

**Capital Protected Retirement Mutual Fund 1**

**CPRMF1**

***Annual Report  
(For the period of 2020)***

# Content

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## Message from The Company

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To Unitholders

As Capital Protected Retirement Mutual Fund 1 invests not less than 80% of its capital in government debt securities on average with remaining time-to-maturity; matching the next fund's redemption period. The rest of the capital is invested in equity market to enhance the returns for the unit-holders.

As of December 2020, the fund allocated 87.2 % of its total NAV to government debt securities (Government bond, Debt securities guaranteed by MOF, Treasury bills and Bank of Thailand bonds), 3.7% to bank deposits and 9.1% to equities.

Comparing with 2019 accounting period, year 2020 fund's investment in government debt securities increased to 87.2% compared to 86.9% in Year 2019. At the same time, the fund reduced its portion of bank deposits to 3.7% from 4.6%, while increased its investment in equities to 9.1% from 8.5%.

As we have managed Capital Protected Retirement Mutual Fund 1 for a period of one year on December 31, 2020, we would like to inform the net value to unit holder, the fund has a net asset value 44,646,267.93 Baht in asset value or its earning per unit is at 16.7457 Baht (As of December 30, 2020)

In this connection, we would like to express our sincere thanks to the trust of all Unitholders has been extended to us for your investment Capital Protected Retirement Mutual Fund 1. Should you have any further question or need more information, You can monitor or follow the announcement the net asset value of the Fund in the company website.

UOB Asset Management (Thailand) Co., Ltd.



(Mr. Vana Bulbon)  
Chief Executive Officer

**List of Board of Directors and Management Team**  
**UOB Asset Management (Thailand) Co., Ltd**

**Board of Directors**

- |                              |                            |
|------------------------------|----------------------------|
| 1. Mr. Lee Wai Fai           | Chairman Board of Director |
| 2. Mr. Thio Boon Kiat        | Director                   |
| 3. Mr. Sanchai Apisaksirikul | Director                   |
| 4. Mrs.Kanlika Buspavanich   | Director                   |
| 5. Mr. Vana Bulbon           | Director and CEO           |

**Management Team**

- |                 |              |   |
|-----------------|--------------|---|
| 1. Mr. Vana     | Bulbon       | Chief Executive Officer                         |
| 2. Mrs. Sunaree | Piboonsakkul | Senior Director (Operation Division)            |
| 3. Mr. Jerdphan | Nithayayon   | Senior Director (Investment Division)           |
| 4. Ms. Rachada  | Tangharat    | Senior Director (Business Development Division) |

**Office Location**

UOB Asset Management (Thailand) Co., Ltd.  
23A, 25 Floor, Asia Centre Building, 173/27-30, 32-33  
South Sathon Road, Thungmahamek, Sathon,  
Bangkok 10120, Thailand  
Tel : +66 2786 2222  
Fax : +66 2786 2377

SSFO 20/207

January 8, 2021

### THE SUPERVISOR GRANT APPROVAL

To : Unitholders  
Capital Protected Retirement Mutual Fund 1

TMB Bank Public Company Limited, as the mutual fund supervisor of the Capital Protected Retirement Mutual Fund 1, has performed our duties in such mutual fund project, administered and managed by UOB Asset Management (Thailand) Company Limited, from the period between January 1, 2020 to December 31, 2020

In our opinion, we are pleased to confirm that UOB Asset Management (Thailand) Company Limited, has managed the mutual fund strictly in accordance with the approved mutual fund project prospectus and the commitment made to the unitholders under The Securities and Exchange Act, BE 2535



MANEEVAN INGKA VITAN  
Fund Supervisory  
TMB Bank Public Co., Ltd.

ธนาคารทหารไทย จำกัด (มหาชน)  
TMB BANK PUBLIC COMPANY LIMITED

3000 ถนนพหลโยธิน แขวงจอมพล เขตจตุจักร กรุงเทพฯ 10900 ทะเบียนเลขที่/เลขประจำตัวผู้เสียภาษีอากร 0107537000017 โทร. 0-2299-1111  
3000 Phahon Yothin Road, Chom Phon, Chatuchak, Bangkok 10900 Reg No./TAX ID No. 0107537000017 Tel. 0-2299-1111  
tmbbank.com

## Capital Protected Retirement Mutual Fund 1

### Name List of Fund Manager

For the period of January 1, 2020 to December 31, 2020

No.	Name List of Fund Manager
1	Ms. Patcharapa Mahattanakul*
2	Ms. Pranee Srimahalap
3	Mr. Chaiyan Jantanakeeree
4	Mr. Sittisak Nuttawut*
5	Mr. Chaiyapruet Kunkanjanathorn*
6	Mr. Jaruwat Preepreamkul*
7	Ms. Chanisda Viranuvatti
8	Ms. Anchalee Ngamwutikul*
9	Ms. Linda Ubolriabroy
10	Mr. Verayuth Halilamien*
11	Mr. Tanakorn Dhamalongkrot
12	Ms. Nopharat Pramualvallikul*
13	Ms. Nantanach Kitichalmkiat
14	Ms. Chuensumol Pornsakulsak

\* Fund manager and portfolio manager in derivatives ( if any )

## Fund Performance

Registration Date

Dec 20, 2002

Ending Date of Accounting Period

Dec 31, 2020

	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
ผลตอบแทนของกองทุน (Fund Return)	0.94%	6.04%	2.84%	5.54%	0.57%	2.08%	2.18%	-1.09%	2.39%	-0.44%
ผลตอบแทนตัวชี้วัด (Benchmark Return)	2.42%	3.05%	2.76%	5.08%	3.19%	1.42%	1.51%	1.37%	3.19%	1.79%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	2.22%	1.64%	4.04%	2.18%	2.23%	1.94%	0.97%	1.64%	1.33%	2.60%
ความผันผวนของตัวชี้วัด (Benchmark Standard Deviation)	0.40%	0.15%	2.68%	1.39%	1.11%	0.37%	0.13%	0.19%	0.57%	0.60%

