

Thai Fixed Income Fund (TFIF)

Fund Type / AIMC Category

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

Risk Level

Low 1 2 3 4 5 6 7 8 High

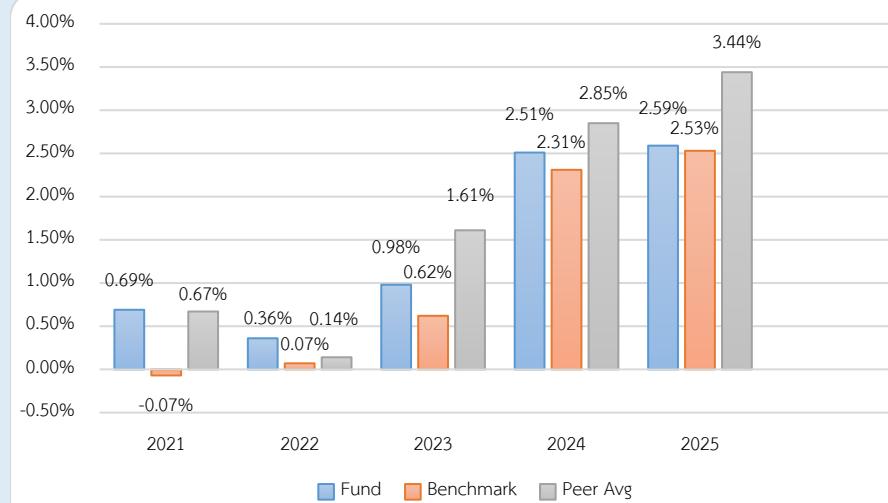
Low to Moderate Risk

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.

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	2.59	-0.04	0.71	2.59
Benchmark Return	2.53	0.32	0.93	2.53
Peer Average	3.44	0.12	1.01	3.44
Fund Standard Deviation	0.65	0.36	0.48	0.66
Benchmark Standard Deviation	0.38	0.16	0.25	0.39
	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	2.02	1.42	-0.18	1.55
Benchmark Return	1.81	1.09	2.18	3.00
Peer Average	2.61	1.72	1.68	-
Fund Standard Deviation	0.77	0.77	5.34	3.52
Benchmark Standard Deviation	0.57	0.74	1.65	2.42
Remark : * % p.a.				

Fund Information

Registered Date 26 January 2001

Class Inception Date -

Dividend Payment Policy No dividend

Fund Duration Indefinite

Fund Manager Since

Mr. Kiattichai Song-In 1 September 2025

Mr. Jaruwat Preepreamkul 1 January 2021

Benchmark 1

- Total Return of ThaiBMA Short-term Government Bond Index (10%)
- Total Return of ThaiBMA Government Bond Mark-to-Market 1-3 years Index (50%)
- ThaiBMA Commercial Paper Index -Total Return with rating A- and above (10%)
- 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%)
- 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	Redemption	Statistical Data
Subscription date : Every business day	Redemption date : Every business day	Maximum Drawdown -0.95 %
Business hours : 08:30 a.m. - 03:30 p.m.	Business hours : 08:30 a.m. - 03:00 p.m.	Recovering Period -
Min. initial subscription : None	Min. redemption : None	Portfolio Turnover Ratio 1.92
Min. subsequent subscription : None	Min. holding balance : None	Duration 2 years 3 Months 26 Days
	Settlement period : T+2 business days after the redemption date.	Yield to Maturity 1.43

Fees charged to the Fund (% p.a. of NAV / Include VAT)			Top 5 Issuers		
Fees	Max.	Actual	Issuer	% NAV	
Management Fee	0.8560	0.2140	1. BANK OF THAILAND	20.55	
Total expenses	2.1400	0.3574	2. Ministry of Finance	15.69	
Remark :			3. Krungthai Bank Plc.	7.08	
The management company may adjust the actual fees charged to align with its investment strategy or management expenses.			4. CPF (Thailand) Public Company Limited	5.34	
			5. Kasikorn Bank Public Company Limited	5.05	

