



TMBAM Asset  
Management Co., Ltd.  
Which certified by CAC

## TMB TREASURY MONEY FUND

TMBTM

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 shall be primarily invested in government debt instruments, treasury bills, government bonds, Bank of Thailand bonds, bonds or debt instruments issued or endorsed or avaled or guaranteed by the Financial Institutions Development Fund, bonds or debt instruments issued or endorsed or avaled or guaranteed by the Ministry of Finance. The remaining investment portion will be placed in cash deposits or promissory notes issued by financial institutions or banks established by special law

### 1.2 Management Style

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



## Who is the Fund suitable for?

TMB Treasury Money Fund seeks to provide principal preservation and to generate increasing rate of return with high liquidity.

## **This fund is not suitable for:**

- 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. Even investing in low risk assets, the Money Market Fund may have the opportunity to loss.

2. 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-mentioned investors,whether directly or indirectly.

3.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 regardless 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 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](http://www.tmbameastspring.com)

## Risk Spectrum of the Fund



The Fund shall invest in short and long-term fixed income instruments with tenures of not more than 397 days from the date of investment. Moreover, the Fund shall try to maintain the Portfolio Duration of the fixed income instruments that the Fund invests, at any given time, to be not more than 92 days.

## Explanation of Risk

- credit risk

National Credit Rating

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

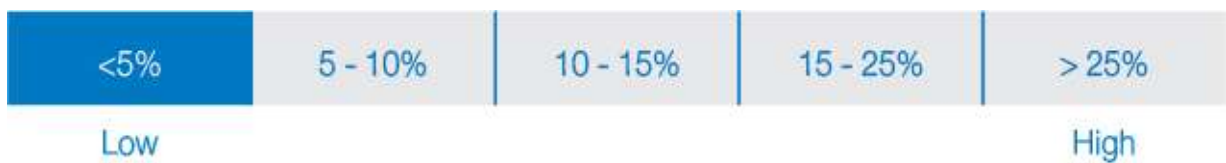
- market risk

portfolio duration : This fund has a portfolio duration of 0.14 years

(Information as of 31 May 2022)



standard deviation : SD

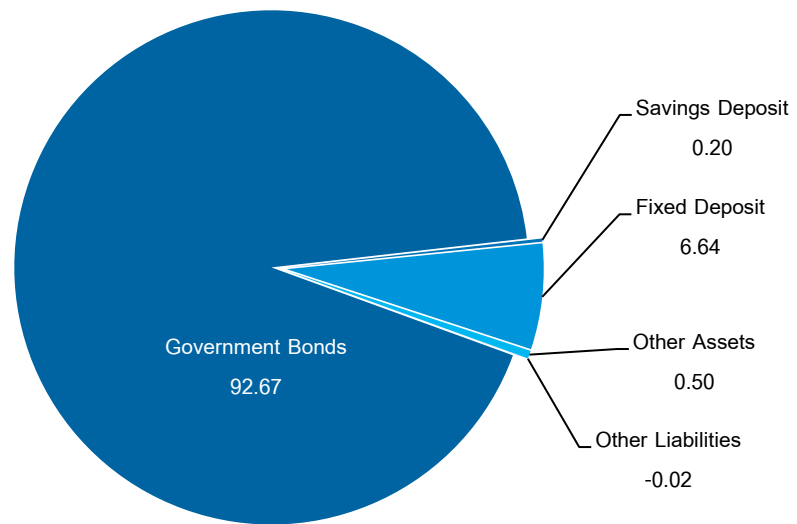


Market Risk means the risk that the values of securities which the Fund has invested may increase or decrease due to outside factors such as economic/ investment situations, political factors both internally and internationally which could be considered from the Standard Deviation (SD) of the Fund. If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

\* For further information at [www.tmbameastspring.com](http://www.tmbameastspring.com)



## Asset allocation of the Fund (% of NAV)



date as of 31 May 2022

## Top Five Holdings (% of NAV)

NAME	% Of NAV
1.BANK OF THAILAND BILL 9/91/65	10.93
2.BANK OF THAILAND BILL 10/91/65	9.14
3.BANK OF THAILAND BILL 19/91/65	7.94
4.BANK OF THAILAND BILL 11/91/65	7.75
5.BANK OF THAILAND BILL 20/91/65	7.28

