

FACTSHEET

31 August 2020



TMB EASTSPRING TREASURY MONEY MARKET FUND FOR PROVIDENT FUND

TMBAM Asset

Management Co., Ltd.

Which certified by CAC

TMB-ES-PVD-TREASURY

money market fund

Fund investing onshore,

no foreign investment related risks



What are you investing in?



Who is the Fund suitable for?



What are the key risks of the Fund?



Asset allocation of the Fund



Fees and Charges



Fund performance



For further information

Investment in mutual Funds is not a money deposit.



What are you investing in?

1.1 Investment Policy

The fund invest in government debt instruments, treasury bills, government bonds, Bank of Thailand bonds, bonds or debt instruments issued or endorsed or aveled or guaranteed by the Financial Institutions Development Fund, bonds or debt instruments issued or endorsed or aveled or guaranteed by the Ministry of Finance. The aforementioned investments will comprise at least 80% net asset value of fund. The remaining investment portion will be placed in cash deposits or promissory notes issued by financial institutions or banks established by special law, placed in stock borrowing and lending activities or repurchase activities as allowed by guidelines of the SEC. This fund may enter into high liquidity assets as specified by the Office of the SEC, not less than 10% of net asset value.

1.2 Management Style

Aim for better returns over the fund's benchmark (Active Management)



Who is the Fund suitable for?

1. conservative investors who need regular income that's in line with the money market rate.

2. PROVIDENT FUND seeks to provide principal preservation and to generate increasing rate of return with high liquidity.

3. Investors who need low-risk investments.

This fund is not suitable for:

- Investor who need to use money in short-term period
- Investors who expect high rate of return.



For further clarification on this investment policy and potential risks, what should you do?

- Read the full prospectus or seek advice from the management company or its appointed selling agents.
- Do not invest without sufficient understanding on the characteristics and risks of this Fund.



What are the key risks of the Fund?

Warnings & Recommendation

1. Although a money market fund can invest only in low-risk assets, it is possible to incur losses.

2. This fund has the concentration of holding by any person or group of persons greater than 1/3 of the total mutual fund units. Therefore, this fund may be subject to the risk of being dissolved upon redemption of mutual fund units by such unitholder.

3. TMBAM has an objective not to offer its fund units to or for the benefit of 1) citizens of the USA or residents of the USA [including the territories of or occupied / controlled by the USA] including those who hold US passports or

greencards ,2) Legal entities organized under the US law including company ,Limited Partnership, etc, as well as the branch of such entities, 3) organizations belonging to the US Government in the USA and outside the USA, 4) investors who contact or receive information or place order related to TMBAM's fund or pay/receive payment with respect to TMBAM's fund in the USA. This also includes investors who use the agent/manager in the USA to perform such functions, and 5) the assets (such as private fund/trust) of the aforesaid persons or legal entities in 1-4. As such, TMBAM reserve its right to deny or restrain subscription,allocation and/or transfer its fund unit for the above-mention investors,whether directly or indirectly.

4.In the event that the Management Company has entered into an obligation or agreement with a foreign state and/or the government of a foreign state or if it is required to comply with a law or a regulation of a foreign state regard-less of the effective date of such obligation (e.g. the United States Foreign Account Tax Compliance Act (FATCA)),the Unitholder(s) acknowledge and agree that the Management Company may act or perform its obligation according to the relevant law and/or regulation to which the Management Company is subject,including but not limited to disclosing information of the Unitholder(s) or withholding and withholdable payment payable to the Unitholder(s),and may act or perform any other action necessary for complying such relevant Thai and foreign law and/or regulation to which the Management Company is subject, and shall provide any information,document, and consent to Management Company upon request in performing such duty.

*For further information at www.tmbameastspring.com

Risk Spectrum of the Fund



The Fund has the investment policy which is free from foreign risk exposure by investing mainly in bank deposits or deposit-equivalent instruments, or fixed-income instruments, or other securities or assets; or generating benefit by any other means as specified by the Office of the SEC. All securities and assets invested by the Fund shall mature at call or have a maturity date of no longer than 397 days from the date of investment or the date of agreement and have the portfolio duration not exceeding 92 days at any time.

