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(แบบ 123-1)

Krungthai Asset Management Co., Ltd.

Factsheet

Data as of 30 Aug 2024

กองทุนเปิดกรุงไทยตราสารหนี้ภาครัฐเพื่อการเลี้ยงชีพ (RMF3)

The Krung Thai Debt Securities RMF 3

RMF3

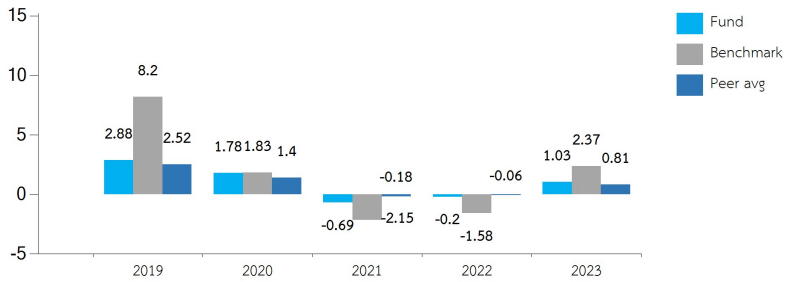
Fund Type / Fund Category

- Open-End Fixed Income Fund
- RMF
- Group Mid Term Government Bond

Investment Policy and Strategy

- The fund's policy is to invest in treasury bills, government bonds, Bank of Thailand bonds, including state-enterprise bonds guaranteed by the Ministry of Finance, plus other financial instruments where issuer, endorser, aval provider, or guarantor has strong financial standing and low credit risk. Investments may also include other securities and assets or means of generating financial returns that are permitted by the SEC for investment. 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	1.75	1.12	1.19	2.77	0.63	0.84	1.20	2.09
Benchmark Return	1.89	0.99	1.08	2.59	0.48	0.46	2.21	3.09
Peer Average	1.62	0.97	1.08	2.34	0.68	0.72	1.21	
Fund Stadard Deviation	0.75	0.61	0.76	0.92	0.89	1.00	0.85	1.34
Benchmark Stadard Deviation	0.57	0.43	0.58	1.12	1.53	1.64	1.45	1.58

Remark : * % p.a.

Risk Level

Low | 1 | 2 | **3** | 4 | 5 | 6 | 7 | 8 | High

Low to Moderate Risk

The Fund has net exposure to government bond by averaging accounting period with not less than 80% of the NAV.

Fund Information

Registered Date	20/10/05
Share Class Launch Date	N/A
Dividend Policy	No dividend
Fund Maturity	None

Portfolio Manager

Miss Duangporn Jongsrisawat	Since 12/11/20

Benchmark

1. ThaiBMA Mark-to-Market Government Bond Total Return Index 1-3 years (80%)
2. ThaiBMA Mark-to-Market Government Bond Total Return Index 3-7 years (10%)
3. The average of 1-years fixed deposit rate for deposits less than 5 million baht quoted by BBL, KBANK and SCB (10%)

Worning

- 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

Investors can study Liquidity Risk Management Tools in the prospectus.

Full Prospectus

www.ktam.co.th

กองทุนเปิดกรุงไทยตราสารหนี้ภาครัฐเพื่อการเลี้ยงชีพ (RMF3)

The Krung Thai Debt Securities RMF 3

RMF3

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 : 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	0.6955	0.5350
Total expenses	1.8725	0.6900

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	-2.73 %
Recovering Period	1 year 7 month
FX Hedging	N/A
Portfolio Turnover Rate	0.72
Portfolio Duration	2 year 10 month 19 day
Yield to Maturity	2.48

Top 5 Issuers

Issuer	% NAV
Ministry of Finance	60.58
BANK OF THAILAND	23.69
CHAROEN POKPHAND FOODS PUBLIC COMPANY LIMITED	4.23
INDORAMA VENTURES CONPANY LIMITED	3.32
BANPU PUBLIC CO.,LTD.	2.91

Remark :

Credit Rating Breakdown (%)

	Domestic	National	International
Gov bond/AAA	84.27		
AA	4.74		
A	10.92		
BBB			
ต่ำกว่า BBB			
Unrated/non			

Remark :

กองทุนเปิดกรุงไทยตราสารหนี้ภาครัฐเพื่อการเลี้ยงชีพ (RMF3)

The Krung Thai Debt Securities RMF 3

RMF3

Asset Allocation

Asset Type	% NAV
Government Bond	60.58
State Agency Bond - BOT	23.69
Debenture	15.66
Bank Deposit	0.18
Other Asset and Liability	-0.11

Remark :

Top 5 Holdings

Assets	% NAV
CBF24N04A :CB:Bank of Thailand Bond 5/FRB181/2024	13.34
LB273A:LB:Debt Management Government Bond FY. B.E. 2566/25	9.66
ILB283A : ILB56/02/15Y	7.60
LB286A : TLOAN65/12/5.95Y	5.16
LB31DA : TLOAN64/6/10.64Y	4.79

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 31/08/2024

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