

กองทุนเปิดกรุงไทยตราสารหนี้เพื่อการเลี้ยงชีพ (RMF2)

The Krung Thai Fixed Income RMF 2

RMF2

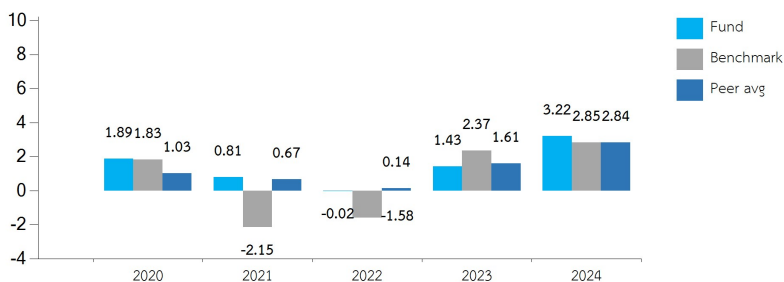
Fund Type / Fund Category

- Open-End Fixed Income Fund,RMF
- Group Mid Term General Bond

Investment Policy and Strategy

- The fund focuses on fixed income instruments which the fund manager assesses that the issuer, endorser, or aval provider is stable with good credit standing. The instrument selected should also provide good risk-return trade off; they may include government bonds, state-enterprise bonds, debentures, and other fixed income instruments, including cash deposits. Portfolio allocation across these various assets will be adjusted according to the prevailing investment climate. Note that the fund may invest and hold derivatives embedded in Structured Notes only if they are puttable / callable.
- The fund aims to achieve higher performance than 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 | 2.77 | -0.03 | 1.10 | 3.41 | 2.85 | 1.86 | 1.71 | 2.26 |
| Benchmark Return | 2.53 | 0.36 | 1.16 | 3.00 | 3.49 | 0.96 | 2.05 | 2.75 |
| Peer Average | 2.89 | 0.07 | 1.27 | 3.51 | 2.78 | 1.76 | 1.69 | |
| Fund Stadarnd Deviation | 0.95 | 1.27 | 1.04 | 0.89 | 0.73 | 0.78 | 0.82 | 1.37 |
| Benchmark Stadarnd Deviation | 0.41 | 0.45 | 0.40 | 0.39 | 0.91 | 1.34 | 1.40 | 1.54 |

Remark : * % p.a.

Risk Level

Low



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% of the NAV.

Fund Information

| | |
|-------------------------|-------------|
| Registered Date | 18/09/02 |
| Share Class Launch Date | N/A |
| Dividend Policy | No dividend |
| Fund Maturity | None |

Portfolio Manager

Mr. Nuttapong Kajornkitapirug Since 01/09/23

Benchmark

1. ThaiBMA Mark-to-Market Government Bond Total Return Index 1-3 years (50%)
2. The average of 1-years fixed deposit rate for deposits less than 5 million baht quoted by BBL, KBANK and SCB (25%)
3. ThaiBMA Mark-to-Market Corporate Bond Total Return Index (A- up) 1-3 Years (25%)

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



Full Prospectus


www.ktam.co.th

Investors can study Liquidity Risk Management Tools in the prospectus.

| | |
|--|------|
| <div> <div>กองทุนเปิดกรุงไทยตราสารหนี้เพื่อการเลี้ยงชีพ (RMF2)</div> <div>The Krung Thai Fixed Income RMF 2</div> </div> | RMF2 |
|--|------|

| 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+2, which is 2 business days after the redemption order. | |

Remark : The payment period will not exceed 5 business days from the redemption date.

| Fees Charged to the Fund (%p.a. of NAV) | | |
|---|--------------|-------------|
| Fees | Maximum Rate | Actual Rate |
| Management Fee | 0.8025 | 0.5350 |
| Total expenses | 1.8725 | 0.6883 |

Remark : * Aforementioned fees already include VAT, special business tax, and related taxes.

** Total expenses (actual) shown are from the previous financial 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 : * Aforementioned fees already include VAT, special business tax, and related taxes.

** Fee for switch-in orders shall not exceed 200 Baht per transaction (fee currently waived).

*** Fee for switch-out orders shall not exceed 200 Baht per transaction (fee currently waived except for switch-out orders to a fund managed by another asset management company which incur a 200 baht fee per transaction).

| Statistics Data | |
|-------------------------|-----------------------|
| Maximum Drawdown | -2.37 % |
| Recovering Period | 10 month |
| FX Hedging | N/A |
| Portfolio Turnover Rate | 0.55 |
| Portfolio Duration | 2 year 11 month 1 day |
| Yield to Maturity | 1.83 |

| Top 5 Issuers | |
|-------------------------------------|-------|
| Issuer | % NAV |
| Ministry of Finance | 40.17 |
| Government Housing Bank | 11.90 |
| INDORAMA VENTURES PCL. | 4.64 |
| Gulf Development PCL | 4.05 |
| Toyota Leasing (Thailand) Co., Ltd. | 3.42 |

Remark :

| Credit Rating Breakdown (%) | | | |
|-----------------------------|----------|----------|---------------|
| | Domestic | National | International |
| Gov bond/AAA | 57.32 | | |
| AA | 11.88 | | |
| A | 26.53 | | |
| BBB | 3.97 | | |
| ต่ำกว่า BBB | | | |

Unrated/non

Remark :

| Asset Allocation | | Top 5 Holdings | |
|--|-------|--|-------|
| Asset Type | % NAV | Assets | % NAV |
| Fixed Income Instruments Issued by Corporates | 45.77 | Debt Management Government Bond FY. B.E. 2567 NO.36 17/11/2029 | 9.14 |
| Government Securities and Bank of Thailand Bonds | 42.01 | TLOAN65/5/14.75Y 17/06/2037 | 7.73 |
| Deposits and Fixed Income Instruments issued by Financial Institutions | 12.17 | Government Bond FY. B.E. 2568 No. 10 17/04/2028 | 5.73 |
| Other Asset and Liability | 0.05 | Debt Management Government Bond FY. B.E. 2566/26 17/03/2029 | 5.26 |
| | | Fixed Deposit Government Housing Bank 15/10/2026 | 5.00 |

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 31/10/2025

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