Explanation of Risk

- credit risk

National Credit Rating

Gov.bond / AAA	AA, A	BBB	Below BBB	Unrated
Low				High

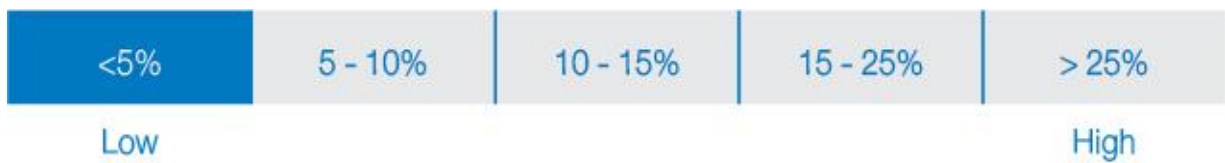
- market risk

portfolio duration : *This fund has a portfolio duration of 0.11 Years*

(Information as of 31 August 2020)



standard deviation : SD



Market Risk means the risk that the values of securities which the Fund has invested may increase or decrease due to outside factors such as economic/ investment situations, political factors both internally and internationally which could be considered from the Standard Deviation (SD) of the Fund. If the Fund has a high SD, it is an indicator that the Fund has high a fluctuation from the changes in the prices of securities.

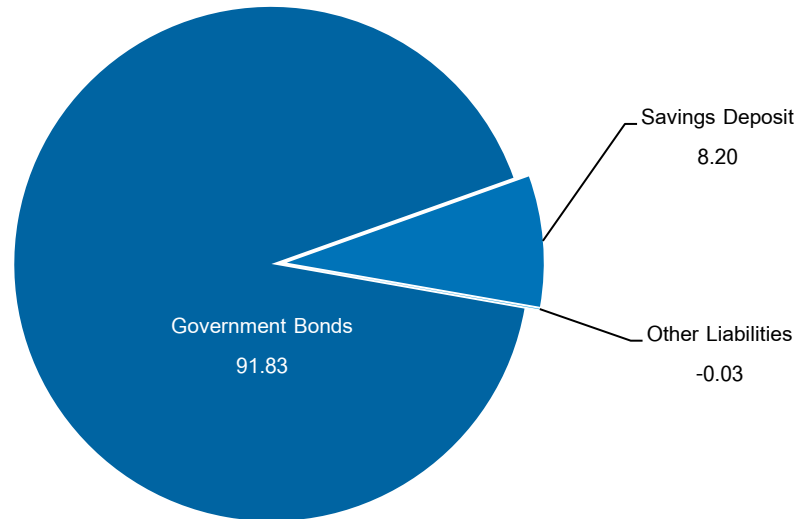
Consider from investment concentration on each issuer, counterparty of the contract, or person with obligations under such instrument or contract, with more than 10% of NAV in aggregate. In this respect, investment concentration shall not include investment in the following assets:

1. Thai government debt instruments;
2. Foreign sovereign debt instruments with investment grade credit rating;
3. Cash deposits or deposit equivalent instruments which are deposited at the institution or issued by the issuer having investment grade credit rating.

* For further information at www.tmbameastspring.com



Asset allocation of the Fund (% of NAV)



date as of 31 August 2020

Top Five Holdings (% of NAV)

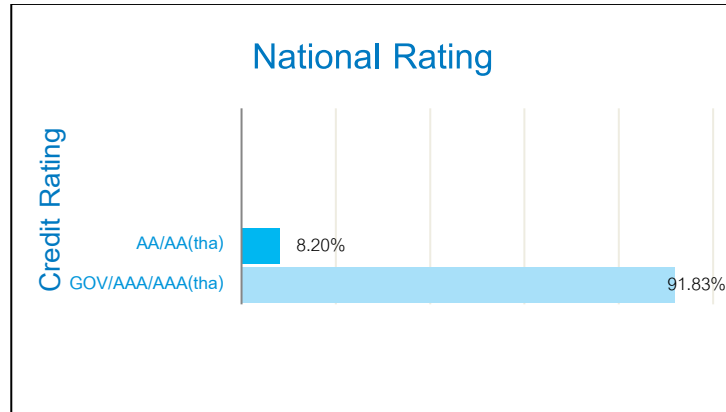
NAME	% Of NAV
1.Bank of Thailand Bonds 22/91/63	13.96
2.Bank of Thailand Bonds 31/91/63	9.88
3.Bank of Thailand Bonds 32/91/63	9.88
4.Bank of Thailand Bonds 23/91/63	9.23
5.Bank of Thailand Bonds 30/91/63	8.79

