KAsset

Factsheet

KASIKORN ASSET MANAGEMENT CO., LTD.

Data as of 31 August 2026

K Short Term Fixed Income Fund-SSF

K-SF-SSF

Fund Type / AIMC Category

- Fixed Income Fund / Super Savings Fund (SSF)
- Short Term General Bond

Investment Policy and Strategy

- The Fund invests in debt securities issued or guaranteed by Thai or foreign governments and agencies, state and provincial governmental entities or by companies, including deposits with credit institutions.
- The maximum weighted average duration of the portfolio is no more than a year.
- The Fund shall not invest more than 50% of NAV in foreign securities.
- The Fund may invest in other mutual funds under management of KAsset not more than 60% of NAV. Such other mutual funds may invest in any mutual fund under management of KAsset not exceeding 1 level.
- The Fund may use derivatives to fully hedge against exchange rate risk.
- Passive management strategy, and occasionally an active management strategy.

Risk Profile

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

Low to Moderate Risk

Invest in government/corporate bonds with no more than 20% of the NAV in non-investment grade/unrated bonds.

Fund Information

Inception Date	5 Jun 2013
Class Launch Date	22 Nov 2022
Dividend Payment Policy	No
Fund Maturity	Indefinite
FX Hedging	Fully hedged
Performance Fee	No

Fund Manager

Mr. Sarat Arunakul (22 Nov 2022)

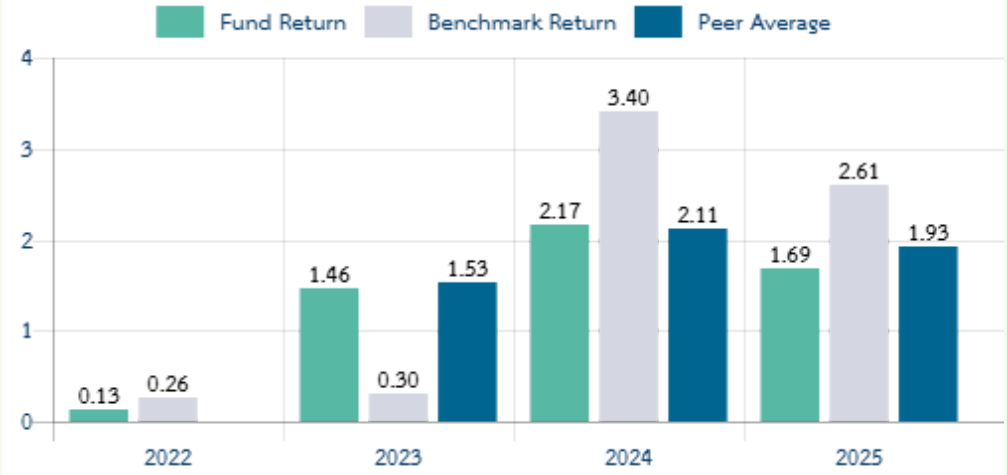
Benchmark :

- Average of 1-year fixed deposit rate after tax for deposits less than 5 million baht quoted by BBL, KBANK and SCB (35%)
- Total Return of 6-month Government Zero Rate Return Index (35%)
- Total Return of 1-year Corporate Zero Rate Return Index (A) (5%)
- US Generic Government 6 Month Yield (25%) plus average credit spread of 6-month Investment Grade (A) and adjusted by cost of FX hedging.

Objective of reference to Benchmark : Used for represent Portfolio composition and Performance comparison.

Fund Performance and Investment Portfolio as of 31 August 2026

Calendar Year Performance (% p.a.)



Fund Performance (%)

	YTD	3 Months	6 Months	1 Year *
Fund Return	0.54	0.16	0.38	0.91
Benchmark Return	1.14	0.45	0.82	1.87
Peer Average	0.66	0.23	0.44	1.13
Fund Standard Deviation	0.09	0.08	0.08	0.09
Benchmark Standard Deviation	0.16	0.07	0.17	0.14

	3 Years *	5 Years *	10 Years *	Since Inception *
Fund Return	1.69	N/A	N/A	1.59
Benchmark Return	1.91	N/A	N/A	2.04
Peer Average	1.85	N/A	N/A	N/A
Fund Standard Deviation	0.13	N/A	N/A	0.14
Benchmark Standard Deviation	0.83	N/A	N/A	0.74

Remark : * % p.a.

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: CAC

Investors can study Liquidity Risk Management Tools in the prospectus.

Prospectus

www.kasikornasset.com

Subscription

Subscription date : -

Business hours : -

Min. initial subscription : -

Min. subsequent subscription : -

Redemption

Redemption date : Every business day

Business hours : 08:30 a.m. - 03:30 p.m.

