

Capital Protected Retirement Mutual Fund 5

CPRMF5

*Annual Report
(For the period of 2020)*

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Message from The Company

To Unitholders

As a Capital Protected Retirement Mutual Fund 5 invests not less than 80% of its capital in government debt securities with remaining around 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 86.2% of its total NAV to government debt securities (Government bond, Debt securities guaranteed by MOF, Treasury bills and Bank of Thailand bonds), 4.7% to bank deposits and 9.1% to equities.

Comparing with 2019 accounting period, year 2020 fund's investment in government debt securities increased to 86.02% from 86.0%. At the same time, the fund reduced its portion of bank deposits to 4.7% from 5.4%, while increased its investment in equities to 9.1% from 8.6%.

As we have managed Capital Protected Retirement Mutual Fund 5 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 67,940,172.60 baht in asset value or its earning per unit is at 15.6308 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 5. 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 20/211

January 8, 2021

THE SUPERVISOR GRANT APPROVAL

To : Unitholders
Capital Protected Retirement Mutual Fund 5

TMB Bank Public Company Limited, as the mutual fund supervisor of the Capital Protected Retirement Mutual Fund 5, 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 INGKAVITAN
Fund Supervisory
TMB Bank Public Co., Ltd.

ธนาคารทไทย 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 5

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. Tanakorn	Dhamalongkrot
11	Mr. Verayuth	Halilamien*
12	Ms. Nopharat	Pramualvallikul*
13	Ms. Nantanach	Kitichalermkiat
14	Ms. Chuensumol	Pornsakulsak

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

Fund Performance

Registration Date Dec 25, 2006

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)	1.17%	7.01%	2.60%	4.47%	-0.21%	2.03%	2.48%	-1.04%	2.54%	-0.31%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	2.86%	3.20%	2.94%	3.74%	2.38%	1.43%	1.47%	1.69%	4.02%	2.39%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	3.41%	2.03%	3.26%	1.86%	2.03%	1.91%	1.05%	1.67%	1.25%	2.60%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.35%	1.55%	1.14%	0.69%	0.43%	0.10%	0.10%	0.24%	0.83%	0.95%

	ตั้งแต่ต้นปี (YTD) ¹⁾	3 เดือน (3 Months) ¹⁾	6 เดือน (6 Months) ¹⁾	1 ปี (1 Year) ²⁾	3 ปี (3 Years) ²⁾	5 ปี (5 Years) ²⁾	10 ปี (10 Years) ²⁾	ตั้งแต่จัดตั้ง (Since Inception) ³⁾
ผลตอบแทนของกองทุน (Fund Return)	-0.31%	1.28%	0.03%	-0.31%	0.38%	1.13%	2.05%	3.24%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	2.39%	0.46%	0.32%	2.39%	2.69%	2.20%	2.61%	3.31%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	2.60%	1.06%	1.26%	2.65%	2.05%	1.73%	2.27%	2.98%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.95%	0.19%	0.24%	0.97%	0.80%	0.64%	0.88%	2.23%

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 = 2.75%
- Tracking Difference: (TD) 1 Year = -2.70%
- 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 5

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	724.15	1.0700
Trustee fee	14.48	0.0214
Transaction fee	-	-
Registrar fee	72.41	0.1070
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	33.20	0.0491
Brokerage Fee	3.58	0.0053
Other Expenses*	0.21	0.0003
Total Expenses **	848.03	1.2531

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 5

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	485.93	13.59
2	TISCO SECURITIES COMPANY LIMITED	449.98	12.58
3	KIATNAKIN PHATRA SECURITISE PUBLIC COMPANY LIMITED	435.02	12.17
4	BUALUANG SECURITIES PUBLIC COMPANY LIMITED	359.65	10.06
5	SCB SECURITIES COMPANY LIMITED	306.03	8.56
6	UBS SECURITIES (THAILAND) LIMITED	288.68	8.07
7	UOB KAYHIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	266.46	7.45
8	CREDIT SUISSE SECURITIES (THAILAND) LIMITED	235.51	6.59
9	MAYBANK KIM ENG SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	156.10	4.37
10	DBS VICKERS SECURITIES (THAILAND) COMPANY LIMITED	150.81	4.22
11	OTHER	441.50	12.35
	Total	3,575.67	100.00

Capital Protected Retirement Mutual Fund 5
Details of Investment ,Borrowing and Obligations
As of December 31, 2020

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>6,168,726.90</u>	<u>9.08</u>
Listed Securities	6,168,726.90	9.08
Banking	780,445.00	1.15
BBL	154,050.00	0.23
KBANK	135,600.00	0.20
KKP	108,675.00	0.16
KTB	74,370.00	0.11
SCB	175,000.00	0.26
TISCO	132,750.00	0.20
Building & Furnishing Materials	251,300.00	0.37
SCC	226,800.00	0.33
TASCO	24,500.00	0.04
Chemicals & Plastics	302,250.00	0.44
ML	144,300.00	0.21
PTTGC	157,950.00	0.23
Commerce	658,170.00	0.97
BJC	66,025.00	0.10
CPALL	401,925.00	0.59
CRC	86,100.00	0.13
HMPRO	104,120.00	0.15
Construction Services	198,588.00	0.29
CK	41,500.00	0.06
SEAFCO	42,180.00	0.06
STEC	36,830.00	0.05
UNIQ	78,078.00	0.11
Electronic Components	99,600.00	0.15
KCE	99,600.00	0.15
Energy & Utilities	1,223,115.00	1.80
BGRIM	111,550.00	0.16
EGCO	77,000.00	0.11
GPSC	95,875.00	0.14
GULF	180,840.00	0.27
PTT	484,500.00	0.71
PTTEP	216,150.00	0.32
TOP	57,200.00	0.08