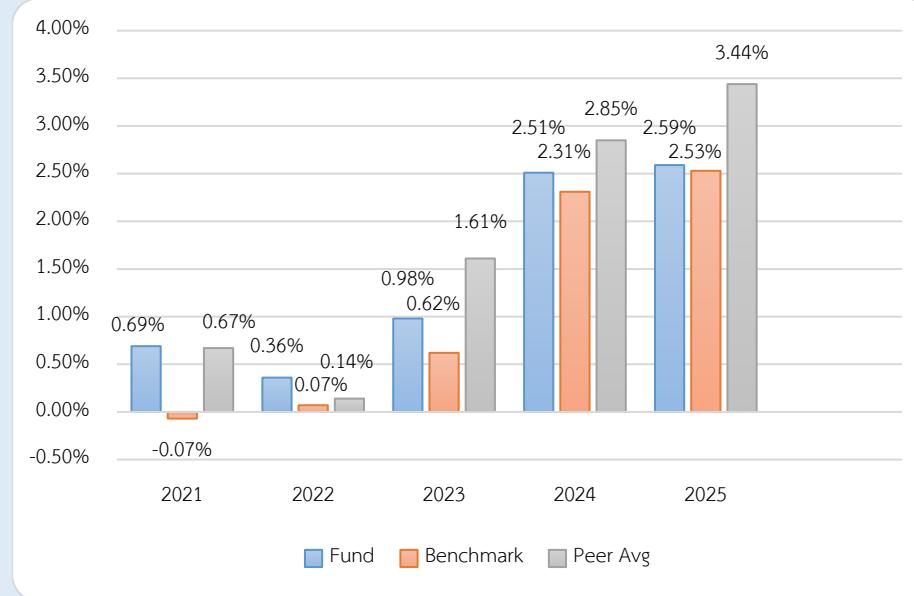
Fees charged to unitholders (% of the unit price / Include VAT)			Credit Rating Breakdown (%)			
Fees	Max.	Actual	Thai	national	international	
Front-end Fee	None	None	1. Gov bond/AAA	44.12	-	-
Back-end Fee	None	None	2. AA	12.47	-	-
Switching-in Fee	None	None	3. A	27.77	-	-
Switching-out Fee	None	None	4. BBB	3.51		
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 :						
The management company may adjust the actual fees charged to align with its investment strategy or management expenses.						

Asset Allocation		Top 5 Holdings	
breakdown	% NAV	holding	% NAV
1. Government bonds and government guarantee	36.24	1. Treasury bill: BANK OF THAILAND CBF26720A 20/07/2026	11.30
2. Debenture	26.44	2. Government bonds: Ministry of Finance LB436A 17/06/2043	7.76
3. Deposits, certificates of deposit, promissory notes Bills of exchange issued directly by private companies or Aval banks.	25.20	3.450	
4. Other assets (accrued/accrued items)	10.40	3 Treasury bill: BANK OF THAILAND CB26212A 12/02/2026	5.93
5. Deposits, certificates of deposit, promissory notes Bills of exchange issued by financial institutions.	1.72	4. Government bonds: Ministry of Finance SLB406A 17/06/2040	5.05
		2.700	
		5. KRUNG THAI ASSET MANAGEMENT PUBLIC COMPANY LIMITED	4.29

Other information

Set Aside

Calendar Year Performance (% p.a.)



Fund Performance (%)

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Peer Average	3.44	0.12	1.01	3.44
Fund Standard Deviation	0.65	0.36	0.48	0.66
Benchmark Standard Deviation	0.38	0.16	0.25	0.39
	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	2.02	1.42	1.62	2.28
Benchmark Return	1.81	1.09	2.18	3.00
Peer Average	2.61	1.72	1.68	-
Fund Standard Deviation	0.77	0.77	0.67	1.06
Benchmark Standard Deviation	0.57	0.74	1.65	2.42

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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