

Thai Fixed Income Fund (TFIF)

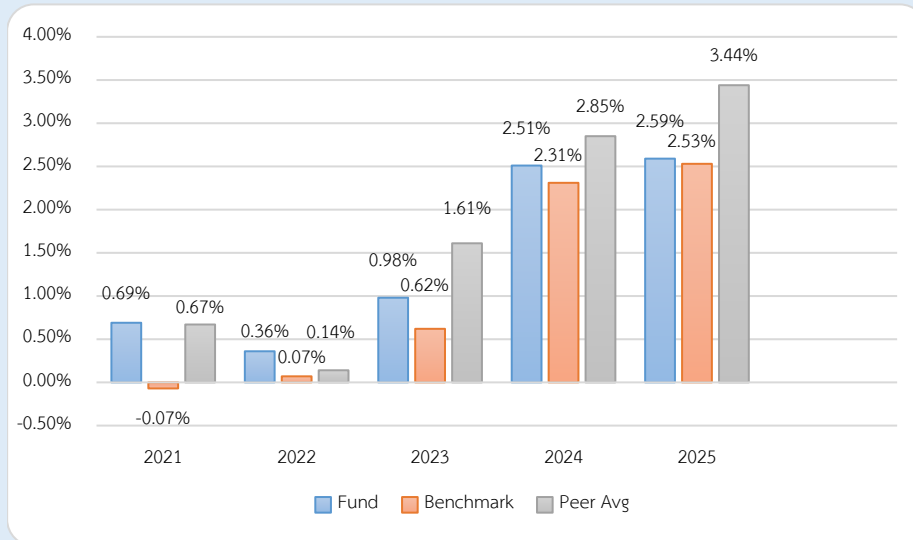
Fund Type / AIMC Category

- Fixed Income Fund
- Fund without Foreign Investment related Risks
- Mid Term General Bond

Investment Policy and Strategy

- The fund will mainly invest in fixed income instruments and/or deposit including entities from the government, state-owned enterprises, and/or the private sector.
- The fund aims to achieve performance close to the benchmark and create an additional return.

Calendar Year Performance (% p.a.)



Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	-0.06	0.18	-0.06	2.11
Benchmark Return	0.28	0.53	0.69	2.36
Peer Average	0.34	0.68	0.45	3.17
Fund Standard Deviation	0.54	0.57	0.68	0.84
Benchmark Standard Deviation	0.18	0.19	0.28	0.41

	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	2.05	1.41	-0.24	1.54
Benchmark Return	1.98	1.21	2.04	2.99
Peer Average	2.71	1.86	1.65	-
Fund Standard Deviation	1.03	0.93	5.35	3.52
Benchmark Standard Deviation	0.54	0.72	1.63	2.41

Remark : * % p.a.

Risk Level



Mainly invests in government bonds and fixed income instruments, having policy to invest in non-investment grade / unrated not more than 20% of the NAV.

Fund Information

Registered Date	26 January 2001
Class Inception Date	-
Dividend Payment Policy	No dividend
Fund Duration	Indefinite
Performance fee	None

Fund Manager

Manager	Since
Mr. Kiattichai Song-In	1 September 2025
Mr. Jaruwat Preepreamkul	1 January 2021

Benchmark 1

1. Total Return of ThaiBMA Short-term Government Bond Index (10%)
2. Total Return of ThaiBMA Government Bond Mark-to-Market 1-3 years Index (50%)
3. ThaiBMA Commercial Paper Index -Total Return with rating A- and above (10%)
4. Net Total Return of the Mark-to-Market Corporate Bonds Index with issuer's credit rating is A- or higher, with a maturity of 1-3 years (10%)
5. 1 Year fixed deposit rate limit 5 million baht averaged by BBL, SCB, KBANK after TAX. (20%)

Warning:

- Investment in Mutual Fund is not bank deposit.
- Past performance is not indicative of future results.

Certified by Thai Private Sector Collective Action
Against Corruption: Declared CAC

Full Prospectus



Investors can study
Liquidity Risk Management
tools in the full prospectus.

Subscription

Subscription date : Every business day
 Business hours : 08:30 a.m. - 03:30 p.m.
 Min. initial subscription : None
 Min. subsequent subscription : None

Redemption

Redemption date : Every business day
 Business hours : 08:30 a.m. - 03:00 p.m.
 Min. redemption : None
 Min. holding balance : None
 Settlement period : T+5 business days
 after the redemption date.
 As a general matter, Settlement Period : T+2
 business days after the redemption date.

Statistical Data

Maximum Drawdown	-0.98 %
Recovering Period	-
Portfolio Turnover Ratio	1.79
Duration	2 years 1 Months 23 Days
Yield to Maturity	1.36

Fees charged to the Fund (% p.a. of NAV / Include VAT)

The following fees will affect investors by reducing investment returns. Investors are therefore advised to review such fees carefully prior to making an investment decision.

Fees	Max.	Actual
Management Fee	0.8560	0.4280
Trailer Fee to selling agents : Yes		
Total expenses	2.1400	0.5601

Remark :

The management company may adjust the actual fees charged to align with its investment strategy or management expenses.

Top 5 Issuers

Issuer	% NAV
1. BANK OF THAILAND	26.37
2. Ministry of Finance	11.58
3. Bangkok Expressway and Metro Public Company Limited (BEM)	6.50
4. CPF (Thailand) Public Company Limited	6.29
5. Kasikorn Bank Public Company Limited	4.49

Fees charged to unitholders (% of the unit price / Include VAT)

Investors will be charged the following fees directly upon each purchase, redemption, or switching of investment units.