Min. redemption : None

Min. account balance : None

Settlement period : T+1

(NAV Announce T+1, Settlement T+1 from 9.30 a.m.)

Remark : Additional subscriptions have not been accepted from 1 January 2025 onwards.

The Management Company will pay the redemption proceeds to the investor within 5 business days from the redemption date. (currently T+1)

Fees charged to the Fund (% p.a. of NAV) The following fees will affect investors by reducing investment returns. Investors are therefore advised to review such fees carefully prior to making an investment decision.

Fees	Max.	Actual
Management Fee	1.0700	0.3210
Trailer Fee to selling agents : Yes		
Total Fee	2.3540	0.3729

Remark : All Fees include VAT, specific business taxes, and other taxes. KAsset may consider changing the actual fees charged to reflect strategy or administrative costs.

• If the Fund invests in other mutual funds under management of KAsset (underlying funds), KAsset shall not charge the management fee already charged by the underlying funds. This also applies to cases where the underlying fund invests in other funds under management of KAsset, KAsset shall not charge additional fees either.

Fees charged to unitholders (% of trading value) Investors will be charged the following fees directly upon each subscription, redemption, or switching of investment units.

Fees	Max.	Actual
Front-end Fee	None	None
Back-end Fee	None	None
Switching-in Fee	See Remark	
Switching-out Fee	See Remark	
Transfer Fee	Actual charged	Waived

Remark : All Fees include VAT, specific business taxes, and other taxes. KAsset may consider changing the actual fees charged to reflect strategy or administrative costs.

• If the Fund invests in other mutual funds under management of KAsset (underlying funds), KAsset shall not charge overlapping front-end fees and back-end fees with the underlying funds. This also applies to cases where the underlying fund invests in other funds under management of KAsset, KAsset shall not charge additional fees either.

• Exit Fee : If holding preiod is less than a year : 1.50% of trading value (waived).

• Switching In Fee : Switching from KAsset's SSF / Switching from Other AM's SSF - Waived

• Switching Out Fee : Switching to KAsset's SSF - Waived / Switching to Other AM's SSF - 1.00% of latest NAV before the switching date / Switching to KAsset's MF - Equal to the higher rate between the back-end fee of switch-out fund and the front-end fee of switch-in fund.

• Unitholders cannot transfer their investment units.

Asset Allocation

Asset Type	% NAV
Bond	47.41
Fixed Income	29.68
Deposit	23.88
Others	-0.97

Top 5 Holdings

Security	% NAV
Bond (CBF27510A)	2.69
Bond (CBF27426A)	2.53
Bond (CB27408A)	2.44
Bond (CB27204A)	2.29
Bond (CBF27118A)	2.11

Statistical Data

Maximum Drawdown	-0.04 %
Recovering Period	0.10 Month
FX Hedging	100.49 %
Portfolio Turnover Ratio	0.55
Duration	3.36 Month
Yield to Maturity	1.83% p.a.

Country Breakdown

Country	% NAV
THAILAND	63.07
MALAYSIA	13.98
CHINA	8.67
QATAR	5.22
SAUDI ARABIA	3.12

Top 5 Issuers

Issuer	% NAV
BANK OF THAILAND	41.30
QATAR NATIONAL BANK	5.22
PUBLIC BANK BHD	4.89
MINISTRY OF FINANCE	3.46
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED	2.95

Credit Rating Breakdown (%)

	Thai	National	International
Gov Bond/AAA	48.75		1.95
AA	4.60		8.34
A	10.38		26.64
BBB	0.30		

Description

Maximum Drawdown is 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 is the length of time that the fund takes in recovering from the point of maximum loss to earning back the initial investment.

FX Hedging is the percentage of foreign currency investment with FX hedging.

Portfolio Turnover Ratio (PTR) is 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 is the ratio between marginal return of the fund compared to investment risk, calculated from the difference between the fund's rate of return and risk-free rate compared to the fund's standard deviation. Sharpe Ratio reflects the additional return that the fund should earn to compensate risk. A fund with higher Sharpe Ratio is considered having superior investment management efficiency as it generates higher marginal return under the same risk level.

Alpha is the fund's excess return compared to the benchmark. High Alpha means the fund can generate higher return than the benchmark resulting from fund manager's efficiency in selecting securities or seeking appropriate market timing.

Beta is level and direction of change in return of securities in portfolio in comparison to market price change. Beta of less than 1 indicates that the change in return of securities in portfolio is less than the overall market. Beta of more than 1 indicates that the change in return of securities in portfolio is greater than the overall market.

Tracking Error is 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 is 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.

Duration and Yield to Maturity will be calculated based on direct investments.

The Investment Allocation will show only direct investments, except for Feeder Funds, which will display the information of the Master Fund.

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Factsheet

Manual Investment SSF

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