

UOB Sure Daily Open-ended Fund (UOBSD-M)

UOBSD

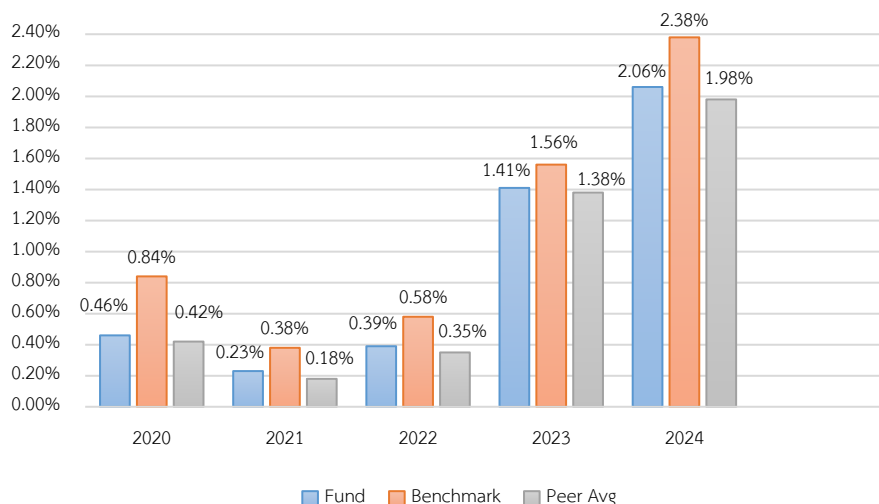
Fund Type / AIMC Category

- Fixed Income Fund
- Money Market Fund / Fund without Foreign Investment related Risks
- Money Market Government

Investment Policy and Strategy

- The Fund will invest in Treasury bills Government and Bank of Thailand bonds, Deposits or instruments equivalent to deposits but does not include Islamic deposits.
- The fund employs an active management strategy with the objective of delivering returns that exceed the benchmark index.

Calendar Year Performance (% p.a.)



Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	1.24	0.31	0.67	1.57
Benchmark Return	1.38	0.32	0.70	1.81
Peer Average	1.22	0.30	0.65	1.55
Fund Standard Deviation	0.06	0.03	0.04	0.07
Benchmark Standard Deviation	0.10	0.04	0.06	0.11

	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	1.61	1.07	1.01	1.59
Benchmark Return	1.84	1.28	1.27	2.14
Peer Average	1.58	1.03	0.98	-
Fund Standard Deviation	0.13	0.21	0.16	0.29
Benchmark Standard Deviation	0.19	0.25	0.20	1.85

Remark : * % p.a.

Risk Level

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

Low Risk

Investment in deposit, deposit equivalent, government bonds or BOT bonds that mature in less than 397 days without foreign risk.

Fund Information

Registered Date	10 May 2006
Class Inception Date	10 May 2006
Dividend Payment Policy	No dividend
Fund Duration	Indefinite

Fund Manager

Since	
Ms.Chanisda Viranuvatti	1 July 2013
Mr.Jarawat Preepreamkul	1 December 2022

Benchmark 1:

- 1) Total Return of ThaiBMA Short-term Government Bond Index (80%)
- 2) 3 months fixed deposit rate limit 5 million baht averaged by BBL, SCB, KBANK after TAX. (20%)

Benchmark 2:

3 months fixed deposit rate limit 5 million baht averaged by BBL, SCB, KBANK after TAX. (100%)

Remark: The fund uses the stated benchmark solely for the purpose of comparing the fund's performance against the benchmark index.

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.

www.uobam.co.th

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+1 business days
 after the redemption date.