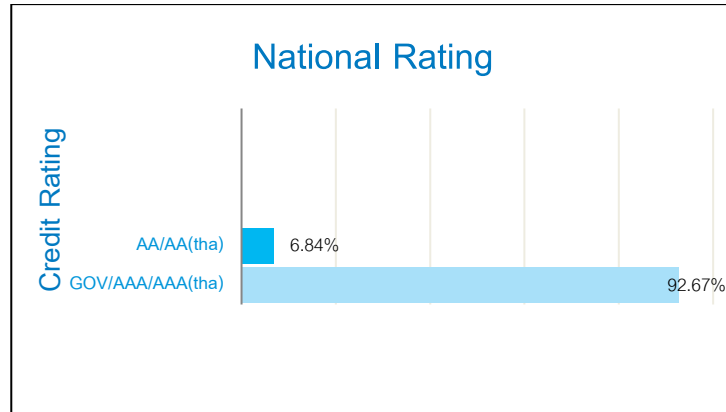
Information as of 31 May 2022

## Credit Rating Breakdown

Domestic Fixed Income		
BANK OF THAILAND BILL 9/91/65	FITCH(Thai) AAA(tha)	10.93%
BANK OF THAILAND BILL 10/91/65	FITCH(Thai) AAA(tha)	9.14%
BANK OF THAILAND BILL 19/91/65	FITCH(Thai) AAA(tha)	7.94%
BANK OF THAILAND BILL 11/91/65	FITCH(Thai) AAA(tha)	7.75%
BANK OF THAILAND BILL 20/91/65	FITCH(Thai) AAA(tha)	7.28%



## Credit Rating Breakdown



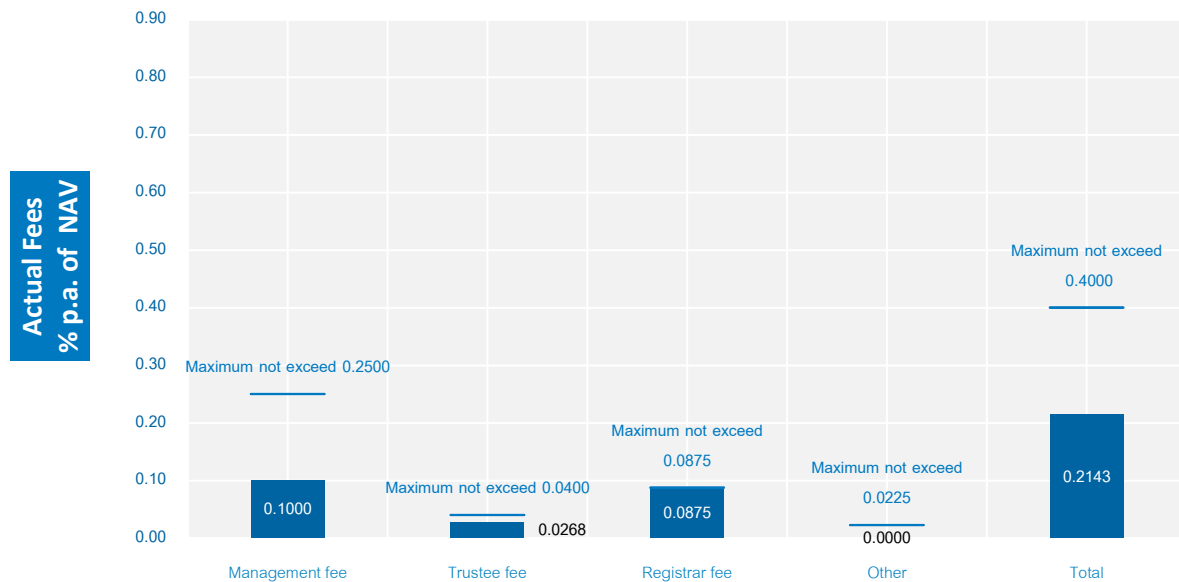


## Fees and Charges

\* 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 [https://www.tmbameastspring.com/THDocs/QA/TB4\\_02.pdf](https://www.tmbameastspring.com/THDocs/QA/TB4_02.pdf)

### 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.

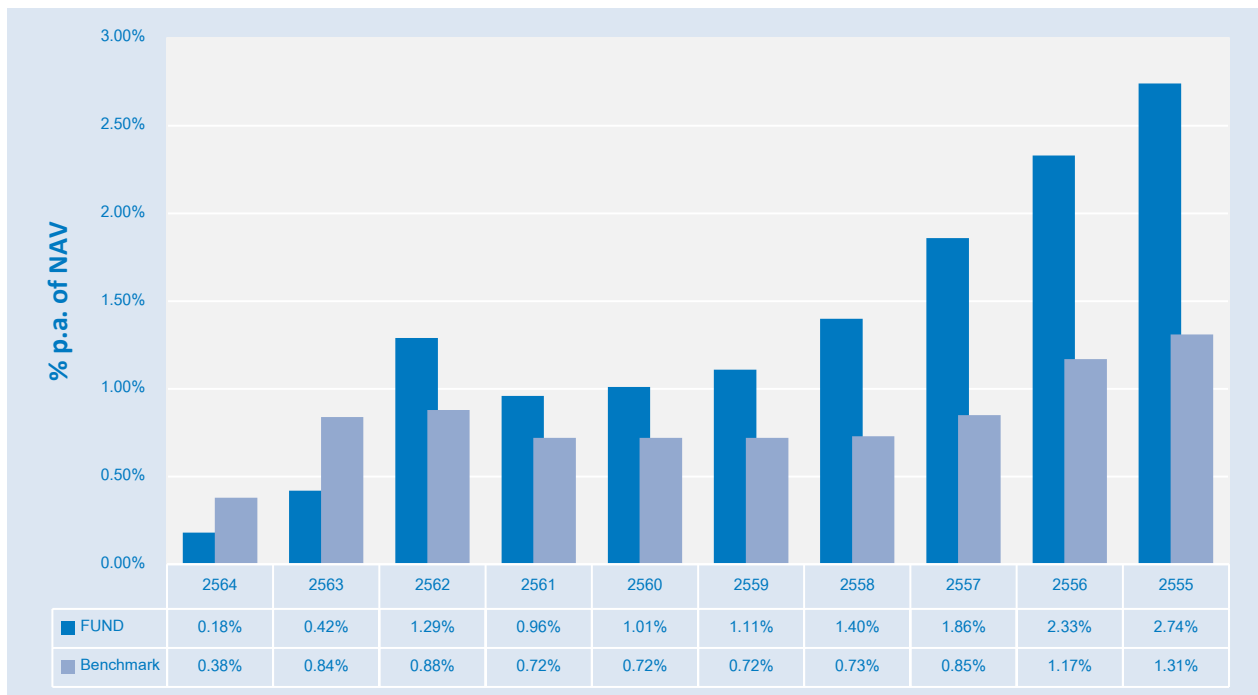
More explanation : All above mentioned fees are inclusive of Value Added Tax or Specific Business Tax or other taxes.



