

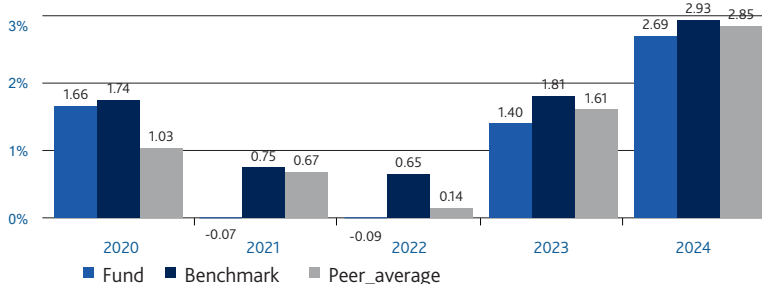
ABFI-MF PVD
abrdn Fixed Income Fund for Provident Fund
Fund Type / Fund Group

- Fixed Income Fund
- Mid Term General Bond group

Investment Policy

- The fund will invest in fixed income instruments issued by government sector and/or bank deposits and/or corporate bonds/fixed income instruments with bonds/instrument or issuer credit rating of investment grade at the time of investment or the bonds/instruments being certified, availed, endorsed or guaranteed by a person rated as investment grade at the time of investment and such persons.

- The fund aims to outperform the benchmark.

Calendar year performance (%pa)

Performance (Annualized return for the period from 1 year)

| | YTD | 3 mths | 6 mths | 1 yr |
|--------------|------|--------|--------|-----------------|
| Fund | 3.09 | 0.12 | 1.41 | 3.59 |
| Benchmark | 2.40 | 0.38 | 1.12 | 2.91 |
| Average | 2.90 | 0.07 | 1.28 | 3.51 |
| Fund SD | 0.79 | 1.02 | 0.86 | 0.74 |
| Benchmark SD | 0.35 | 0.38 | 0.34 | 0.33 |
| | 3yrs | 5 yrs | 10 yrs | Since Inception |
| Fund | 2.56 | 1.48 | N/A | 1.51 |
| Benchmark | 2.48 | 1.71 | N/A | 1.80 |
| Average | 2.79 | 1.77 | 1.69 | |
| Fund SD | 0.49 | 0.46 | N/A | 0.47 |
| Benchmark SD | 0.43 | 0.53 | N/A | 0.60 |

Risk Level

Medium-Low Risk

Investing in government bonds and corporate bonds, no investment in non-investment grade/unrated instruments

Fund Information

| | |
|---------------------|--------------------|
| Registration Date | 20/08/2019 |
| Class Launched Date | 20/08/2019 |
| Dividend policy | No dividend payout |
| Fund Duration | Indefinite |

Fund Manager

1 Mr. Pongtharin Sapayanon (20/08/2019)

Benchmark

ThaiBMA Short-term Government Bond (Total Return Index) 40.00%

The benchmark is used for performance comparison.

ThaiBMA MTM Government Bond 1-3 years (Total Return Index) 40.00%

ThaiBMA MTM Corporate Bond BBB+ up 1-3 years (Total Return Index) 20.00%

Disclaimer

- Investing in investment units is not a money deposit.
- Past performance/ Performance comparison relating to a capital market product is not a guarantee of future results.

| | |
|-----------------|--|
| Anti Corruption | Under supervision by the parent company to comply with law |
|-----------------|--|

Prospectus

Investor should study liquidity risk management tools from the full prospectus.



<https://www.abrdn.com/en-th/investor/fund-centre/fund-literature>

Subscription

| | |
|-------------------------|--------------------|
| Subscription period | Every business day |
| Subscription time | 9.00am - 3.30pm |
| Initial subscription | 1,000 THB |
| Subsequent subscription | 1,000 THB |

Redemption

| | |
|------------------------|---|
| Redemption period | Every business day |
| Redemption time | 9.00am - 1.00pm |
| Minimum redemption | 0 THB |
| Minimum balance | 0 THB |
| Minimum unit | 0 |
| Redemption Settle date | T+2 is 2 working day from redemption order date |

Statistic Information

| | |
|--------------------|------------|
| Maximum Drawdown | -1.18% |
| Recovering Period | 291 days |
| Portfolio Turnover | 39.32% |
| Duration | 1.91 years |
| Yield to Maturity | 1.53 |

Remark : Portfolio Turnover as of 30 Sep 2025

Remark
Fund' fees and charges (% of NAV pa/Include VAT)

| | | |
|----------------|---------|--------|
| Fee | Maximum | Actual |
| Management fee | 0.8025 | 0.3210 |
| Total expenses | 2.1400 | 0.4600 |

Remark
Country allocation (%)

| | |
|----------|--------|
| Thailand | 100.00 |
|----------|--------|

Unitholder's fees (% of the unit price)

| | | |
|----------------|---------|--------|
| Fee | Maximum | Actual |
| Front-end fee | 0.00 | 0.00 |
| Back-end fee | 0.00 | 0.00 |
| Switch in fee | 0.05 | 0.00 |
| Switch out fee | 0.05 | 0.00 |
| Transfer fee | | |

Remark

Transfer fee = Baht 50 per 10,000 units or any fraction thereof

Issuer Allocation

| | |
|-------------------------|-------|
| Ministry of Finance | 23.32 |
| Bank of Thailand | 19.08 |
| Central Plaza Hotel PCL | 4.84 |
| B.GRIMM Power PCL | 4.08 |
| Central Pattana PCL | 3.82 |

Credit rating

| | Local | National | International |
|--------------|-------|----------|---------------|
| Gov bond/AAA | 45.50 | | |
| AA | 12.47 | | |
| A | 35.37 | | |

Asset Type Breakdown(%)

| | |
|-----------------------|-------|
| Corporate Bond | 48.88 |
| Government Bond | 25.38 |
| Bank of Thailand Bond | 19.08 |
| Cash and Others | 6.66 |

Top 5 Holdings(%)

| | |
|------------|------|
| LB273A | 6.72 |
| LB27NA | 6.21 |
| CENTEL29DA | 4.23 |
| BGRIM279A | 4.08 |
| CB25D18A | 4.00 |

Invest in the other funds more than 20% (Domestic or Foreign Funds)

| | | |
|-----------|-----|----------------|
| Fund name | N/A | web link |
| Fund name | N/A | web link |
| Fund name | N/A | ISIN code |
| | | Bloomberg code |
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Disclaimer

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

FX Hedging : The percentage of foreign currency investment with FX hedging.

Portfolio Turnover Ratio : 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 : 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 : 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 : 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.

Contact Us

Aberdeen Asset Management (Thailand) Limited
Tel 662 352 3388
<https://www.aberdeeninvestments.com/en-th>
28th Fl. Bangkok City Tower, 179, South Sathorn
Road, Thungmahamek, Sathorn, Bangkok 10120