	ตั้งแต่ต้นปี (YTD) <sup>1)</sup>	3 เดือน (3 Months) <sup>1)</sup>	6 เดือน (6 Months) <sup>1)</sup>	1 ปี (1 Year) <sup>2)</sup>	3 ปี (3 Years) <sup>2)</sup>	5 ปี (5 Years) <sup>2)</sup>	10 ปี (10 Years) <sup>2)</sup>	ตั้งแต่จัดตั้ง (Since Inception) <sup>3)</sup>
ผลตอบแทนของกองทุน (Fund Return)	-0.44%	1.25%	0.00%	-0.43%	0.28%	1.01%	2.08%	2.90%
ผลตอบแทนตัวชี้วัด (Benchmark Return)	1.79%	0.26%	0.33%	1.79%	2.11%	1.85%	2.57%	2.95%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	2.60%	1.08%	1.27%	2.65%	1.99%	1.69%	2.25%	2.78%
ความผันผวนของตัวชี้วัด (Benchmark Standard Deviation)	0.60%	0.21%	0.22%	0.61%	0.51%	0.44%	0.93%	2.55%

Remark: 1. Return per period

2. Return per year

3.If since inception < 1 Year Return per period, If Since inception  $\geq$  1 Year Return per year

- Benchmark : Core Asset Index Return
- Tracking Error: (TE) 1 Year : 2.73%
- Tracking Difference: (TD) 1 Year : -2.22%
- Performance measures used in this annual report comply with AIMC performance presentation standards.
- Past Performance/performance comparison relating to a capital market product is not a guarantee of future results.

## Capital Protected Retirement Mutual Fund 1

### Total Expenses as called from fund Table

From January 1, 2020 To December 31, 2020

Called expenses from fund (Fund's direct expense)	Amount Unit : Thousand	Percentage of Net Assets Value
Management fee	476.36	1.0700
Trustee fee	9.53	0.0214
Transaction fee	-	-
Registrar fee	47.64	0.1070
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	31.20	0.0701
Brokerage Fee	2.36	0.0053
Other Expenses*	0.31	0.0007
<b>Total Expenses **</b>	<b>567.40</b>	<b>1.2745</b>

Remark \* Other expense which each items is less than 0.01% of NAV

\*\* Included VAT (if any) and Not included brokerage fee



**Capital Protected Retirement Mutual Fund 1****Brokerage Fee****From January 1, 2020 To December 31, 2020**

	Broker Name	Brokerage Fee (Baht)	% of Total Brokerage Fee
1	THANACHART SECURITIES PUBLIC COMPANY LIMITED	334.84	14.17
2	TISCO SECURITIES COMPANY LIMITED	294.64	12.47
3	KIATNAKIN PHATRA SECURITISE PUBLIC COMPANY LIMITED	277.96	11.77
4	BUALUANG SECURITIES PUBLIC COMPANY LIMITED	216.28	9.15
5	SCB SECURITIES COMPANY LIMITED	213.77	9.05
6	UBS SECURITIES (THAILAND) LIMITED	205.68	8.71
7	UOB KAYHIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	187.39	7.93
8	CREDIT SUISSE SECURITIES (THAILAND) LIMITED	141.27	5.98
9	MAYBANK KIM ENG SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	106.57	4.51
10	DBS VICKERS SECURITIES (THAILAND) COMPANY LIMITED	101.37	4.29
11	OTHER	282.77	11.97
	<b>Total</b>	<b>2,362.54</b>	<b>100.00</b>

Capital Protected Retirement Mutual Fund 1  
Details of Investment ,Borrowing and Obligations  
As of December 31, 2020

	Market Value	%NAV
<b>Domestic : Assets and Securities List</b>		
<b><u>Common Stocks</u></b>	<b><u>4,062,301.60</u></b>	<b><u>9.10</u></b>
Listed Securities	4,062,301.60	9.10
Banking	520,590.00	1.17
BBL	106,650.00	0.24
KBANK	90,400.00	0.20
KKP	72,450.00	0.16
KTB	48,840.00	0.11
SCB	113,750.00	0.25
TISCO	88,500.00	0.20
Building & Furnishing Materials	166,950.00	0.37
SCC	151,200.00	0.34
TASCO	15,750.00	0.04
Chemicals & Plastics	197,800.00	0.44
ML	92,500.00	0.21
PTTGC	105,300.00	0.24
Commerce	440,050.00	0.99
BJC	45,175.00	0.10
CPALL	267,950.00	0.60
CRC	58,425.00	0.13
HMPRO	68,500.00	0.15
Construction Services	129,944.00	0.29
CK	26,560.00	0.06
SEAFCO	27,972.00	0.06
STEC	24,130.00	0.05
UNIQ	51,282.00	0.11
Electronic Components	66,400.00	0.15
KCE	66,400.00	0.15
Energy & Utilities	810,135.00	1.81
BGRIM	72,750.00	0.16
EGCO	57,750.00	0.13
GPSC	66,375.00	0.15
GULF	120,560.00	0.27
PTT	318,750.00	0.71
PTTEP	137,550.00	0.31
TOP	36,400.00	0.08

Capital Protected Retirement Mutual Fund 1  
Details of Investment ,Borrowing and Obligations  
As of December 31, 2020