## Fund performance

**\*Past performance is not a guarantee of future performance\***

### Calendar year performance



- Maximum drawdown of the investment in the last five years : 0.00
- Standard deviation of the fund performance : 0.04
- 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	3 Years	Percentile	5 Years	Percentile	10 Years	Percentile	Since inception
FUND	0.10%	0.06%	50th	0.12%	50th	0.21%	75th	0.48%	50th	0.70%	50th	1.22%	25th	1.64%
Benchmark	0.20%	0.14%	5th	0.25%	5th	0.46%	5th	0.67%	5th	0.69%	50th	0.80%	95th	1.01%
Standard Deviation (FUND)	0.01%	0.01%	5th	0.01%	5th	0.01%	5th	0.04%	5th	0.04%	5th	0.07%	5th	0.10%
Standard Deviation (Benchmark)	0.05%	0.05%	95th	0.05%	95th	0.04%	95th	0.07%	5th	0.06%	5th	0.05%	5th	0.06%

Remark : All periods longer than one year are annualized.

date as of 31 May 2022

Investors can view the current information at [www.tmbameastspring.com](http://www.tmbameastspring.com)

Peer group fund performance : Money Market Government Date as of 31 May 2022

Peer Percentile	Return (%)						Standard Deviation (%)					
	3M	6M	1Y	3Y	5Y	10Y	3M	6M	1Y	3Y	5Y	10Y
5 <sup>th</sup> Percentile	0.11	0.19	0.36	0.59	0.83	1.31	0.01	0.01	0.01	0.11	0.11	0.19
25 <sup>th</sup> Percentile	0.08	0.15	0.27	0.51	0.71	1.22	0.01	0.01	0.01	0.12	0.12	0.20
50 <sup>th</sup> Percentile	0.06	0.12	0.22	0.46	0.67	1.17	0.02	0.02	0.02	0.13	0.13	0.21
75 <sup>th</sup> Percentile	0.11	0.19	0.36	0.59	0.83	1.31	0.01	0.01	0.01	0.11	0.11	0.19
95 <sup>th</sup> Percentile	0.02	0.06	0.11	0.30	0.49	0.95	0.05	0.05	0.04	0.15	0.16	0.23

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

Note: The change in The Fund's Benchmark has been effective from 1 November 2019 onwards (from the previous indicator, the 3-month fixed deposit rate of 3 large commercial banks).



### For further information

Dividend policy :	None
Trustee :	Siam Commercial Bank Plc.
Registration Date :	29 March 2002
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 : 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. (Currently and in normal conditions within 1 business days after the sales order can be processed)
Investors can view daily NAV at	website : <a href="http://www.tmbameastspring.com">www.tmbameastspring.com</a>
Portfolio Turnover Ratio	181.22 %
Subscription or Redemption Supporting Agents	Bank of TTB PCL.(All branches) Tel. 0-2299-1111 or the appointed selling agents. Investors can Find

	more information at <a href="http://www.tmbameastspring.com">www.tmbameastspring.com</a>
Fund Manager :	Mr. Teerasan Dutiyabodhi Start Date 6 May 2009
Enquiry for Prospectus/ Complaints :	TMB Asset Management Co., Ltd. 9th floor, Mitrtown Office Tower 944 Rama 4 Road, Wangmai Pathumwan, Bangkok 10330 Tel : 0-2838-1800 website : <a href="http://www.tmbameastspring.com">www.tmbameastspring.com</a>
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 <a href="http://www.tmbameastspring.com">www.tmbameastspring.com</a>
Other Information	TMBAM will arrange for the redemption proceeds to be paid to representative of Unit-Linked Insurance's policyholder within 2 business days after the transaction becomes effective. According to the SEC regulation, Life Insurance Company will have to arrange to the effect that such proceeds from redemption be paid to the policyholder within 5 business days after the redemption transaction is effective Such payment by the Life Insurance Company is in accordance with the terms and conditions stated in the Unit-Linked Insurance Policy.

- 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 May 2022 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.