



กองทุนเปิดกรุงไทย ESG A Grade 70/30
Krungthai ESG A Grade 70/30 Fund

KTAG70/30-ThaiESG
ThaiESG Class

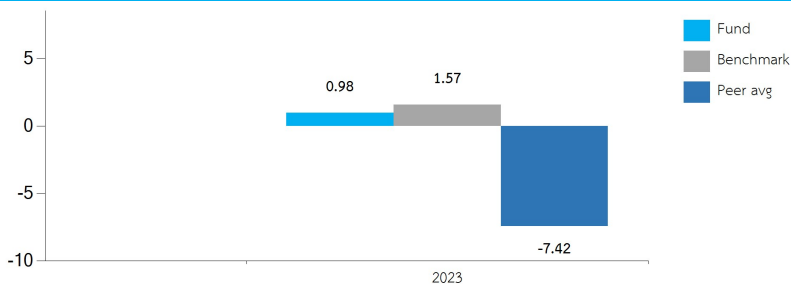
Fund Type / Fund Category

- Mixed Fund, Thai ESG Fund. Sustainable and Responsible Investing Fund (SRI Fund), fund with no foreign country risk.
- Group Aggressive Allocation

Investment Policy and Strategy

- The fund's policy is to invest in the following securities and assets, averaging no less than 80% of NAV: (1) equities listed on the SET and/or MAI with emphasis on companies having outstanding management record regarding environmental, social and governance matters that achieve a SET ESG Rating of A or above. (2) One or several financial instrument as follows: (2.1) Green Bonds, Sustainability Bonds, Sustainability-Linked Bonds (2.2) government bonds, bonds with principal and interest guaranteed by the Ministry of Finance. Investors may obtain more information about investment policy from other information sources.
- The fund may invest and hold structured notes and/or derivatives to hedge against risks or for Efficient Portfolio Management purposes.
- The fund's objective is to outperform its 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 | -1.30 | -1.30 | | | | | | -0.33 |
| Benchmark Return | -0.91 | -0.91 | | | | | | 0.64 |
| Peer Average | 0.84 | 0.84 | | | | | | |
| Fund Standard Deviation | 6.69 | 6.69 | | | | | | 6.40 |
| Benchmark Standard Deviation | 7.17 | 7.17 | | | | | | 6.90 |

Remark : * % p.a.

Risk Level

Low 1 2 3 4 5 6 7 8 High

Low to Moderate Risk

Medium to relatively high risk Mixed fund with net exposure in both equities and fixed income and/or alternative investments

Fund Information

| | |
|-------------------------|-----------------|
| Registered Date | 19/12/23 |
| Share Class Launch Date | 19/12/23 |
| Dividend Policy | Dividend payout |
| Fund Maturity | None |

Portfolio Manager

| | |
|-----------------------------------|----------------|
| Miss Koonnatta Aphiphalikitthchai | Since 19/12/23 |
| Mr. Ratchawut Chaisubanan | Since 19/12/23 |

Benchmark

- SET ESG Total Return Index (70%) Note: Objective of referring to both benchmark 1 and 2 is for performance comparison purposes.
- ThaiBMA Government Bond ESG Index Net Total Return (30%)

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



Investors can study Liquidity Risk Management Tools in the 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 : None | Min Redemption : None |
| Min Subsequent Subscription : None | Min Outstanding Balance : None |
| | Settlement Period : T+3, Within 3 business days after the redemption order. |

Remark : Settlement Period: T+3, which is 3 business days after the redemption order.

| Fees Charged to the Fund (%p.a. of NAV) | | |
|---|--------------|-------------|
| Fees | Maximum Rate | Actual Rate |
| Management Fee | 2.1400 | 1.6050 |
| Total expenses | 5.3500 | 1.7869 |

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

| Fees Charged to the Unitholder (% of Transaction Amount) | | |
|--|--------------|------------------|
| Fees | Maximum Rate | Actual Rate |
| Front-end Fee | 3.21 | Currently Waived |
| Back-end Fee | 3.21 | Currently Waived |
| Switching-in Fee | 3.21 | Currently Waived |
| Switching-out Fee | 3.21 | See Remark |
| Transfer Fee | See Remark | See Remark |

Remark : *Rates shown already include VAT, special business tax, and similar taxes. **A switch-out to another fund managed by KTAM will incur a fee not greater than 3.21% (fee currently waived); a switch-out to a fund managed by another asset management company will incur any one of the following type of fees but not more than 3.21% of the value amount of the units as of the business day prior to the trading day: minimum charge of Bt200, or Bt200 per transaction (current charge is 1.07% of NAV of business day prior to trading day; minimum Bt200 per transaction). ***Brokerage fees and expenses for the securities transaction involved will incur a charge of no more than 0.535% (currently waived).