	Market Value	%NAV
<b>Domestic : Assets and Securities List</b>		
<b><u>Common Stocks</u></b>	<b><u>4,062,301.60</u></b>	<b><u>9.10</u></b>
Listed Securities	4,062,301.60	9.10
Finance & Securities	270,608.00	0.61
BAM	81,030.00	0.18
SAWAD	144,650.00	0.32
THANI	44,928.00	0.10
Foods & Beverages	203,110.00	0.45
CBG	45,800.00	0.10
CPF	107,000.00	0.24
OSP	46,150.00	0.10
TKN	4,160.00	0.01
Health Care Services	258,400.00	0.58
BCH	46,240.00	0.10
BDMS	212,160.00	0.48
Information & Communication Technology	378,694.00	0.85
ADVANC	228,800.00	0.51
INTUCH	123,750.00	0.28
TRUE	26,144.00	0.06
Media & Publishing	49,815.00	0.11
PLANB	42,500.00	0.10
VGI	7,315.00	0.02
Packaging	58,100.00	0.13
SCGP	58,100.00	0.13
Property Development	178,295.60	0.40
AMATA	45,672.60	0.10
AP	36,250.00	0.08
CPN	33,425.00	0.07
LH	30,210.00	0.07
SPALI	18,450.00	0.04
WHA	14,288.00	0.03
Pulp & Paper	19,500.00	0.04
UTP	19,500.00	0.04

Capital Protected Retirement Mutual Fund 1  
Details of Investment ,Borrowing and Obligations  
As of December 31, 2020

	Market Value	%NAV
<b>Domestic : Assets and Securities List</b>		
<b><u>Common Stocks</u></b>	<b><u>4,062,301.60</u></b>	<b><u>9.10</u></b>
Listed Securities	4,062,301.60	9.10
Transportation	313,910.00	0.70
AOT	236,550.00	0.53
BEM	34,030.00	0.08
BTS	33,480.00	0.07
KEX	9,850.00	0.02
<b><u>Government Bond</u></b>	<b><u>38,946,842.45</u></b>	<b><u>87.24</u></b>
The Maturity less than 1 year	15,273,919.95	34.21
BOT219A	15,273,919.95	34.21
The Maturity 1-3 year	23,672,922.50	53.02
GSB222A	23,672,922.50	53.02
The Maturity 3-5 year	0.00	0.00
The Maturity 5-7 year	0.00	0.00
The Maturity 7-10 year	0.00	0.00
The Maturity exceeding 10 year	0.00	0.00
<b><u>Deposits</u></b>	<b><u>1,712,016.59</u></b>	<b><u>3.83</u></b>
UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED	1,320,143.78	2.96
TMB BANK PUBLIC COMPANY LIMITED	391,872.81	0.88
<b><u>Others</u></b>	<b><u>-75,932.51</u></b>	<b><u>-0.17</u></b>
Other Assets	722.00	0.00
Other Liabilities	-76,654.51	-0.17
<b>Net Asset Value</b>	<b>44,645,228.13</b>	<b>100.00</b>

**Summary Report of Invested Money**  
**Capital Protected Retirement Mutual Fund 1**  
**As at December 31, 2020**

- Details of Investment in the Debt Instrument , issued by the Thai Entities or offered in Thailand

Category of Securities	Market Vale	%NAV
(A) Government Bond	38,946,842.45	87.24
(B) Securities issued, certified, accepted or avalued , endorsed or guaranteed by a bank established by specific law , commercial bank , finance company	0.00	0.00
(C) Securities whose its issuer, acceptor, aval giver, endorser or guarantor is the company receiving the credit rating at the investment grade level	0.00	0.00
(D)* Securities whose its issuer, acceptor, aval giver, endorser or guarantor is the company receiving the credit rating at the lower than the investment grade level or without credit rating	0.00	0.00

Remark \* The marketvalue and % NAV under Item ( D ) above is inclusive of the instrument receiving the credit rating at the level of investment Grade

-The Upper Limit of the category (D) in which the Management Company is likely to invest 15.00 % NAV

Details of Instruments and the Ranking of Credit of respective Instruments in the Portfolio  
Capital Protected Retirement Mutual Fund 1  
As of December 31, 2020

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
Government Bond							
BOT219A		BANK OF THAILAND		24/9/2021	-	15,000,000.00	15,273,919.95
GSB222A		GOVERNMENT SAVINGS BANK	MINISTRY OF FINANCE	23/2/2022	-	23,000,000.00	23,672,922.50
						<b>Total</b>	<b><u>38,946,842.45</u></b>

**Portfolio Turnover Ratio (PTR)**

**Capital Protected Retirement Mutual Fund 1**

**For the period of January 1, 2020 To December 31, 2020**

1.02%
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**Credit rating of the bank or financial institution**

**Capital Protected Retirement Mutual Fund 1**

**As of December 31, 2020**

Bank of deposit	Credit ratings by international institution	Credit ratings by domestic institution
United Overseas Bank (Thai) Public Company Limited	Baa1 (Moody)	AAA (Fitch)
TMB Bank Public Company Limited	Baa2 (Moody) / BBB (S&P)	AA- (Fitch)



