07 | CB24912A :CB: Bank of Thailand Bond 24/91/2024 | 3.58 |
| Debenture | 19.74 | BANPU25327A:BE:BANPU PUBLIC COMPANY LIMITED | 3.42 |
| Bank Deposit | 9.38 | SPALI25108A:BE:SUPALAI PUBLIC COMPANY LIMITED | 3.41 |
| Government Bond | 2.70 | CBF24N04A :CB:Bank of Thailand Bond 5/FRB181/2024 | 3.33 |
| Certificated of Deposit | 2.00 | Remark : | |
| Promissory Note | 0.28 | | |
| Other Asset and Liability | -0.07 | | |

Remark :

Definitions

Maximum Drawdown the fund's largest percentage loss over the past 5 years (or since inception if the fund has been operating for less than 5 years) measured from peak NAV/unit to lowest NAV/unit during a decline. The Maximum Drawdown helps provide some indication of the risk of potential loss when investing in the fund.

Recovering Period the time it takes to regain losses; this data provides information about how long it took to climb back from the largest loss to a former peak.

FX Hedging the percentage of foreign investments that are hedged against foreign exchange risk.

Portfolio Turnover illustrates how active the portfolio is traded during a particular period. This is calculated by dividing the value of total purchases in 1 year or the value of total sales in 1 year, whichever is lower, by the fund's average NAV over the same period being measured. A fund with a high Portfolio Turnover ratio denotes that its portfolio managers actively trade the securities in the portfolio; this incurs considerable trading costs which should be taken into consideration in comparison with the performance of fund to ascertain whether the active trading activity is well justified.

Sharpe Ratio the ratio between excess return achieved by the fund compared to investment risks taken. It is determined from the difference between the fund's return and the Risk-Free Rate, compared to the fund's volatility (Standard Deviation). The Sharpe Ratio reflects the excess return the fund generates given its risk exposure. A fund with a higher Sharpe Ratio denotes a better-managed fund since it is able to generate a higher return over a similar risk exposure.

Alpha excess return generated by the fund when compared to its benchmark index. A high Alpha figure illustrates that the fund is able to achieve a higher return than the benchmark due to the fund managers' ability to select good investments and appropriate timing.

Beta magnitude and direction of the performance of securities in the portfolio relative to the market's return. A Beta lower than 1 denotes that the return of the securities in the portfolio is less sensitive to changes in the market's return. A Beta higher than 1 indicates that the return of the securities in the portfolio deviates by a larger magnitude in comparison to changes in the market's return.

Tracking Error the fund's ability to replicate the performance of its benchmark index is measured as Tracking Error. A low figure shows that the fund can efficiently match the benchmark's movement and generate similar performance. A fund with a high tracking error will generally have average returns that deviate from the benchmark index.

Yield to Maturity the return from investment in a fixed income instrument that is held until maturity. It is calculated from the stream of coupon payments to receive in the future plus the principal to be paid back, adjusted into present value terms. It indicates the overall return of a fixed income fund by summing the weighted average Yield to Maturity of each fixed income instrument in the portfolio. Since Yield to Maturity is expressed as a percentage per annum, it can be conveniently used to compare fixed income funds which will hold their debt securities until maturity and have similar investment policies.

"Important Notice: This document has been translated from Thai. If there is any inconsistency or ambiguity between the English version and the Thai version, the Thai version shall prevail."

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