****Unitholder may not re-sell the units, pledge, or use them as collateral.

| Statistics Data | |
|-------------------------|---------|
| Maximum Drawdown | -4.14 % |
| Recovering Period | N/A |
| FX Hedging | N/A |
| Portfolio Turnover Rate | 0.21 |
| Sharpe Ratio | N/A |
| Alpha | N/A |
| Beta | N/A |

| Sector Allocation | |
|-------------------------|-------|
| Sector | % NAV |
| Services | 26.66 |
| Financials | 13.14 |
| Resources | 12.66 |
| Property & Construction | 8.87 |
| Technology | 6.94 |

Remark :

| Asset Allocation | | Top 5 Holdings | |
|---------------------------|-------|------------------------------|-------|
| Asset Type | % NAV | Assets | % NAV |
| Common Stock | 69.95 | ESGLB376A : TLOAN65/5/14.75Y | 12.89 |
| Government Bond | 26.85 | CP ALL PCL. | 5.67 |
| Debenture | 1.47 | AIRPORTS OF THAILAND PCL. | 4.85 |
| Bank Deposit | 0.94 | LB366A : TLOAN59/05/20.59Y | 4.84 |
| Other Asset and Liability | 0.79 | PTT PCL. | 4.53 |
| Remark : | | Remark : | |

Other Information

Additional Information on the Investment Policy

Investment Policy

The fund's policy is to diversify investments across the following securities and assets, averaging no less than 80% of NAV: (1) equities listed on the Stock Exchange of Thailand (SET) and/or Market for Alternative Investments (mai) with emphasis on companies having outstanding management record regarding environmental, social and governance matters through the ESG Integration investment analysis process that select those achieving a SET ESG Rating of A or above, reflecting the listed company's progress on environmental, social and governance work. Also qualified are companies receiving comparable ESG score of A (or above) awarded by other organizations or institutions the SEC may declare as a knowledgeable authority on the environment or sustainability. (2) One or several financial instrument as follows: (2.1) instruments advocating environmental conservation (Green Bonds), Sustainability Bonds, Sustainability-Linked Bonds (2.2) government bonds, bonds with principal and interest guaranteed by the Ministry of Finance, debentures with principal and interest guaranteed by the Ministry of Finance, but not including convertible bonds. Also included are green bonds/debentures or sustainability bonds/debentures or sustainability-linked bonds/debentures. Equity investments in the fund portfolio will average no less than 70% of NAV and fixed income will average no more than 30% of NAV.

The fund may invest and hold structured notes and/or derivatives to hedge against risks or for Efficient Portfolio Management purposes.

Objectives on Sustainability

The fund's policy is to invest in equities listed on the Stock Exchange of Thailand (SET) and/or Market for Alternative Investments (mai) by focusing on companies with outstanding work on environmental, social and governance (ESG) matters, through a Positive Screening investment selection process that picks those achieving a SET ESG Rating of A or above. Also qualified are companies receiving comparable ESG score of A (or above) awarded by other organizations or institutions the SEC may declare as a knowledgeable authority on the environment or sustainability (ESG). The selection process also involves KTAM's in-house ESG Integration analysis which examines qualitative factors regarding sustainability, environmental and social awareness. The fund invests in (1) government bonds or (2) bonds with principal and interest guaranteed by the Ministry of Finance or (3) debentures with principal and interest guaranteed by the Ministry of Finance, but not including convertible bonds or (4) other financial instruments, but all 4 types will be green bonds/debentures/instruments, sustainability bonds/debentures/instruments or sustainability-linked bonds/debentures/instruments, as required by guidelines and regulations of the Capital Market Supervisory Board and SEC. Core investments will average no less than 80% of NAV during the financial year.

Target Achievements of the Fund (if any)

The fund aims to invest in companies with outstanding work on Environmental, Social and Governance issues with an aim of generating sustainable returns for unitholders. This is also to increase support for ESG activities which will enable the Thai economy to grow sustainably as well. Simultaneously, this is another mechanism to assist listed companies and Thailand to achieve the Sustainable Development Goals (SDGs) outlined by the United Nations. This effort supports listed companies producing solid work on ESG, while encouraging other companies to focus more on ESG and revamp their corporate ESG policies to improve ESG Ratings.

Investment Universe

The fund will consider investing in listed companies with a SET ESG Rating of A or above, or with a comparable scoring of A or above as rated by other organizations or institutions the SEC may declare as a knowledgeable authority on the environment or ESG. Investments will also include (1) government bonds or (2) bonds with principal and interest guaranteed by the Ministry of Finance or (3) debentures with principal and interest guaranteed by the Ministry of Finance, but not including convertible bonds or (4) other financial instruments, but all 4 types will be green bonds/debentures/instruments, sustainability bonds/debentures/instruments or sustainability-linked bonds/debentures/instruments, as required by guidelines and regulations of the Capital Market Supervisory Board and SEC. Core investments will average no less than 80% of NAV during the financial year.

Investment Benchmark

The SET ESG Total Return Index (SETESG TRI), weighted 70.00%, is an index of listed companies with SET ESG Ratings in the current year, have been trading for at least 6 months, market capitalization is at least 5.0 billion Baht, free float is at least 20% of paid-up capital, and trading volume is at least 0.5% of outstanding shares in at least 9 of the previous 12 months. Investors may obtain more information about the ESG Ratings from <https://setsustainability.com/ESG-ratings>. The other component of the benchmark is the ThaiBMA Government Bond ESG Index Net Total Return, weighted 30%, as it also includes ESG government debt securities registered with ThaiBMA.

Investors may obtain more information about investment policy from the full prospectus.

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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