

กองทุนเปิดกรุงไทยพันธบัตร 3M53

Krung Thai Government Bond 3M53 Fund

KTGOV3M53

Fund Type / Fund Category

- Open-End Fixed Income Fund
- Fund with Domestic and Foreign Country Risks
- Group Miscellaneous

Investment Policy and Strategy

- The Fund aims to invest in the assets that are related to debt instruments, deposits or deposit-equivalent instruments as well as the debt instruments or other related securities or assets that are permitted by the SEC Office, with a total exposure of no less than 80% of its NAV. It will invest mainly in treasury bills, government bonds, Bank of Thailand bonds, state-owned enterprise bonds guaranteed by the Ministry of Finance or bonds or debt instruments issued, drawn, certified, avaled or guranteed by the government, the Ministry of Finance or the Bank of Thailand; and/or foreign government debt instruments issued or guaranteed by foreign governments, organizations or agencies of foreign governments, state-owned enterprises under foreign laws or international organizations, on average no less than 80% of its NAV during an accounting year.
- The Fund may consider investing abroad on average not exceeding 79% of its NAV during an accounting year. In this respect, the Fund will enter into derivatives agreements to fully hedge against foreign exchange risk.
- The Fund employs a "buy-and-hold" investment strategy.

Risk Level

Low



High

Low to Moderate Risk

Investing mainly in government bonds on average no less than 80% of its NAV in an accounting year.

Fund Information

Registered Date	03/02/26 (Estimate)
Share Class Launch Date	N/A
Dividend Policy	No dividend
Fund Maturity	Approximately 3 months
FX Hedging Policy	Fully hedged

Portfolio Manager

Mrs. Kobkarn Iumchitkusol	Since 03/02/26
---------------------------	----------------

Benchmark

None. As the Fund is managed through a buy and hold approach in order to achieve expected returns during a specified period, it is therefore unnecessary to compare the Fund's performance with a benchmark.

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	Statistics Data
Subscription date : Investment units are offered during 28 January – 2 February 2026. Subscription is open from 10:00 hrs. until 15:30 hrs. on the first working day of the offering period, and from the start of business hours of the Management Company or the selling agents (if any) until 15:30 hrs. on the following days of the offering period.	Redemption date : The Management Company will not accept redemption of investment units but will process auto-redemption for unitholders by switching the investment units to Krung Thai SS Fund (KTSS) or any other money market funds designated by the Management Company to accept switching-in of investment units on the working day prior to the maturity date of the mutual fund project	Maximum Drawdown N/A
Business hours : 8:30 a.m. - 03:30 p.m.	Business hours : -	Recovering Period N/A
Min Initial Subscription : 10,000 Baht	Min Redemption : None	FX Hedging N/A
Min Subsequent Subscription : None	Min Outstanding Balance : None	Portfolio Turnover Rate N/A
	Settlement Period : T+1, which is 1 business day after the redemption order.	Country Allocation
		Country % NAV
		JAPAN 30.00
		SINGAPORE 30.00
		Remark : *The information is an estimate which could be subject to change.
Fees Charged to the Fund (%p.a. of NAV)		Top 5 Issuers
Fees	Maximum Rate	Actual Rate
Management Fee	2.1400	See Remark
Total expenses	2.6750	See Remark
Remark : *The fees charged to the Fund are calculated as % p.a. of the NAV per unit offered to investors on the registration date. **The rates are inclusive of value added tax, specific business tax or any other taxes of the same nature (if any). ***The Management Company will calculate the management fee from the yields of instruments on the investment date. The Management Company will notify unitholders of the actual fee after the investment has been completed. During the life of the project, the Management Company may increase or decrease the actual management fee provided that it does not exceed the maximum rate of management fee specified in the prospectus.		Issuer % NAV
		BANK OF THAILAND 40.00
		MINISTRY OF FINANCE OF JAPAN 30.00
		MONETARY AUTHORITY OF SINGAPORE 30.00
		Remark : *The information is an estimate which could be subject to change.
Fees Charged to the Unitholder (% of Transaction Amount)		Credit Rating Breakdown (%)
Fees	Maximum Rate	Actual Rate
Front-end Fee	None	None
Back-end Fee	None	None
Switching-in Fee	None	None
Switching-out Fee	None	None
Transfer Fee	See Remark	See Remark
Remark : *Rates shown include VAT, special business tax and other relevant taxes. **Unit transfer as specified by the registrar		Domestic National International
		Gov bond/AAA 40.00 60.00
		AA
		A
		BBB
		Below BBB
		Unrated/non
		Remark : *The information is an estimate which could be subject to change. **Such bonds obtain a short-term credit rating of A-1+ A-1 from S&P and F1+ from FITCH which represent the 2 highest ratings.

Other Information

Estimated Rate of Auto-Redemption

Securities	Credit Rating			Expected Return (p.a.)	Approximated Portion	Expected Contribution (p.a.)			
	International Rating								
	Moody's	S&P	FITCH						
Singapore Government Securities	Singapore	-	A-1+	F1+	1.10%	30%	0.33%		
Japan Government Securities	Japan	-	A-1	F1+	1.10%	30%	0.33%		
Thai Government Securities	Thailand		-		1.05%	40%	0.42%		
Total					100%		1.08%		
Expected Expenses							0.23%		
Expected Return							0.85%		
Approximated Investment Period							3 Months		

Source : Banks and Bond Dealers January 26, 2026

Remarks

- The Management Company may exercise its discretion to change the invested assets or investment ratios only when the change is made under necessary and appropriate circumstances to protect investor interests without causing significant changes to the risk profile of the invested assets. In this respect, the Management Company may consider investing in other debt instruments instead and/or adding other debt instruments to the list specified above provided that these instruments are within the investment universe of the Management Company. The expected yields of the invested instruments are subject to change which could prevent investors from achieving the initially estimated rate of returns.
- The Fund's expenses (inclusive of the management fee) can be changed as appropriate. In the case where the Fund receives higher returns than the rate disclosed during the offering of investment units, the Management Company may charge a higher management fee at the rate not exceeding the maximum management fee specified in the mutual fund project.
- Investments in foreign debt instruments will be fully hedged against foreign exchange risk.
- In the case where the Fund invests in floating rate notes, the Fund will fully hedge the interest rate risk.
- In the event that investment cannot be made as planned due to changes in market conditions or significant changes in the structure/rate of taxes that are related to debt instrument investment, unitholders may not receive the returns according to the advertised rate and/or the Management Company may not accept redemption of the investment units according to the advertised rate.
- Upon occurrence of extraordinary circumstances and/or the situations that are believed to have an impact on the Fund's performance or the value of the Fund's invested securities, for example, abnormal market conditions, significant changes in economic or political conditions, etc., and/or the events assessed by the Management Company that the relevant factors may not go in alignment with its predictions, the Management Company reserves the right to adjust the investment strategy to be different from what was initially specified for appropriateness in practice under such conditions within the specified investment framework, by taking into consideration the benefits of the Fund at large and deeming that approval has been granted by unitholders.

Investment involves risks, investors should carefully study the information before making an investment decision.

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."

Krungthai Asset Management Public Company Limited

Tel. 0-2686-6100 Fax. 0-2670-0430 www.ktam.co.th

1 Empire Tower, 32nd Fl., South Sathorn Rd., Yannawa, Sathorn, Bangkok 10120