### List of Soft Commission

No.	Brokerage	Soft Commission	Reason for receiving
1	Asia Plus Securities Company Limited	News / Researching	To help with the investment decisions
2	Bualuang Securities Public Company Limited		
3	CGS-CIMB Securities (Thailand) Company Limited		
4	CLSA Securities (Thailand) Limited		
5	Capital Nomura Securities Public Company Limited		
6	Credit Suisse Securities (Thailand) Limited		
7	DBS Vickers Securities (Thailand) Company Limited		
8	KGI Securities (Thailand) Public Company Limited		
9	Kiatnakin Phatra Securities Public Company Limited		
10	Kasikorn Securities Public Company Limited		
11	Krungsri Securities Public Company Limited		
12	KTB ST Securities Public Company Limited		
13	Maybank Kim Eng Securities (Thailand) Public Company Limited		
14	SCB Securities Company Limited		
15	Tisco Securities Company Limited		
16	Thanachart Securities Public Company Limited		
17	UBS Securities (Thailand) Limited		
18	UOB Kayhian Securities (Thailand) Public Company Limited		

### **List of Connected Person with transaction**

**For the Period of January 1, 2020 to December 31, 2020**

List of Connected Persons who had transactions with Fund
- None -

Remark :

The investors can verify the Connected Persons' transactions of fund directly at  
UOB Asset Management (Thailand) Co., Ltd. or through the website of the Company ([www.uobam.co.th](http://www.uobam.co.th))  
or The Securities and Exchange Commission ([www.sec.or.th](http://www.sec.or.th))

**Report on non-compliance of investment limit**

**Capital Protected Retirement Mutual Fund 1**

**For the Period of January 1, 2020 to December 31, 2020**

Date	Fund Name	Ratio at the end of the day (%NAV)	Ratios of the project (%NAV)	cause	performance
-None-	-	-	-	-	-

### **Voting right and voting right exercising**

Investors should examine guidance on voting right and voting right exercising via Asset  
Management Website : <http://www.uobam.co.th>

**Information on the exceeding of 1/3 unit holding**

**Capital Protected Retirement Mutual Fund 1**

**As of December 30, 2020**

--None--
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Remark :

The investor can verify the information on the exceeding of 1/3 unit holding through the website of the company ([www.uobam.co.th](http://www.uobam.co.th))

## The amendment to the commitment

### Capital Protected Retirement Mutual Fund 1

**For the period of January 1, 2020 To December 31, 2020**

Revised matter	Reason for the amendment	approval date	Effective date
Rights, Duties and Responsibilities of Unitholders (Cancelled Rules for Limitations on Unitholding over One-Third of Outstanding Units)	Comply with Announcement No.Tor.Nor.57/2563 No.Tor.Nor.62/2563 No.Sor.Tor.53/2563	January 11, 2021	January 12, 2021
Preparation of investment unit registration, Transfer of Units and Restrictions on the transfer of units (Cancelled Rules for Limitations on Unitholding over One-Third of Outstanding Units)	Comply with Announcement No.Tor.Nor.62/2563	January 11, 2021	January 12, 2021
Limitation on Unitholding of Outstanding Units (Cancelled Rules for Limitations on Unitholding over One-Third of Outstanding Units)	Comply with Announcement No.Tor.Nor.57/2563 No.Tor.Nor.62/2563	January 11, 2021	January 12, 2021
Dissolution of mutual funds (Cancelled Rules for Limitations on Unitholding over One-Third of Outstanding Units)	Comply with Announcement No.Tor.Nor.59/2563 No.Tor.Nor.60/2563 No.Sor.Nor.21/2562 No.Sor.Nor.9/2563	January 11, 2021	January 12, 2021

CAPITAL PROTECTED RETIREMENT MUTUAL FUND I  
FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR'S REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2020

## **INDEPENDENT AUDITOR'S REPORT**

### **To the Unitholders of Capital Protected Retirement Mutual Fund 1**

#### **Opinion**

I have audited the financial statements of Capital Protected Retirement Mutual Fund 1 ("the Fund"), which comprise the statement of financial position and the details of investments as at 31 December 2020, and the statement of comprehensive income and statement of changes in net assets for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the financial statements present fairly, in all material respects, the financial position of Capital Protected Retirement Mutual Fund 1 as at 31 December 2020 and its financial performance and changes in its net assets for the year then ended in accordance with the Accounting Guidance for Mutual Funds and Provident Funds issued by the Association of Investment Management Companies and approved by the Office of the Securities and Exchange Commission.

#### **Basis for Opinion**

I conducted my audit in accordance with Thai Standards on Auditing. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the Fund in accordance with the Federation of Accounting Professions' Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to my audit of the financial statements, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Other Information**

Management is responsible for the other information. The other information comprises information including in annual report but does not include the financial statements and my auditor's report thereon, which is expected to be made available to me after that date.

My opinion on the financial statements does not cover the other information and I do not and will not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit, or otherwise appears to materially misstated.

When I read the annual report, if I conclude that there is a material misstatement therein, I am required to communicate the matter to management to make correction the misstatement.



## **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Accounting Guidance for Mutual Funds and Provident Funds issued by the Association of Investment Management Companies and approved by the Office of the Securities and Exchange Commission, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

## **Auditor's Responsibilities for the Audit of the Financial Statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Thai Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Thai Standards on Auditing, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.



Rathapat Limsakul

Certified Public Accountant

Registration Number 10508

PV Audit Co., Ltd.

