

Krungsri Cash Management Fund-SSF

Super Savings Fund Class

KFCASHSSF

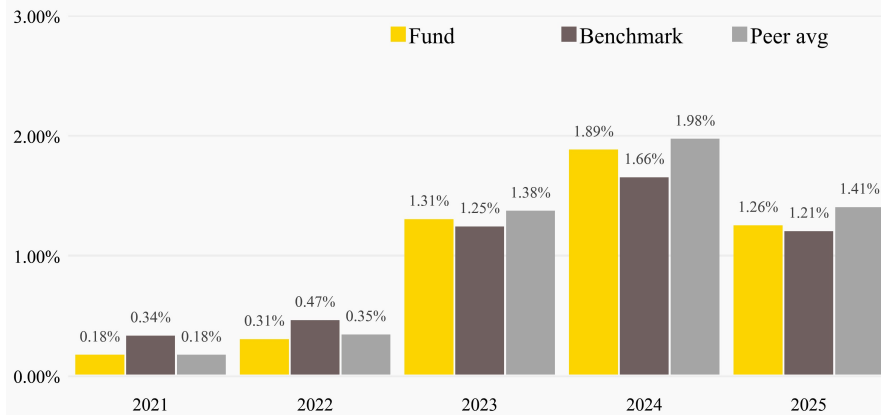
Fund Type

- Money Market Fund/ Fixed Income Fund/ Super Savings Fund
- Fund investing onshore, no foreign investment related risks
- AIMC Category : Money Market Government

Investment Policy and Management Style

- Invest domestically at least 70% of NAV in government bond and the remaining will invest in debt instruments of private sector, financial institutions or bank deposits.
- The above instruments are assigned the top two ratings for short-term credit rating or equivalent long-term credit rating or the top three ratings for long-term credit rating except for government instruments with duration not exceeding 397 days at the day of investment.
- The fund's portfolio duration at any point in time is not over 92 days.
- The fund aims to seek better returns than the benchmark (Active Management)

Calendar year performance



* For the year when the fund inception, the calendar year performance is the cumulative return from an inception date to year end.

Fund performance (%)

| | YTD | 3M | 6M | 1Y * |
|--|-------------|-------------|--------------|------------------------|
| Fund return | 0.30 | 0.17 | 0.38 | 0.92 |
| Benchmark | 0.34 | 0.20 | 0.43 | 0.97 |
| Peer Group | 0.34 | 0.20 | 0.44 | 1.05 |
| Standard Deviation of Fund | 0.03 | 0.03 | 0.03 | 0.04 |
| Standard Deviation of Benchmark | 0.03 | 0.03 | 0.03 | 0.02 |
| | 3Y * | 5Y * | 10Y * | Since Inception |
| Fund return | 1.45 | 1.04 | N/A | 0.88 |
| Benchmark | 1.36 | 1.03 | N/A | 0.91 |
| Peer Group | 1.58 | 1.12 | N/A | N/A |
| Standard Deviation of Fund | 0.07 | 0.06 | N/A | 0.06 |
| Standard Deviation of Benchmark | 0.02 | 0.02 | N/A | 0.02 |

* All periods longer than one year are annualized.

Peer Group fund category : Money Market Government

Risk spectrum



Low Risk

Investing in deposits, deposit-equivalent instruments, government bonds or Bank of Thailand bonds with a maturity of not exceeding 397 days; without exposure to foreign investment risk

Fund Information

| | |
|--------------------------------|--------------|
| Fund launch date | 4 March 2004 |
| Share class launch date | 1 April 2020 |
| Dividend policy | None |
| Fund duration | Indefinite |

Fund Manager

Mr.Theerapab Chirasakyakul (1 April 2020)

Ms.Pornnipa Nungnamjai (1 October 2021)

Benchmark

1. Zero Rate Return (ZRR) Index with an approximately 1-month tenor: 55.00%
2. Average interest rate for 3-month fixed deposits with the amount less than 5 million Baht of 3 major banks, namely, Bangkok Bank, Kasikorn Bank and Siam Commercial Bank ; after tax: 45.00%

Benchmarking objective: The Management Company uses such index as a benchmark for fund performance comparison.

Disclaimer

- Investment in mutual fund is not a deposit.
- Past performance is not guarantee of future results.

Krungsri Asset Management Co.,Ltd. is certified by CAC.

Full Prospectus



Further information about Liquidity Risk Management tools investors can be sourced from Full prospectus.

www.krungsriasset.com

Subscription

Period: Subscription / Switching-in from
Non-SSF are not allowed.