Fees	Max.	Actual
Front-end Fee	None	None
Back-end Fee	None	None
Switching-in Fee	None	None
Switching-out Fee	None	None
Transfer Fee	50 Baht per 2,000 units or fraction of 2,000 units	50 Baht per 2,000 units or fraction of 2,000 units

Remark :

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Credit Rating Breakdown (%)

	Thai	national	international
1. Gov bond/AAA	39.03	-	-
2. AA	8.10	-	-
3. A	40.29	-	-
4. BBB	1.03		

Asset Allocation

breakdown	% NAV
1. Government bonds and government guarantee	37.95
2. Debenture	34.46
3. Deposits, certificates of deposit, promissory notes Bills of exchange issued directly by private companies or Aval banks.	16.04
4. Other assets (accrued/accrued items)	8.32
5. Deposits, certificates of deposit, promissory notes Bills of exchange issued by financial institutions.	3.23

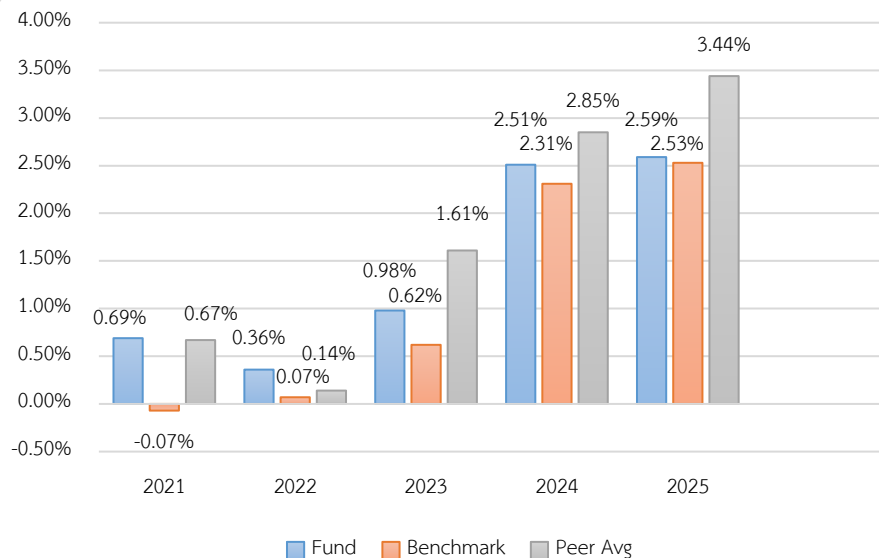
Top 5 Holdings

holding	% NAV
1. Treasury bill: BANK OF THAILAND CBF26720A 20/07/2026	10.47
2. Government bonds: Ministry of Finance LB436A 17/06/2043	6.38
3 Treasury bill: BANK OF THAILAND CB26430A 30/04/2026	5.52
4. Government bonds: Ministry of Finance SLB406A 17/06/2040	5.20
5. KASIKORN Asset Management Company Limited	3.83

Other information

Set Aside

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Definition

Maximum Drawdown : The percentage of the fund's maximum loss in the past 5 years (or since the fund's inception if it is launched for less than 5 years) which is measured from the highest NAV per unit to the lowest NAV per unit during such period. Maximum Drawdown is an indicator of the risk of loss from investing in the fund.

Recovering Period : The length of time that the fund takes in recovering from the point of maximum loss to earning back the initial investment.

FX Hedging : The percentage of foreign currency investment with FX hedging.

Portfolio Turnover Ratio : The frequency of securities trading in the fund portfolio over a certain period, calculated by taking the lower value between the sum of the value of securities purchased and the sum of the value of securities sold of the fund in 1 year period divided by the average NAV in the same period. A fund with high Portfolio Turnover Ratio indicates frequent securities trading by fund manager resulting in high trading costs. Therefore, it is necessary to compare with the performance of the fund in order to assess the worthiness of such securities trading.

Sharpe Ratio : A ratio between the excess return of a fund and the risk of investment. The Sharpe ratio reveals the average investment return, minus the risk-free rate of return, divided by the standard deviation of returns for the fund. The Sharpe ratio reflects the extra return that should be received by the fund to compensate the amount of risk taken in investment. The fund with a higher Sharpe ratio is considered superior to other funds in terms of management efficiency since it provides higher excess return under the same risk level.

Alpha : The excess return of a fund relative to the return of a benchmark index. A fund with high alpha indicates that it is able to beat the performance of its corresponding benchmark which is a result of the capabilities of the fund manager in selecting appropriate securities for investment or making investment in a timely manner.

Beta : A measure of the degree and direction of volatility of the rate of return of assets in the investment portfolio of the fund compared to the changes in the overall market. A beta of less than 1.0 implies that the rate of return of the fund's assets is less volatile than that of the securities in the broader market whereas a beta of greater than 1.0 implies that the rate of return of the fund's assets is more volatile than that of the broader market.

Tracking Error : The efficiency of the fund to imitate its return to benchmark. Low Tracking Error means the fund is effective in generating return close to benchmark. High Tracking Error means the fund generates return more deviate from benchmark.

Yield to Maturity : The rate of return earned on a bond held to maturity, calculated from the interest expected to receive in the future over that bond duration and paid back principal discounted to the present value. It is used to measure return of fixed income funds by calculating the weighted average of Yield to Maturity of each bond that the fund invests. As Yield to Maturity has standard unit in percentage per annum, it can be used to compare the returns between fixed income funds that have an investment policy of holding bonds until maturity and similar investment characteristics.

"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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