Krungsri Medium Term Fixed Income Dividend Fund

KFMTFI-D

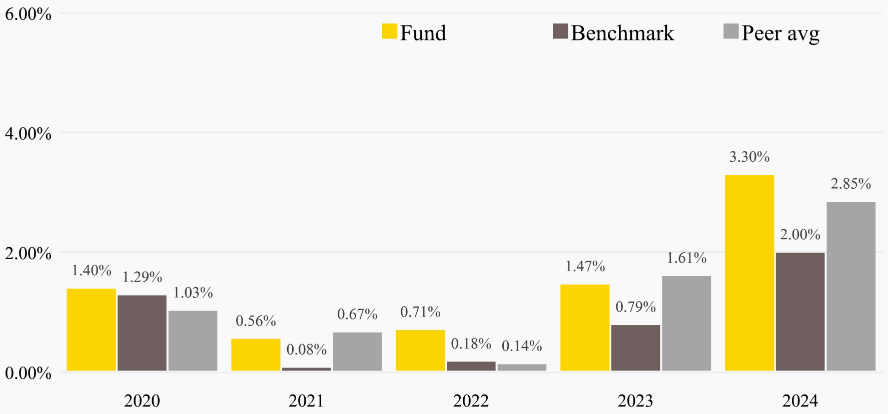
Fund Type

- Fixed income Fund
- Fund investing onshore and offshore with foreign investment related risks
- AIMC Category : Mid Term General Bond

Investment Policy and Management Style

- The fund invests in local debt instruments issued by government sector at least 50% of fund assets.
- The remaining shall invest in bank deposits or debt instruments of commercial banks, state-owned enterprise or private companies with at least A- rating for medium-term or long-term credit rating or at least F2, T2 for short-term credit rating.
- The fund may invest in a forward contract to enhance efficiency portfolio management at the discretion of the Management Company.
- The fund aims to seek better returns than the benchmark (Active Management)
- The exchange rate risk is hedged at least 90% of the foreign investment value.

Calendar year performance



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

Fund performance (%)

	YTD	3M	6M	1Y *
Fund return	2.70	-0.10	1.11	3.46
Benchmark	1.68	0.21	0.73	2.01
Peer Group	2.90	0.07	1.28	3.51
Standard Deviation of Fund	0.93	1.23	1.00	0.87
Standard Deviation of Benchmark	0.24	0.26	0.24	0.22
	3Y *	**5Y ***	**10Y ***	**Since Inception**
Fund return	2.87	1.87	1.82	2.93
Benchmark	1.65	0.99	2.16	3.53
Peer Group	2.79	1.77	1.69	N/A
Standard Deviation of Fund	0.66	0.68	0.66	0.93
Standard Deviation of Benchmark	0.21	0.25	0.86	1.28

* All periods longer than one year are annualized.

Peer Group fund category : Mid Term General Bond

Risk spectrum

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

Low to Moderate Risk

Investing in government bonds, private sector debentures, with non-investment grade/unrated securities of not exceeding 20% of NAV

Fund Information

Fund launch date	**26 January 1999**
Dividend policy	**Yes**
Fund duration	**Indefinite**

Fund Manager

Mr.Theerapab Chirasakyakul (30 December 2021)

Ms.Porntipa Nungnamjai (1 October 2021)

Benchmark

1. Average interest rate for one-year 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: 50.00%
2. Net Total Return of ThaiBMA Government Bond Index with a 1-3 year tenor: 50.00%

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.

Morningstar Rating ★★★ (As of 30 Sep 2025)

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

Full Prospectus

www.krungsriasset.com

Subscription

Period: Every bank working day

Opening hours: 08:30 - 15:30

Minimum initial subscription: 500 Baht

Minimum subsequent subscription: 500 Baht

Redemption

Period: Every bank working day

Opening hours: 08:30 - 15:30

Minimum redemption: 500 Baht or 50 units

Minimum holding balance: 50 units

Payment Period: Not exceed 4 working days after the execution day but in general practice, the payment date will be 2 working days after the execution day (T+2)

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

Fees	Not over	Actual
Management	0.7490	0.3210
Total	1.0379	0.4710

Fees Charged to Unitholders (% of trading value)

Fees	Not over	Actual
Subscription	None	None
Redemption	None	None
Switch - In	None	None
Switch - Out	None	None
Transfer	10 Baht per 1,000 units	10 Baht per 1,000 units

Remark

- All above mentioned fees are inclusive of Value Added Tax or Specific Business Tax or other taxes.
- The Management Company may change the rate of actual fees to ensure consistency with the investment strategy or the operational 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 7/364/2025	13.41
Bank of Thailand Bond 15/FRB181/2025	10.93
BONDS OF GULF DEVELOPMENT PUBLIC COMPANY LIMITED NO. 1/2568 SERIES 2	6.15
Debentures of Golden Ventures Leasehold Real Estate Investment Trust (GVREIT) No.1/2561	5.32
Bank of Thailand Bond 17/FRB182/2025	4.83

Statistical Information

Maximum Drawdown	-1.33 %
Recovering Period	6 Months 11 Days
FX Hedging	N/A
Portfolio Turnover Ratio	1.00
Portfolio Duration	2 Years 6 Months 14 Days
Yield to Maturity	1.85

* 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.

Portfolio Breakdown (% NAV)

Fixed Income Instruments Issued by Corporates	41.00
Fixed Income Instruments issued by Bank of Thailand	40.21
Instruments issued by Sovereign or Supra-national organization	12.01
Deposits and Fixed Income Instruments issued by Financial Institutions	6.26
Other Assets	0.70
Other Liabilities	-0.18

Issuer Allocation (% NAV)

Bank of Thailand	40.21
Government	12.01
Gulf Development Plc.	6.81
Golden Ventures Leasehold Real Estate Investment	5.32
True Corporation Plc.	3.99

Credit Rating Breakdown

	Domestic	National	International
AAA	63.28		
AA	13.46		
A	22.74		

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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