Opening hours: -

Minimum initial subscription: 500 Baht

Minimum subsequent subscription: 500 Baht

Redemption

Period: Every bank working day

Opening hours: 08:30 - 15:30

Minimum redemption: None

Minimum holding balance: None

Payment Period: Not exceed 1 working days
after the execution day (T+1)

Statistical Information

| | |
|--------------------------|-----------------|
| Maximum Drawdown | 0.00 % |
| Recovering Period | 0.00 |
| FX Hedging | N/A |
| Portfolio Turnover Ratio | 0.36 |
| Portfolio Duration | 1 Month 14 Days |
| Yield to Maturity | 0.84 |

* Yield to Maturity (YTM) includes all occurred yield without FX hedging adjustment. So this may cause the actual return increase or decrease from YTM in Thai Baht denominated.

Remark

- The Asset Management Company has closed subscription and/or switching-in orders from other funds that are not SSF and SSF share class, effective from 2 January 2025 onwards.

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

These fees may reduce investment returns. Investors are advised to consider these fees carefully before investing.

| Fees | Not over | Actual |
|------------------|---------------|---------------|
| Management | 0.3210 | 0.2140 |
| Trailer fee: Yes | | |
| Total | 0.4494 | 0.3060 |

Remark

The trailer fee is a part of the management fee.

Fees Charged to Unitholders (% of trading value)

The fees below are charged directly to investors upon each subscription, redemption, or switching transaction.

| Fees | Not over | Actual |
|------------------------------------|--------------------|--|
| Subscription | None | None |
| Redemption | None | None |
| Switch - In | None | None |
| Switch - Out | None | None |
| Transfer | None | None |
| Early redemption or switch out fee | Not exceeding 0.50 | 0.50 If holding period less than 3 years |
| Brokerage Fee | None | None |

Remark

- All above mentioned fees are inclusive of Value Added Tax or Specific Business Tax or other taxes.
- The Management Company will not charge exit fee between Super Savings Fund under the Management Company and/or between other asset management company.
- The Management Company reserves the right to waive the switching fee in the case of switching among different classes of mutual fund units within this Fund.
- The management company, at its discretion, may adjust the actual fee charged in accordance with the strategy or operating expenses.
- The Management Company reserves the right to waive the transfer fee at its discretion.

Top Five Holdings (% of NAV)

| Holding | % NAV |
|----------------------------------|-------|
| Bank of Thailand Bond 16/91/2026 | 9.44 |
| Bank of Thailand Bond 14/91/2026 | 9.26 |
| Bank of Thailand Bond 20/91/2026 | 9.25 |
| Bank of Thailand Bond 19/91/2026 | 9.07 |
| Bank of Thailand Bond 11/91/2026 | 8.52 |

Portfolio Breakdown (% NAV)

| | |
|--|-------|
| Fixed Income Instruments issued by Bank of Thailand | 95.95 |
| Instruments issued by Sovereign or Supra-national organization | 3.12 |
| Other Assets | 0.61 |
| Deposits and Fixed Income Instruments issued by Financial Institutions | 0.40 |
| Other Liabilities | -0.07 |

Issuer Allocation (% NAV)

| | |
|----------------------------------|-------|
| Bank of Thailand | 95.95 |
| Government | 3.12 |
| United Overseas Bank (Thai) Plc. | 0.40 |

Credit Rating Breakdown

| | Domestic | National | International |
|-----|----------|----------|---------------|
| AAA | 99.46 | | |
| A | 0.00 | | |

Definitions

Maximum Drawdown: The maximum percentage of loss of a fund over the past 5 years (or since inception if the fund has been established for less than 5 years). It is measured from the highest value of the fund's NAV per unit to the lowest value during the period that the NAV per unit is depreciating. The Maximum drawdown is used to assess the risk of possible loss that could occur from investing in a fund.

Recovering Period: A duration of time that let the investors know how long it will take for a fund to recover from a peak of loss to the original level of investment.

FX Hedging: Percentage of foreign currency denominated assets in the investment portfolio that are hedged against foreign exchange risk.

Portfolio Turnover Ratio: The trading frequency of assets in the investment portfolio during a certain period of time. It is calculated by taking either the total amount of new securities purchased or the number of securities sold (whichever is less) over a period of one year, divided by the average net asset value (NAV) of the fund over the corresponding period. A fund with high portfolio turnover indicates that the securities in the portfolio are frequently traded by the fund manager and hence high securities dealing cost. Therefore, investors must take into consideration the performance of the fund in order to determine the cost worthiness of such securities trading transactions.

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: An indication of how efficient the actual performance of the fund can replicate its corresponding benchmark. A low tracking error implies that the fund has the efficiency to generate a return on investment close to the benchmark return whereas the higher tracking error, the more divergence of the fund from its benchmark.

Yield to Maturity (YTM): The rate of return earned from a debt instrument that is held by the investor until its maturity date. It is calculated from the total coupon payments to be received throughout the maturity of the instrument plus the principal repayments, converted into present discounted value. The YTM is used to measure the rate of return of a fixed income fund by weighting the average yield of each debt instrument in the portfolio. Since YTM is expressed as an annual percentage, it can be used for performance comparison between different fixed income funds with a held-to-maturity investment policy which have similar investment characteristics.

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