Bangkok, 5 February 2021

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2020**

		Baht	
	Note	2020	2019
<b>ASSETS</b>	<b>6</b>		
Investments at fair value	3, 4, 5	42,729,299.28	42,549,350.69
Cash at banks	5	1,709,932.10	2,144,228.45
Accounts receivable from dividend and interest	5	282,651.26	287,901.38
Total Assets		44,721,882.64	44,981,480.52
<b>LIABILITIES</b>	<b>6</b>		
Accrued expenses	5	74,116.16	75,807.75
Other liabilities		2,538.35	2,527.28
Total Liabilities		76,654.51	78,335.03
<b>NET ASSETS</b>		44,645,228.13	44,903,145.49
<b>NET ASSETS :</b>			
Capital received from unitholders		26,661,273.10	26,697,987.96
Retained earnings (deficit)			
Equalization account		(7,724,173.57)	(7,699,458.22)
Retained earnings from operations		25,708,128.60	25,904,615.75
Net Assets		44,645,228.13	44,903,145.49
Net asset value per unit		16.7453	16.8189
Investment units sold at the end of the year (units)		2,666,127.3102	2,669,798.7963

# CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1

## THE DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2020

Details of investments are classified by type of investments and industrial sectors.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principals/ Units</u>	<u>Fair Value</u>	<u>Percent of Investments</u>
		(%)	(Baht/Unit)	(Baht)	
<b><u>Bond</u></b>					
BOT219A	24/09/21	2.09	15,000,000.00	15,188,888.40	35.55
<b>Total Bond</b>				<b>15,188,888.40</b>	<b>35.55</b>
<b><u>Debenture</u></b>					
GSB222A	23/02/22	2.36	23,000,000.00	23,478,109.28	54.95
<b>Total Debenture</b>				<b>23,478,109.28</b>	<b>54.95</b>
<b><u>Listed Securities</u></b>					
<b>Common Stocks</b>					
<b>Banking</b>				<b>520,590.00</b>	<b>1.22</b>
BBL			900	106,650.00	0.25
KBANK			800	90,400.00	0.21
KKP			1,400	72,450.00	0.17
KTB			4,400	48,840.00	0.11
SCB			1,300	113,750.00	0.27
TISCO			1,000	88,500.00	0.21
<b>Construction Materials</b>				<b>166,950.00</b>	<b>0.39</b>
SCC			400	151,200.00	0.35
TASCO			900	15,750.00	0.04
<b>Petrochemicals &amp; Chemicals</b>				<b>197,800.00</b>	<b>0.47</b>
IVL			2,500	92,500.00	0.22
PTTGC			1,800	105,300.00	0.25
<b>Commerce</b>				<b>440,050.00</b>	<b>1.04</b>
BJC			1,300	45,175.00	0.11
CPALL			4,600	267,950.00	0.63
CRC			1,900	58,425.00	0.14
HMPRO			5,000	68,500.00	0.16
<b>Information &amp; Communication Technology</b>				<b>378,694.00</b>	<b>0.88</b>
ADVANC			1,300	228,800.00	0.53
INTUCH			2,200	123,750.00	0.29
TRUE			7,600	26,144.00	0.06

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**

**THE DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2020**

Details of investments are classified by type of investments and industrial sectors.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	Principals/ <u>Units</u>	<u>Fair Value</u>	Percent of <u>Investments</u>
		(%)	(Baht/Unit)	(Baht)	
<b>Construction Services</b>				<b>129,944.00</b>	<b>0.30</b>
CK			1,600	26,560.00	0.06
SEAFCO			6,300	27,972.00	0.06
STEC			1,900	24,130.00	0.06
UNIQ			11,100	51,282.00	0.12
<b>Electronic Components</b>				<b>66,400.00</b>	<b>0.15</b>
KCE			1,600	66,400.00	0.15
<b>Energy &amp; Utilities</b>				<b>810,135.00</b>	<b>1.88</b>
BGRIM			1,500	72,750.00	0.17
EGCO			300	57,750.00	0.13
GPSC			900	66,375.00	0.15
GULF			3,520	120,560.00	0.28
PTT			7,500	318,750.00	0.75
PTTEP			1,400	137,550.00	0.32
TOP			700	36,400.00	0.08
<b>Finance &amp; Securities</b>				<b>270,608.00</b>	<b>0.63</b>
BAM			3,700	81,030.00	0.19
SAWAD			2,200	144,650.00	0.34
THANI			10,800	44,928.00	0.10
<b>Food &amp; Beverage</b>				<b>203,110.00</b>	<b>0.48</b>
CBG			400	45,800.00	0.11
CPF			4,000	107,000.00	0.25
OSP			1,300	46,150.00	0.11
TKN			400	4,160.00	0.01
<b>Health Care Service</b>				<b>258,400.00</b>	<b>0.61</b>
BCH			3,400	46,240.00	0.11
BDMS			10,200	212,160.00	0.50
<b>Media &amp; Publishing</b>				<b>49,815.00</b>	<b>0.12</b>
PLANB			6,800	42,500.00	0.10
VGI			1,100	7,315.00	0.02

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**

**THE DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2020**

Details of investments are classified by type of investments and industrial sectors.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	Principals/ <u>Units</u>	<u>Fair Value</u>	Percent of <u>Investments</u>
		(%)	(Baht/Unit)	(Baht)	
<b>Packaging</b>				<b>58,100.00</b>	<b>0.14</b>
SCGP			1,400	58,100.00	0.14
<b>Property Development</b>				<b>178,295.60</b>	<b>0.41</b>
AMATA			2,802	45,672.60	0.11
AP			5,000	36,250.00	0.08
CPN			700	33,425.00	0.08
LH			3,800	30,210.00	0.07
SPALI			900	18,450.00	0.04
WHA			4,700	14,288.00	0.03
<b>Paper &amp; Printing Materials</b>				<b>19,500.00</b>	<b>0.05</b>
UTP			1,500	19,500.00	0.05
<b>Transportation &amp; Logistics</b>				<b>313,910.00</b>	<b>0.73</b>
AOT			3,800	236,550.00	0.55
BEM			4,100	34,030.00	0.08
BTS			3,600	33,480.00	0.08
KEX			200	9,850.00	0.02
<b>Total Listed Securities</b>				<b>4,062,301.60</b>	<b>9.50</b>
<b>Total Investments (at cost: Baht 42,332,812.70)</b>				<b>42,729,299.28</b>	<b>100.00</b>