Information as of 31 August 2020

Credit Rating Breakdown

Domestic Fixed Income		
Bank of Thailand Bonds 22/91/63	FITCH(Thai) AAA(tha)	13.96%
Bank of Thailand Bonds 31/91/63	FITCH(Thai) AAA(tha)	9.88%
Bank of Thailand Bonds 32/91/63	FITCH(Thai) AAA(tha)	9.88%
Bank of Thailand Bonds 23/91/63	FITCH(Thai) AAA(tha)	9.23%
Bank of Thailand Bonds 30/91/63	FITCH(Thai) AAA(tha)	8.79%

Credit Rating Breakdown



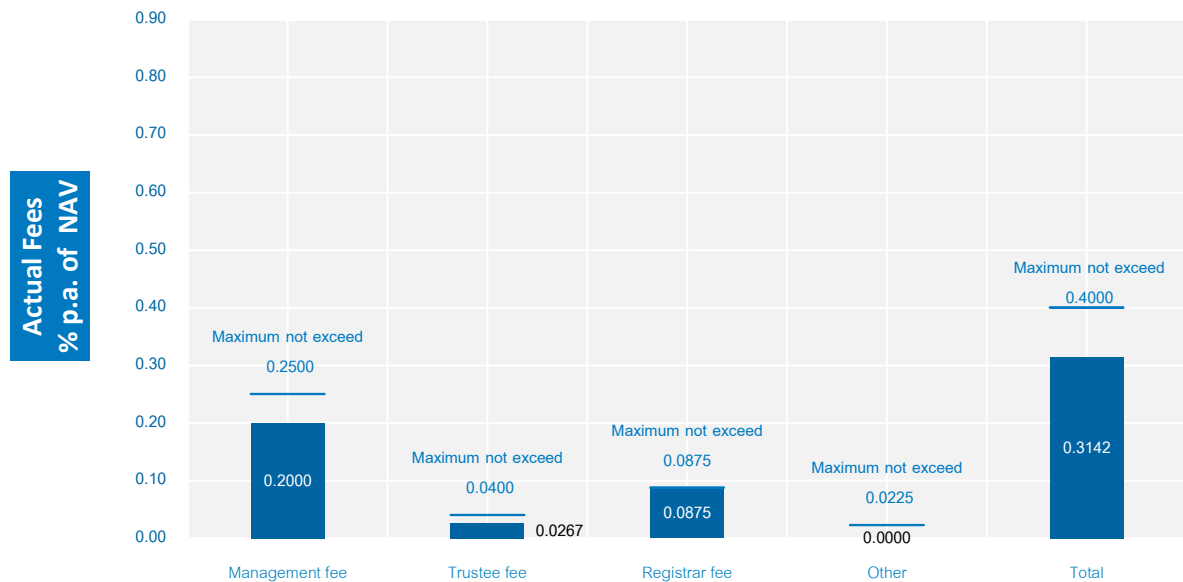


Fees and Charges

* Fees affect the return on investment, investors should consider such fees before making an investment decision *

Fees Charged to the Fund (% of NAV)

Fees Charged to the Fund



More explanation :

1. Fees charged to the fund (As % per annum of total asset value deducted by total liabilities except for Management fee, Trustee Fee and Registrar Fee) (including VAT)
2. Any other expenses are an expectable expenses
3. Historical fee charged for the past 3 years can be found at www.tmbameastspring.com

Fees Charged to Unitholders (% of transaction amount)

Details	Maximum Charge	Actual Charge
Front-end Fee / Switching in Fee	None	None
Back-end Fee / Switching out Fee	None	None
Spread	None	None
Transfer Fee	5 baht per 1,000 units	5 baht per 1,000 units

Remark : All above mentioned fees are inclusive of Value Added Tax or Specific Business Tax or other taxes.