Capital Protected Retirement Mutual Fund 5
Details of Investment ,Borrowing and Obligations
As of December 31, 2020

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>6,168,726.90</u>	<u>9.08</u>
Listed Securities	6,168,726.90	9.08
Finance & Securities	413,582.00	0.61
BAM	122,640.00	0.18
SAWAD	223,550.00	0.33
THANI	67,392.00	0.10
Foods & Beverages	321,605.00	0.47
CBG	80,150.00	0.12
CPF	163,175.00	0.24
OSP	71,000.00	0.10
TKN	7,280.00	0.01
Health Care Services	393,120.00	0.58
BCH	70,720.00	0.10
BDMS	322,400.00	0.47
Information & Communication Technology	583,154.00	0.86
ADVANC	352,000.00	0.52
INTUCH	191,250.00	0.28
TRUE	39,904.00	0.06
Media & Publishing	75,680.00	0.11
PLANB	64,375.00	0.09
VGI	11,305.00	0.02
Packaging	87,150.00	0.13
SCGP	87,150.00	0.13
Property Development	271,802.90	0.40
AMATA	68,508.90	0.10
AP	54,375.00	0.08
CPN	52,525.00	0.08
LH	46,110.00	0.07
SPALI	28,700.00	0.04
WHA	21,584.00	0.03
Pulp & Paper	29,900.00	0.04
UTP	29,900.00	0.04

Capital Protected Retirement Mutual Fund 5
Details of Investment ,Borrowing and Obligations
As of December 31, 2020

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>6,168,726.90</u>	<u>9.08</u>
Listed Securities	6,168,726.90	9.08
Transportation	479,265.00	0.71
AOT	361,050.00	0.53
BEM	52,290.00	0.08
BTS	51,150.00	0.08
KEX	14,775.00	0.02
<u>Government Bond</u>	<u>58,544,054.10</u>	<u>86.17</u>
The Maturity less than 1 year	20,524,188.60	30.21
GGLB21NA	20,524,188.60	30.21
The Maturity 1-3 year	38,019,865.50	55.96
GSB222A	27,789,952.50	40.90
LB226A	10,229,913.00	15.06
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
<u>Deposits</u>	<u>3,327,725.33</u>	<u>4.90</u>
UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED	3,071,278.70	4.52
TMB BANK PUBLIC COMPANY LIMITED	256,446.63	0.23
<u>Others</u>	<u>-101,882.25</u>	<u>-0.15</u>
Other Assets	1,102.00	0.00
Other Liabilities	-102,984.25	-0.15
Net Asset Value	67,938,624.08	100.00

Summary Report of Invested Money
Capital Protected Retirement Mutual Fund 5
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	58,544,054.10	86.17
(B) Securities issued, certified, accepted of avalaed , 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 5
 As of December 31, 2020

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
Government Bond							
GGLB21NA		BANK FOR AGRICULTURE AND AGRICULTURAL COOPERATIVES	MINISTRY OF FINANCE	26/11/2021	-	20,000,000.00	20,524,188.60
GSB222A		GOVERNMENT SAVINGS BANK	MINISTRY OF FINANCE	23/2/2022	-	27,000,000.00	27,789,962.50
LB226A		MINISTRY OF FINANCE		17/6/2022	-	10,000,000.00	10,229,913.00
						Total	<u>58,544,054.10</u>

Portfolio Turnover Ratio (PTR)

Capital Protected Retirement Mutual Fund 5

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

1.03%

Credit rating of the bank or financial institution

Capital Protected Retirement Mutual Fund 5

As of December 31, 2020

Bank of deposit	Credit ratings by international institution	Credit ratings by domestic institution
United Overseas Bank (Thai) 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) or The Securities and Exchange Commission (www.sec.or.th)

Report on non-compliance of investment limit

Capital Protected Retirement Mutual Fund 5

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 5

As of December 30, 2020

--None--

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)

The amendment to the commitment

Capital Protected Retirement Mutual Fund 5

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

ชำระค่าไปรษณีย์จาก ร.แล้ว
หมายเลขทางเลขที่ 33/2340
โทรเลข: 6711777

เหตุขัดข้องที่ช่างผู้รับไม่ได้
<input type="checkbox"/> 1. จำหว่าไม่ชัดเจน
<input type="checkbox"/> 2. ไม่มีเอกสารที่ช่างขอมาส่งช่าง
<input type="checkbox"/> 3. ไม่ยอมรับ
<input type="checkbox"/> 4. ไม่มีผู้รับทราบช่าง
<input type="checkbox"/> 5. ไม่ทราบสาเหตุในตำแหน่ง
<input type="checkbox"/> 6. เกิดผิดพลาด
<input type="checkbox"/> 7. ย้ายไม่ทราบที่อยู่ใหม่
<input type="checkbox"/> 8. อื่นๆ
ลงชื่อ

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

www.uobam.co.th