Statistical Data

Maximum Drawdown -0.01%
 Recovering Period -
 Portfolio Turnover Ratio 0.53
 Duration 1 Month 9 Days
 Yield to Maturity 1.25

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

Fees	Max.	Actual
Management Fee	0.7490	0.1070
Total expenses	1.47125	0.1377

Remark :

1. The management fee has been increased from 0.0535% to 0.1070% and The registrar fee has been reduced from 0.0642% to 0.0107%, effective from January 15, 2025
2. 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	96.40
2. United Overseas Bank (Thai) Public Company Limited	3.63

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

Fees	Max.	Actual
Front-end Fee	0.25	waived
Back-end Fee	0.25	waived
Switching-in Fee	None	None
Switching-out Fee	None	None
Transfer Fee	10 Baht per 500 units or fraction of 500 units	10 Baht per 500 units or fraction of 500 units

Remark :

1. Front-end fees and back-end fees not exceeding 0.25% of the investment unit value, with a minimum charge of 30 baht per transaction.
2. The management company may adjust the actual fees charged to align with its investment strategy or management expenses.

Credit Rating Breakdown (%)

	Thai	national	international
1. Gov bond/AAA	96.40	-	-

Asset Allocation

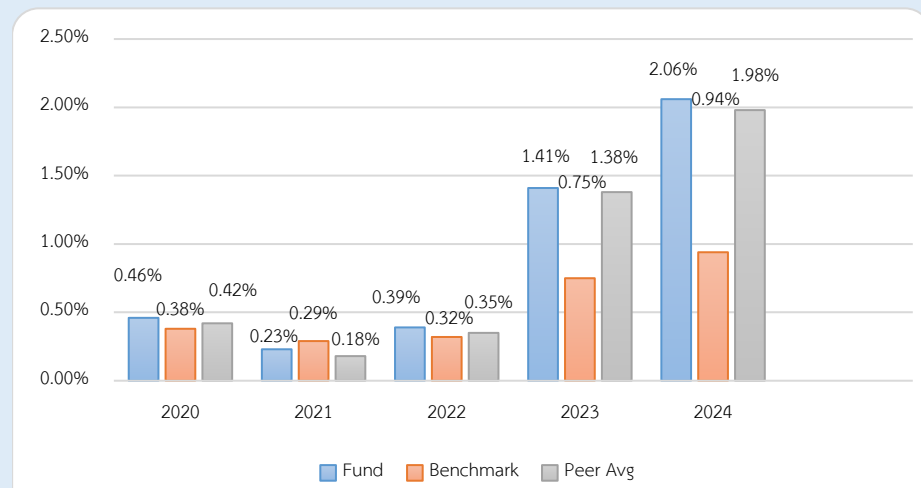
breakdown	% NAV
1. Government bonds and government guarantee	96.40
2. Deposits, certificates of deposit, promissory notes Bills of exchange issued by financial institutions	3.63
3. Other assets (accrued/accrued items)	-0.03

Top 5 Holdings

holding	% NAV
1. Treasury bill: BANK OF THAILAND CB25D04A 04/12/2025	23.23
2. Treasury bill: BANK OF THAILAND CB25N13A 13/11/2025	12.87
3. Treasury bill: BANK OF THAILAND CB26106A 06/01/2026	10.05
4. Treasury bill: BANK OF THAILAND CB25N20A 20/11/2025	9.40
5. Treasury bill: BANK OF THAILAND CB25N27A 27/11/2025	7.80

Benchmark 2: 3 months fixed deposit rate limit 5 million baht averaged by BBL, SCB, KBANK after TAX. (100%)

Calendar Year Performance (% p.a.)



Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	1.24	0.31	0.67	1.57
Benchmark Return	0.63	0.17	0.35	0.77
Peer Average	1.22	0.30	0.65	1.55
Fund Standard Deviation	0.06	0.03	0.04	0.07
Benchmark Standard Deviation	0.03	0.01	0.02	0.03
	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	1.61	1.07	1.01	1.59
Benchmark Return	0.80	0.60	0.73	1.18
Peer Average	1.58	1.03	0.98	-
Fund Standard Deviation	0.13	0.21	0.16	0.29
Benchmark Standard Deviation	0.05	0.08	0.08	0.21

Remark : * % p.a.

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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