Fund performance

Past performance is not a guarantee of future performance

- Maximum drawdown of the investment in the last five years : -3.46
- Standard deviation of the fund performance : 3.44
- Fund category based on peer group fund performance : Money Market Government

Fund performance

FUND	Year to date	3 Months	Percentile	6 Months	Percentile	1 Year	Percentile	Since inception
FUND	0.34%	0.05%	75th	0.19%	75th	0.71%	75th	-2.62%
Benchmark	0.64%	0.12%	5th	0.41%	5th	1.15%	5th	1.18%
Standard Deviation (FUND)	0.03%	0.01%	5th	0.02%	5th	0.04%	5th	3.44%
Standard Deviation (Benchmark)	0.11%	0.04%	95th	0.12%	95th	0.10%	95th	0.10%

Remark : All periods longer than one year are annualized.

date as of 31 August 2020

Investors can view the current information at www.tmbameastspring.com

Peer group fund performance : Money Market Government Date as of 31 August 2020

Peer Percentile	Return (%)						Standard Deviation (%)					
	3M	6M	1Y	3Y	5Y	10Y	3M	6M	1Y	3Y	5Y	10Y
5 th Percentile	0.11	0.29	0.90	1.13	1.17	1.68	0.01	0.02	0.04	0.09	0.07	0.19
25 th Percentile	0.08	0.23	0.81	1.05	1.09	1.58	0.01	0.03	0.04	0.09	0.08	0.20
50 th Percentile	0.06	0.20	0.75	0.97	0.97	1.52	0.02	0.03	0.04	0.10	0.08	0.20
75 th Percentile	0.11	0.29	0.90	1.13	1.17	1.68	0.01	0.02	0.04	0.09	0.07	0.19
95 th Percentile	0.02	0.13	0.57	0.83	0.90	1.41	0.04	0.09	0.08	0.12	0.09	0.22

The Fund's Benchmark TBMA Short-term Government Bond Total Return Index



For further information

Dividend policy :	None
Trustee :	Kasikornbank Plc.
Registration Date :	16 August 2019
Fund Maturity :	indefinite
Subscription and Redemption	Subscription Date : every working day
	Within : 8.30 hrs.
	To : 15.30 hrs.
	IPO (Baht) : 10 Baht
	Minimum Initial Subscription : 1 Baht
	Minimum Subsequent Subscription : 1 Baht
	Redemption Date : every working day
	Within : 8.30 hrs.
	To : 15.30 hrs.
	Settlement Period : The management company will arrange the payment of the redemption of investment units to the unitholders within 4 business days following the date of selling the investment units. (Generally paid within 1 business days after the sales order can be processed)
Investors can view daily NAV at	website : www.tmbameastspring.com
Portfolio Turnover Ratio	382.11 %
Subscription or Redemption Supporting Agents	Bank of TMB PCL.(All branches) Tel. 0-2299-1111 or the appointed selling agents. Investors can Find

	more information at www.tmbameastspring.com
Fund Manager :	Mr. Teerasan Dutiyabodhi Start Date 16 August 2019
Enquiry for Prospectus/ Complaints :	TMB Asset Management Co., Ltd. 32nd Fl. Abdulrahim Place 990 Rama IV Rd., Silom, Bangrak, Bangkok 10500 Tel : 0-2838-1800 website : www.tmbameastspring.com
citizens of the USA or residents of the USA	No
Potential conflict of interest	Company shall refrain from any transactions pertaining conflict of interests and related party. Find more information at www.tmbameastspring.com

- Investing in Investment Units is not a money deposit and is not under the protections of the Deposit Protection Agency. Therefore, investment in Mutual Fund involves risk including possible loss of the principal amount invested.
- The fund is approved by The office of the SEC.
- The draft prospectus for This Fund does not indicate that The office of the SEC has certified the accuracy of the information contained in the prospectus nor guaranteed the price or return on investment for such fund. The Management Company has reviewed the information in this summary prospectus as at 31 August 2020 with professional care as the party responsible for the management of the fund and certifies that the above information is correct, true and not misleading.