

## UOB Income Daily Open-ended Fund (UOBID)

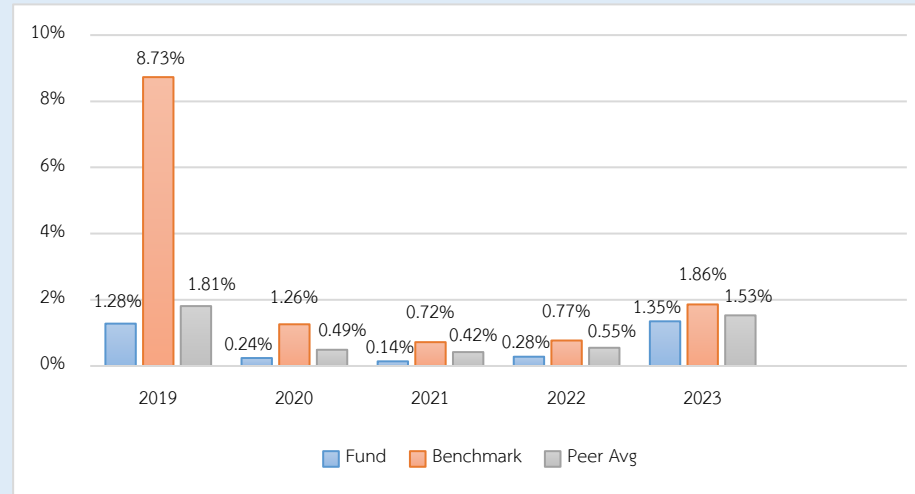
### Fund Type / AIMC Category

- Fixed Income Fund
- Fund without foreign Investment related Risks
- Short Term General Bond

### Investment Policy and Strategy

- The fund will invest in local Fixed-Income Securities, Treasury Bill, Bill of Exchange by commercial Bank, Bank Deposit and Corporate Bonds (Investment Grade) and may Invest in Repo and Reverse repo, etc.
- The Fund aims to outperform the benchmark. (active management)

### Calendar Year Performance (% p.a.)



### Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	0.32	0.46	0.88	1.55
Benchmark Return	0.44	0.60	1.22	2.15
Peer Average	0.43	0.63	1.16	1.81
Fund Standard Deviation	0.03	0.04	0.05	0.07
Benchmark Standard Deviation	0.04	0.05	0.08	0.10

	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	0.69	0.68	1.08	1.48
Benchmark Return	1.24	2.62	2.74	2.89
Peer Average	0.97	0.96	1.22	-
Fund Standard Deviation	0.19	0.24	0.23	0.29
Benchmark Standard Deviation	0.22	1.73	1.65	1.69

Remark : \* % p.a.

### Risk Level



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

### Fund Information

Registered Date	2 February 2011
Share Class Launch Date	There is no class division.
Dividend Policy	No dividend
Fund Duration	Indefinite

### Fund Manager

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

### Benchmark

- Total Return of ThaiBMA Short Term Government Bond Index (50%)
- Total Return of ThaiBMA Commercial Paper Index A- Up (50%)

### Remark:

- The Management Company uses such index as a benchmark for fund performance comparison.

### Warning:

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

### Prospectus



Investors should study Liquidity Risk Management Tools in the prospectus.

## Subscription

Subscription date : Every business day  
 Business hours : 08:30 a.m. - 03:30 p.m.  
 Min. initial subscription : Indefinite  
 Min. subsequent subscription : Indefinite

## Redemption

Redemption date : Every business day  
 Business hours : 08:30 a.m. - 03:00 p.m.  
 Min. redemption : Indefinite  
 Min. account balance : Indefinite  
 Settlement period : T+1 is 1 working day  
 from redemption order date

## Statistical Data

Maximum Drawdown	-0.35 %
Recovering Period	1 Year 1 Month
Portfolio Turnover Ratio	0.19
Duration	2 Months 27 Days
Yield to Maturity	2.37

## Fees charged to the Fund (% p.a. of NAV)

Fees	Max.	Actual
Management Fee	0.7490	0.3317
Total expenses	1.47125	0.3796

## Remark :

- The Management Company may consider changing the actual fees charged to reflect strategy or administrative costs.
- All Fees include VAT, specific business taxes, and other taxes.

## Top 5 Issuers

Issuer	% NAV
1. BANK OF THAILAND	36.34
2. Government Housing Bank	11.79
3. Bank of Ayudhya PLC.	8.02
4. Krung Thai Bank PLC.	7.18
5. United Overseas Bank (Thai) Public Company Limited	6.45

## Fees charged to unitholders (% of trading value)

Fees	Max.	Actual
Front-end Fee	0.25	waived
Back-end Fee	0.25	waived
Switching-in Fee	0.25	waived
Switching-out Fee	0.25	waived
Transfer Fee	10 Baht per 500 units or fraction of 500 units	10 Baht per units or fraction of 500 units

## Remark :

- In cases that the management company will charge front-end fees and Back-end fees will be charged at a rate not exceeding 0.25 percent of the investment unit value. A minimum charge of 30 baht per transaction will be charged.
- The Management Company may consider changing the actual fees charged to reflect strategy or administrative costs.
- All Fees include VAT, specific business taxes, and other taxes.

## Credit Rating Breakdown (%)

	Thai	national	international
1. Gov bond/AAA	67.02	-	-
2. AA	19.89	-	-
3. A	6.71	-	-

## Asset Allocation

breakdown	% NAV
1. Deposits, certificates of deposit, promissory notes Bills of exchange issued directly by private companies or Aval banks.	37.38
2. Government Bond	36.34
3. Deposits, certificates of deposit, promissory notes Bills of exchange issued by financial institutions	18.26
4. Debenture	8.11
5. Other Asset and Liability	-0.09

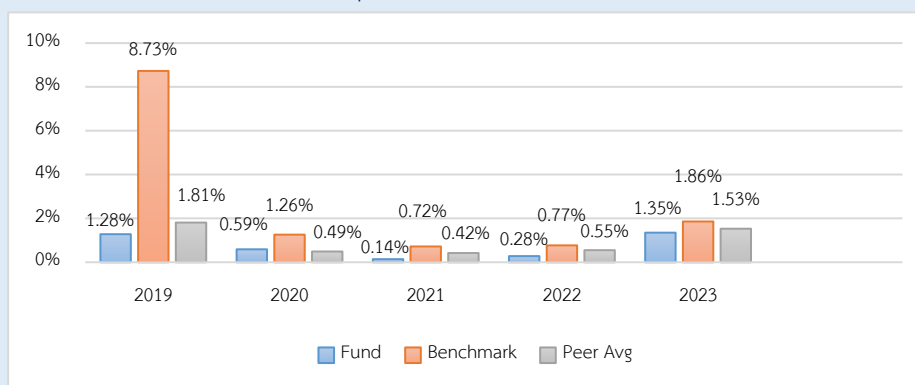
## Top 5 Holdings

holding	% NAV
1. Treasury bill: BANK OF THAILAND CB24516A 16/05/2024	14.05
2. Deposits : Government Housing Bank FGHB0666 30/01/2025	7.86
3. Treasury bill: BANK OF THAILAND CB24404B 04/04/2024	7.04
4. Deposits : United Overseas Bank (Thai) Public Company Limited	6.45
5. Bill of exchange: ASIA SERMKIJ LEASING PUBLIC COMPANY LIMITED ASK24426A 26/04/2024	4.68

## Other information

## Set Aside

## Calendar Year Performance (% p.a.)



## Fund Performance (%)

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	3 Years*	5 Years *	10 Years *	Since Inception *
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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."