

Eligible for PVD transfers

Government Bond Retirement Mutual Fund (GBRMF)

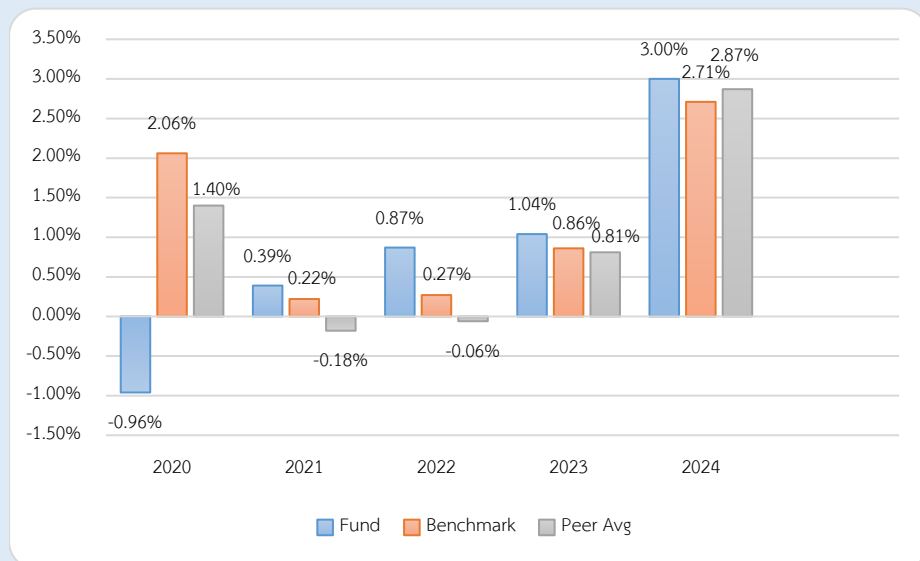
Fund Type / AIMC Category

- Fixed Income Fund
- Retirement Mutual Fund (RMF) / Fund without Foreign Investment related Risks
- Mid Term Government Bond

Investment Policy and Strategy

- The Fund will invest or hold government bonds and government securities fully guaranteed by the Ministry of Finance.
- The fund employs an active management strategy with the objective of delivering returns that exceed the benchmark index.

Calendar Year Performance (% p.a.)

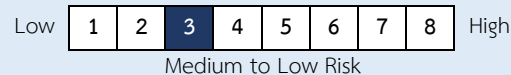


Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	2.59	0.00	1.20	3.25
Benchmark Return	2.40	0.26	1.01	2.85
Peer Average	2.57	-0.40	1.11	3.14
Fund Standard Deviation	0.74	0.54	0.64	0.78
Benchmark Standard Deviation	0.43	0.26	0.33	0.45
	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	2.41	1.67	1.31	1.95
Benchmark Return	2.23	1.37	2.40	2.89
Peer Average	2.17	1.22	1.21	-
Fund Standard Deviation	0.90	0.82	1.17	1.67
Benchmark Standard Deviation	0.64	0.80	1.67	2.42

Remark : * % p.a.

Risk Level



Mainly invests in government bonds, with an average annual allocation of not less than 80% of NAV.

Fund Information

Registered Date	19 December 2002
Class Inception Date	-
Dividend Payment Policy	No dividend
Fund Duration	Indefinite

Fund Manager

Mr. Kiattichai Song-In	Since 15 March 2024
Ms.Benjabhorn Lertsethasart	1 September 2023

Benchmark

- Total Return of ThaiBMA Government Bond Mark-to-Market 1-3 years Index. (80%)
- 1 Year fixed deposit rate limit 5 million baht averaged by BBL, KBANK and SCB. (20%)

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. - 02:00 p.m.
 Min. redemption : None
 Min. holding balance : None
 Settlement period : T+1 business days
 after the redemption date.

Statistical Data

Maximum Drawdown -0.84 %
 Recovering Period 3 years
 Portfolio Turnover Ratio 0.38
 Duration 2 years 6 months 17 days
 Yield to Maturity 1.49

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

Fees	Max.	Actual
Management Fee	0.9309	0.1605
Total expenses	2.1400	0.2876

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. Ministry of Finance	64.02
2. BANK OF THAILAND	20.48
3. Government Housing Bank	3.25
4. Global Power Synergy Public Company Limited	1.68
5. SCG Chemicals Co., Ltd.	1.45

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

Fees	Max.	Actual
Front-end Fee	1.00	waived
Back-end Fee	1.00	waived
Switching-in Fee	1.00	waived
Switching-out Fee	1.00	0.25
Transfer fee	None	None

Remark:

1. Switching-out fee is waived for switches between RMFs under the management of UOBAM.
2. The Management Company may adjust the actual fees charged to align with its investment strategy or management expenses.
3. The Management Company will reject the transfer of Retirement Mutual Funds (RMFs), in compliance with legal requirements.

Credit Rating Breakdown (%)

	Thai	national	international
1. Gov bond/AAA	87.75	-	-
2. AA	7.14	-	-
3. A	4.26	-	-

Asset Allocation

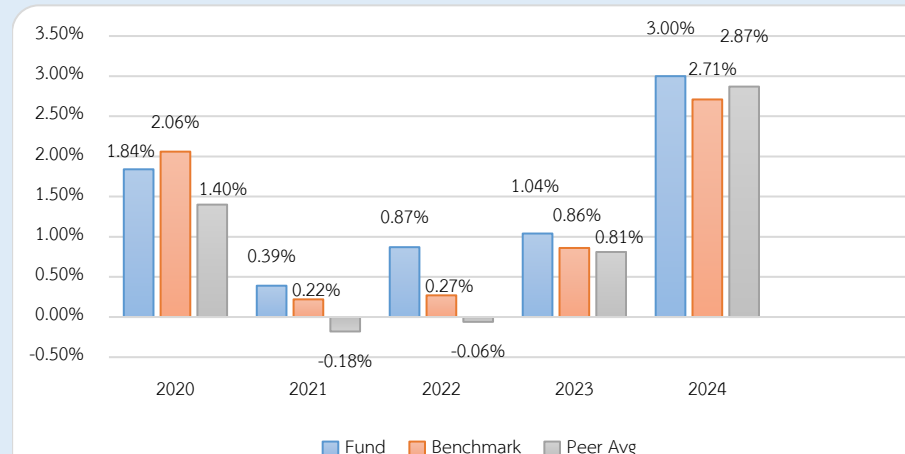
breakdown	% NAV
1. Government bonds and government guarantee	84.50
2. Debenture	11.39
2. Deposits, certificates of deposit, promissory notes Bills of exchange issued by financial institutions.	4.08
5. Other assets (accrued/accrued items)	0.03

Top 5 Holdings

holding	% NAV
1. Government bonds: Ministry of Finance LB286A 17/06/2028 2.650	22.86
2. Government bonds: Ministry of Finance LB273A 17/03/2027 2.250	8.61
3. Government bonds: Ministry of Finance LB284A 17/04/2028 2.050	8.30
4. Government bonds: Ministry of Finance LB293A 17/03/2029 2.400	5.97
5. Government bonds: BANK OF THAILAND BOT25NA 06/11/2025 2.580	5.67

Set Aside

Calendar Year Performance (% p.a.)



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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.”