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**

**THE DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2019**

Details of investments are classified by type of investments and industrial sectors.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	Principals/ <u>Units</u>	<u>Fair Value</u>	Percent of <u>Investments</u>
		(%)	(Baht/Unit)	(Baht)	
<b><u>Bond</u></b>					
BOT219A	24/09/21	2.09	15,000,000.00	15,230,455.20	35.79
<b>Total Bond</b>				<b>15,230,455.20</b>	<b>35.79</b>
<b><u>Debenture</u></b>					
GSB222A	23/02/22	2.36	23,000,000.00	23,488,511.49	55.20
<b>Total Debenture</b>				<b>23,488,511.49</b>	<b>55.20</b>
<b><u>Listed Securities</u></b>					
<b>Common Stocks</b>					
<b>Banking</b>				<b>548,405.00</b>	<b>1.29</b>
BBL			700	112,000.00	0.26
KBANK			900	135,900.00	0.32
KKP			600	39,600.00	0.09
KTB			4,700	77,080.00	0.18
SCB			1,100	134,200.00	0.32
TISCO			500	49,625.00	0.12
<b>Construction Materials</b>				<b>156,800.00</b>	<b>0.37</b>
SCC			400	156,800.00	0.37
<b>Petrochemicals &amp; Chemicals</b>				<b>155,900.00</b>	<b>0.37</b>
IVL			2,500	87,500.00	0.21
PTTGC			1,200	68,400.00	0.16
<b>Commerce</b>				<b>418,225.00</b>	<b>0.99</b>
BJC			1,000	42,000.00	0.10
CPALL			4,100	296,225.00	0.70
HMPRO			5,000	80,000.00	0.19
<b>Information &amp; Communication Technology</b>				<b>485,735.00</b>	<b>1.14</b>
ADVANC			1,300	276,900.00	0.65
DTAC			900	47,925.00	0.11
INTUCH			2,200	125,950.00	0.30
TRUE			7,600	34,960.00	0.08

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**

**THE DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2019**

Details of investments are classified by type of investments and industrial sectors.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principals/ Units</u>	<u>Fair Value</u>	<u>Percent of Investments</u>
		(%)	(Baht/Unit)	(Baht)	
<b>Construction Services</b>				<b>175,100.00</b>	<b>0.41</b>
CK			1,600	30,400.00	0.07
SEAFCO			6,300	37,800.00	0.09
STEC			1,900	26,980.00	0.06
UNIQ			11,100	79,920.00	0.19
<b>Energy &amp; Utilities</b>				<b>738,715.00</b>	<b>1.74</b>
ACE			2,000	8,440.00	0.02
BGRIM			1,500	78,750.00	0.19
EGCO			300	98,400.00	0.23
PTT			7,500	330,000.00	0.78
PTTEP			1,400	174,300.00	0.41
TOP			700	48,825.00	0.11
<b>Finance &amp; Securities</b>				<b>192,460.00</b>	<b>0.45</b>
SAWAD			2,200	150,700.00	0.35
THANI			7,200	41,760.00	0.10
<b>Food &amp; Beverage</b>				<b>94,800.00</b>	<b>0.23</b>
CPF			2,400	66,000.00	0.16
MINT			800	28,800.00	0.07
<b>Health Care Service</b>				<b>132,600.00</b>	<b>0.31</b>
BDMS			5,100	132,600.00	0.31
<b>Media &amp; Publishing</b>				<b>51,680.00</b>	<b>0.12</b>
PLANB			6,800	51,680.00	0.12
<b>Property Development</b>				<b>272,424.00</b>	<b>0.63</b>
AMATA			2,600	52,260.00	0.12
AP			5,300	39,485.00	0.09
CPN			700	43,575.00	0.10
LH			2,300	22,540.00	0.05
SPALI			2,000	35,800.00	0.08
WHA			20,300	78,764.00	0.19



**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**

**THE DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2019**

Details of investments are classified by type of investments and industrial sectors.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	Principals/ <u>Units</u>	<u>Fair Value</u>	Percent of <u>Investments</u>
		(%)	(Baht/Unit)	(Baht)	
<b>Tourism &amp; Leisure</b>				<b>33,180.00</b>	<b>0.08</b>
SHR			10,500	33,180.00	0.08
<b>Transportation &amp; Logistics</b>				<b>374,360.00</b>	<b>0.88</b>
AOT			3,800	282,150.00	0.66
BEM			4,100	44,690.00	0.11
BTS			3,600	47,520.00	0.11
<b>Total Listed Securities</b>				<b>3,830,384.00</b>	<b>9.01</b>
<b><u>Unlisted Security</u></b>					
<b><u>Warrant</u></b>					
BTS-W5			360	-	-
<b>Total Unlisted Security</b>				-	-
<b>Total Investments (at cost: Baht 41,738,079.16)</b>				<b>42,549,350.69</b>	<b>100.00</b>

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

		Baht	
	Note	2020	2019
INCOME	3		
Dividend income		115,561.42	120,561.45
Interest income	5	775,217.39	763,771.90
Other income		3,671.49	5,000.00
Total income		894,450.30	889,333.35
EXPENSES	3		
Management fee	5	476,362.34	478,145.24
Trustee fee		9,527.20	9,563.04
Registrar fee	5	47,636.27	47,814.59
Professional fee		31,200.00	31,200.00
Other expenses	5	2,672.54	200.00
Total expenses		567,398.35	566,922.87
Net income		327,051.95	322,410.48
Net gain (loss) on investments	3		
Net realized loss on investments		(108,754.15)	(9,177.28)
Net unrealized gain (loss) on investments		(414,784.95)	735,609.51
Total net realized and unrealized gain (loss) on investments		(523,539.10)	726,432.23
Increase (decrease) in net assets resulting from operations		(196,487.15)	1,048,842.71

**CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**  
**STATEMENT OF CHANGES IN NET ASSETS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	Baht	
	2020	2019
Increase (decrease) in net assets from		
Operations	(196,487.15)	1,048,842.71
Decrease in capital received from unitholders during the year	(61,430.21)	(84,142.00)
Increase (decrease) in net assets during the year	(257,917.36)	964,700.71
Net assets at the beginning of the year	44,903,145.49	43,938,444.78
Net assets at the end of the year	44,645,228.13	44,903,145.49
	Units	
<u>Changes of investment units</u>		
(at Baht 10 each)		
Investment units at the beginning of the year	2,669,798.7963	2,674,798.7963
<u>Less</u> : Investment units redeemed during the year	(3,671.4861)	(5,000.0000)
Investment units at the end of the year	2,666,127.3102	2,669,798.7963

## **CAPITAL PROTECTED RETIREMENT MUTUAL FUND 1**

### **NOTES TO THE FINANCIAL STATEMENTS**

#### **FOR THE YEAR ENDED 31 DECEMBER 2020**

##### **1. GENERAL INFORMATION**

Capital Protected Retirement Mutual Fund 1 (“the Fund”) was registered with the Office of the Securities and Exchange Commission (“SEC”) on 20 December 2002 with the registered value of Baht 5,000 million (divided into 500 million investment units at Baht 10 each). UOB Asset Management (Thailand) Company Limited (“the Management Company”) serves as the Fund’s Manager and Investment Unit Registrar and TMB Bank Public Company Limited serves as the Fund’s Trustee.

The Fund is an open-ended flexible portfolio retirement mutual fund, which does not propose to maintain the investment ratios stipulated by the SEC and no project life stipulated. Its policy is to mobilize long-term saving for retirement by invest in debt instruments by a total value at least 80% of net asset value of the Fund. The remaining portion will be invested in common stocks, debentures and other securities.

The Fund’s policy is not to pay dividends to the unitholders.

##### **2. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS**

The financial statements of the Fund for the current year are prepared in accordance with the Accounting Guidance for Mutual Funds and Provident Funds issued by the Association of Investment Management Companies and approved by the SEC (“Accounting Guidance”), while for those matters not covered by the Accounting Guidance, the Fund applies Thai Financial Reporting Standards issued by the Federation of Accounting Professions. The first adoption of Accounting Guidance applied prospectively, therefore, the Fund has not restated the previous year’s financial statements, as previously prepared in accordance with Thai Accounting Standard No. 106 “Accounting for Investment Companies”.

However, the adoption of Accounting Guidance does not have any significant effects on the Fund’s financial statements.

The financial statements of the Fund have been prepared in the Thai language and expressed in Thai Baht. Such financial statements have been prepared for domestic reporting purposes. For the convenience of the readers not conversant with the Thai language, an English version of the financial statements has been provided by translating from the Thai version of the financial statements.

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### Investments

Investments are recognised as assets at fair value at the date on which the Fund has the right on investments.

- Listed equity securities traded in active market are presented at fair value, using the latest quoted sales price on the date of measurement.
- Unlisted equity securities are presented at fair value as determined by the fund manager, based on financial status of the financial instruments' issuer.
- Investments in debt instruments are presented at fair value, using the price or the yield rate from the Thai Bond Market Association on the date of investment measurement.
- The Fund uses the amortized cost method to determine the fair value of debt instruments due within 90 days since the date of investment without any term for renewal when the fair value of the debt instruments is not significantly different from the amortized cost.

Net unrealized gains or losses arising from their revaluation of investments to be fair value are reflected in profit or loss.

The weighted average method is used to determine the cost of each security at the time of sales.

#### Revenues and Expenses Recognition

Dividend income is recognised on the date of declaration and having the right to receive the dividend.

Interest income is recognised as interest accrues, based on the effective rate method.

The premium (discount) on debt instruments is amortized by the effective rate method. The amortized amount is presented as an adjustment of the interest income.

Other income and expenses are recognised on an accrual basis.

On disposal of an investment, the difference between net consideration received and carrying amount is recognised in profit or loss.

#### Use of Accounting Judgments and Estimates

Preparation of financial statements in conformity with Accounting Guidance requires management to make judgments and estimates that affect the reported amounts of assets, liabilities, revenues, expenses and disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

The judgments and estimates are reviewed on an ongoing basis. Revisions to accounting estimates are recognised prospectively.

