



กองทุนเปิดกรุงไทยชาริอะฮ์เพื่อการเลี้ยงชีพ
The Krung Thai Shariah Retirement Mutual Fund

KSRMF

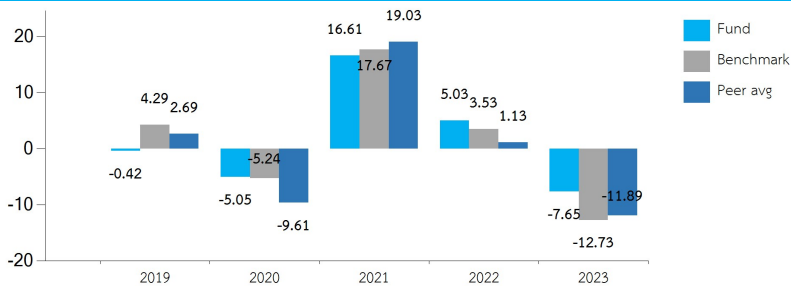
Fund Type / Fund Category

- Open-End Equity Fund
- RMF
- Islamic Fund
- Group Equity General

Investment Policy and Strategy

- The fund focuses on equity securities which comply with Shariah Law, having good business prospects and potential growth. The remaining portfolio weight will be invested in other financial instruments and/or cash deposits that meet Shariah Law. Financial instruments targeted for investment will receive screening by the fund's religious committee. The Fund will not invest in derivative and structured notes.
- 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 | -4.87 | -4.87 | -7.27 | -11.95 | -0.35 | -0.28 | -0.95 | 4.38 |
| Benchmark Return | -1.62 | -1.62 | -5.00 | -11.71 | -1.79 | -0.45 | 3.15 | 7.87 |
| Peer Average | -1.80 | -1.80 | -5.68 | -10.01 | -2.88 | -1.49 | 1.62 | |
| Fund Standard Deviation | 10.26 | 10.26 | 11.10 | 10.49 | 10.45 | 15.88 | 14.31 | 16.01 |
| Benchmark Standard Deviation | 9.99 | 9.99 | 11.64 | 11.28 | 11.29 | 16.69 | 14.41 | 18.25 |

Remark : * % p.a.

Risk Level

Low



High

High Risk

Risk Level 6 The Fund has net exposure to equity by averaging accounting period with no less than 80 percent

Fund Information

| | |
|-------------------------|-------------|
| Registered Date | 27/12/06 |
| Share Class Launch Date | N/A |
| Dividend Policy | No dividend |
| Fund Maturity | None |

Portfolio Manager

| | |
|----------------------------|----------------|
| Miss Chatchanok Sripramoch | Since 01/01/22 |
| Mr. Ratchawut Chaisubanan | Since 01/01/22 |

Shariah advisor / Shariah Board

Mr. V H and team

Benchmark

SETTRI

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

Morningstar



Morningstar® Sustainability Rating™



Investors can study Liquidity Risk Management Tools in the prospectus.

Full Prospectus


www.ktam.co.th

| Subscription | Redemption |
|---|---|
| Subscription date : Every business day. | Redemption date : Every business day. |
| Business hours : 8.30 a.m. - 3.30 p.m. | Business hours : 8.30 a.m. - 3.30 p.m. |
| Min Initial Subscription : 500 Baht | Min Redemption : None |
| Min Subsequent Subscription : 500 Baht | Min Outstanding Balance : None |
| | Settlement Period : T+3, Within 3 business days after the redemption order. |

Remark :

| Fees Charged to the Fund (%p.a. of NAV) | | |
|---|--------------|-------------|
| Fees | Maximum Rate | Actual Rate |
| Management Fee | 1.6050 | 1.6050 |
| Total expenses | 3.7450 | 1.7920 |

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 | None | None |
| Back-end Fee | None | None |
| Switching-in Fee | See Remark | Currently Waived |
| Switching-out Fee | See Remark | See Remark |
| Transfer Fee | None | None |

Remark : *Rates shown already include VAT, special business tax, and similar taxes.

Switching in 200 Baht per transaction (fee is currently waived). *Switching out 200 Baht per transaction (fee is currently waived), switching out to RMF fund managed by another asset management company currently 200 Baht per transaction.

| Statistics Data | |
|-------------------------|----------------|
| Maximum Drawdown | -37.52 % |
| Recovering Period | 1 year 2 month |
| FX Hedging | N/A |
| Portfolio Turnover Rate | 1.13 |
| Sharpe Ratio | -0.08 |
| Alpha | 1.43 |
| Beta | 0.83 |

| Sector Allocation | |
|-------------------------|-------|
| Sector | % NAV |
| Resources | 28.81 |
| Services | 28.07 |
| Technology | 19.01 |
| Property & Construction | 12.89 |
| Agro & Food Industry | 2.73 |

Remark :

| Asset Allocation | | Top 5 Holdings | |
|---------------------------|-------|-------------------------------------|-------|
| Asset Type | % NAV | Assets | % NAV |
| Common Stock | 93.76 | PTT PCL. | 10.47 |
| Bank Deposit | 5.75 | PTT EXPLORATION AND PRODUCTION PCL. | 9.75 |
| Other Asset and Liability | 0.48 | AIRPORTS OF THAILAND PCL. | 9.66 |
| Remark : | | BANGKOK DUSIT MEDICAL SERVICES PCL. | 9.63 |
| | | ADVANCED INFO SERVICE PCL. | 8.74 |

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."

Morningstar Rating as of 31/03/2024

Sustainability Rating as of 31/01/2024

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Corporate and Sovereign Sustainability Score and Investment Style as of 31/01/2024

Morningstar's Sustainability Score incorporates Sustainalytics' company and country-level analysis.

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