

กองทุนเปิดกรุงไทยตลาดเงินเพื่อการเลี้ยงชีพ (RMF4)

Krung Thai Money Market RMF 4

RMF4

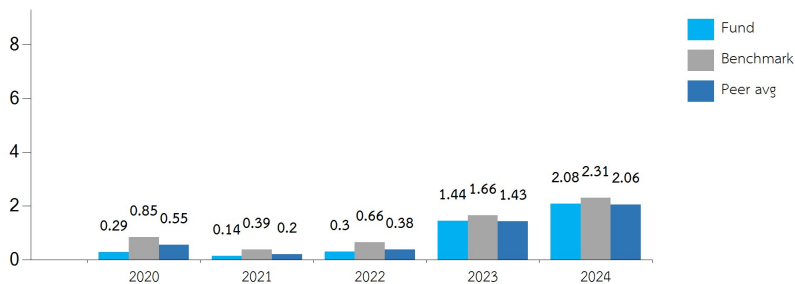
Fund Type / Fund Category

- Open-End Fixed Income Fund
- Money Market Fund
- Retirement Mutual Fund
- Group Money Market General

Investment Policy and Strategy

- Investments are focused on Thai government securities, with the remainder invested in cash deposits, fixed income instruments and/or other financial instruments permitted by the SEC, that are redeemable or mature within no more than 397 days from date of acquisition or contract.
- The fund will not invest in derivatives.
- Aim 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	1.28	0.30	0.68	1.61	1.64	1.05	0.93	1.22
Benchmark Return	1.51	0.36	0.80	1.91	1.90	1.33	1.37	1.72
Peer Average	1.34	0.32	0.71	1.64	1.65	1.10	1.04	
Fund Stadar Deviation	0.07	0.05	0.06	0.07	0.08	0.08	0.07	0.08
Benchmark Stadar Deviation	0.09	0.07	0.07	0.09	0.10	0.09	0.08	0.11

Remark : * % p.a.

Risk Level

Low



High

Low Risk

Risk Level 1 = Local Money Market Fund.

Fund Information

Registered Date	09/12/08
Share Class Launch Date	N/A
Dividend Policy	No dividend
Fund Maturity	None

Portfolio Manager

Mr. Nuttapong Kajornkitapirug Since 01/09/23

Benchmark

1. Short-term Government Bond Index (70%)
2. ThaiBMA Commercial Paper Index (A- Up) (15%)
3. The average of 3-months fixed deposit rate for deposits less than 5 million baht quoted by BBL, KBANK and SCB (15%)

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
Subscription date : Every trading day.	Redemption date : Every trading 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+1, which is 1 business day 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	0.6000	0.2461
Total expenses	1.0700	0.3469

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	See Remark	See Remark

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). **** Transfer fee subjected to rate charged by the Registrar. Unitholders are not allowed to sell, pledge or use the units as collateral.

Statistics Data	
Maximum Drawdown	-0.02 %
Recovering Period	N/A
FX Hedging	N/A
Portfolio Turnover Rate	1.97
Portfolio Duration	1 month 18 day
Yield to Maturity	1.44

Top 5 Issuers	
Issuer	% NAV
BANK OF THAILAND	89.67
Ministry of Finance	8.00
CHAROEN POKPHAND FOODS PCL.	4.70
BANPU PCL.	4.36
CPF (THAILAND) PCL.	3.86

Remark :

Credit Rating Breakdown (%)			
	Domestic	National	International
Gov bond/AAA	102.53		
AA	1.92		
A	16.00		
BBB			
ต่ำกว่า BBB			

Unrated/non

Remark :

Asset Allocation		Top 5 Holdings	
Asset Type	% NAV	Assets	% NAV
Government Securities and Bank of Thailand Bonds	97.68	Bank of Thailand Bond 10/FRB182/2025 17/11/2025	21.79
Fixed Income Instruments Issued by Corporates	21.73	Bank of Thailand Bond 9/FRB181/2025 03/11/2025	20.13
Other Asset and Liability	-0.57	Bank of Thailand Bond 40/91/2025 08/01/2026	5.73
Deposits and Fixed Income Instruments issued by Financial Institutions	-18.84	Treasury Bill 25/(DM)22/182 28/01/2026	5.39
		Bank of Thailand Bond 1/FRB364/2025 19/01/2026	4.46

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."

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