#### 4. INVESTMENT TRADING INFORMATION

The Fund had purchases and sales of investments during the year as follows:

	Baht	
	2020	2019
Purchases of investments	1,244,354.99	16,690,380.88
Sales of investments	453,426.58	17,598,616.55

#### 5. RELATED PARTY TRANSACTIONS

During the year, the Fund had significant business transactions with the Management Company and other enterprises, which have the same shareholders and/or directors as the Management Company and the Fund. Such transactions for the years ended 31 December 2020 and 2019 were summarized as follows:

	Baht		
	2020	2019	Pricing Policy
UOB Asset Management (Thailand) Company Limited			
Management fee	476,362.34	478,145.24	The basis stated in the prospectus
Registrar fee	47,636.27	47,814.59	The basis stated in the prospectus
United Overseas Bank (Thai) Public Company Limited			
Interest income	4,404.42	5,041.77	Market price
UOB Kay Hian Securities (Thailand) Public Company Limited			
Commission fee	187.39	409.51	At price according to the agreement on rates of fees made with the counterparty but not exceed 1 percent of trading value

As at 31 December 2020 and 2019 the Fund had the significant outstanding balances with the related companies as follows:

	Baht	
	2020	2019
UOB Asset Management (Thailand) Company Limited		
Accrued management fee	40,525.63	42,079.59
Accrued registrar fee	4,052.58	4,207.98
United Overseas Bank (Thai) Public Company Limited		
Cash at bank	1,318,171.41	862,799.55
Accounts receivable from interest	1,972.37	3,139.81

## 6. DISCLOSURE OF FINANCIAL INSTRUMENTS

### Fair Value Estimation

Fair value is the price that would be received from sell an asset or paid to transfer a liability in an orderly transaction between buyers and sellers (market participants) at the measurement date. The Fund used quoted prices in active markets in measuring assets and liabilities which required to be measured at fair value under related accounting guidance. In case that there is no active markets for identical assets or liabilities or the quoted prices in active markets are not available, the Fund will estimate the fair value using valuation techniques that fit to each circumstance and try to use observable data that is relevant to the assets or liabilities to be measured as much as possible.

The following table shows fair value of financial instruments categorised by measurement approach with different levels in a fair value hierarchy as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

As at 31 December 2020

	Baht			
	Level 1	Level 2	Level 3	Total
<u>Assets</u>				
Equity instruments	4,062,301.60	-	-	4,062,301.60
Debt instruments	-	38,666,997.68	-	38,666,997.68

As at 31 December 2019

	Baht			
	Level 1	Level 2	Level 3	Total
<u>Assets</u>				
Equity instruments	3,830,384.00	-	-	3,830,384.00
Debt instruments	-	38,718,966.69	-	38,718,966.69

Investments whose values are based on quoted market prices in active markets, and therefore classified within level 1, include active listed equity instruments. The Fund does not adjust the quoted price for these instruments.

Financial instruments that traded in markets that are not considered to be active but are value based on quoted market prices, dealer quotations or alternative pricing sources supported by observable inputs are classified within level 2. These include investment-grade government debt instruments.

During the year, there were no transfers within the fair value hierarchy.

### Interest Rate Risk

Interest rate risk is the risk that value of financial assets and financial liabilities is subject to change due to the movement of market interest rates.

The following table summarises the Fund's interest rate risk, which comprised fair value of financial assets and financial liabilities and categorised by type of interest rates:

(Unit : Baht)

	Outstanding balance of net financial instruments as at 31 December 2020			
	Floating	Fixed		
	interest rate	interest rate	No interest rate	Total
<u>Financial assets</u>				
Investments at fair value	-	38,666,997.68	4,062,301.60	42,729,299.28
Cash at banks	1,709,932.10	-	-	1,709,932.10
Accounts receivable from				
dividend and interest	-	-	282,651.26	282,651.26
<u>Financial liabilities</u>				
Accrued expenses	-	-	74,116.16	74,116.16
Other liabilities	-	-	2,538.35	2,538.35

(Unit : Baht)

	Outstanding balance of net financial instruments as at 31 December 2019			
	Floating	Fixed		
	interest rate	interest rate	No interest rate	Total
<u>Financial assets</u>				
Investments at fair value	-	38,718,966.69	3,830,384.00	42,549,350.69
Cash at banks	2,144,228.45	-	-	2,144,228.45
Accounts receivable from				
dividend and interest	-	-	287,901.38	287,901.38
<u>Financial liabilities</u>				
Accrued expenses	-	-	75,807.75	75,807.75
Other liabilities	-	-	2,527.28	2,527.28



#### Credit Risk

The Fund is exposed to the credit risk of non-performance of the financial instruments obligations by counterparties since the Fund has accounts receivable. However, such financial assets are due in the short-term, therefore, the Fund does not anticipate material losses from its debt collections.

#### Foreign Currency Risk

The Fund has no financial assets and financial liabilities in foreign currency, therefore, there is no foreign currency risk.

#### Market Risk

The Fund is exposed to the market risk from changes in market prices with respect to its investments in debt and equity instruments. The returns on investments fluctuate depending on the economic and political situation including the status of financial and capital markets. The mentioned situations may affect the operations of the financial instruments' issuer in a positive or negative way depending on the kind of business of those issuers and how they relate with a fluctuating market, which may arise to an increase or decrease of the financial instruments' market price.

#### Risk Management

The Fund manages risks which may arise from investments by establishing its risk management policy to cover risks on investments such as diversifying its investments and analyzing the status of those entities invested by the Fund.

### **7. APPROVAL OF THE FINANCIAL STATEMENTS**

These financial statements have been approved for issue by the authorized persons of the Fund on 5 February 2021.

เหตุผลข้อบกพร่องที่ยอมรับไม่ได้
<input type="checkbox"/> 1. ค่าหน้าไม่ชัดเจน
<input type="checkbox"/> 2. ไม่มีเลขที่ใบกำกับค่าหน้า
<input type="checkbox"/> 3. ไม่ยอมรับ
<input type="checkbox"/> 4. ไม่มีผู้รับตามค่าหน้า
<input type="checkbox"/> 5. ไม่มารับภายในกำหนด
<input type="checkbox"/> 6. เลิกกิจการ
<input type="checkbox"/> 7. ถ้ายกไม่ทราบที่อยู่ใหม่
<input type="checkbox"/> 8. อื่นๆ .....
ลงชื่อ .....

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