

Capital Protected Retirement Mutual Fund 3 : CPRMF3

Interim Report
(January 1, 2023 - June 30, 2023)

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Message from the Company

To Unitholders

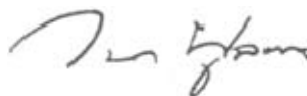
As a capital-protection fund, CPRMF3 invests not less than 80% of its capital in government debt securities with remaining time-to-maturity of 5 years; matching the next fund's redemption period. The rest of the capital is invested in equity market to enhance the returns for the unit-holders. As of June 2023, the fund allocated 93.22% of its total NAV to government debt securities (Government bond, Debt securities guaranteed by MOF, Treasury bills and Bank of Thailand bonds), 3.03% to bank deposits and 3.75% to equities.

Comparing with first half of 2022 accounting period, the first half of 2023 fund's investment in government debt securities reduced from 95.68% to 93.22%. At the same time, the fund increased its portion of bank deposits to 3.03% from 0.79%, and increased its investment in equities to 3.75% from 3.53%.

As we have managed Capital Protected Retirement Mutual Fund 3 for a period of half year on June 30, 2023, we would like to inform the net value to unit holder, The fund has a net asset value 69,445,606.44 Baht in asset value or its earning per unit is at 15.2776 Baht.

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 3. 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. Ms. Aumporn Supjindavong | 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 | Nithyayon | Senior Director (Investment Division) |
| 4. Ms. Rachada | Tangharat | Executive 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 23/097

July 7, 2023

THE SUPERVISOR GRANT APPROVAL

To : Unitholders
Capital Protected Retirement Mutual Fund 3

TMBThanachart Bank Public Company Limited, as the mutual fund supervisor of the Capital Protected Retirement Mutual Fund 3, 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, 2023 to June 30, 2023

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
TMBThanachart Bank Public Co., Ltd.

Capital Protected Retirement Mutual Fund 3

Name List of Fund Manager

For the period of January 1, 2023 To June 30, 2023

No.	Name List of Fund Manager	
1	Mr. Tanakorn	Dhamalongkrot
2	Ms.Linda	Ubolriabroy
3	Ms.Chanisda	Viranuvatti
4	Mr. Sittisak	Nuttawut*
5	Ms. Pranee	Srimahalap
6	Mr. Jaruwat	Preepreamkul*
7	Ms. Nopharat	Pramualvallikul*
8	Ms.Chuensumol	Pornsakulsak
9	Ms. Benjabhorn	Lertsethasart*
10	Mr. Kiattichai	Song-In

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

Fund Performance

Registration Date Dec 22, 2004

Ending Date of Accounting Period June 30, 2023

	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
ผลตอบแทนของกองทุน (Fund Return)	2.43%	2.86%	0.61%	3.21%	3.75%	-0.82%	1.47%	-0.80%	-0.29%	-1.68%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	3.00%	2.12%	3.31%	2.63%	3.31%	1.53%	2.66%	2.19%	-0.57%	-0.70%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	2.88%	1.82%	2.57%	2.39%	1.14%	2.23%	1.28%	2.50%	1.29%	1.69%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.28%	0.10%	1.84%	1.58%	0.72%	1.76%	0.96%	0.95%	1.25%	1.62%

	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)	-1.14%	-0.69%	-1.14%	0.18%	-0.98%	-0.48%	0.68%	2.31%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	-0.17%	-0.18%	-0.17%	1.55%	-0.12%	0.86%	1.76%	2.70%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	0.53%	0.32%	0.53%	1.20%	2.04%	1.95%	1.97%	2.69%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.47%	0.28%	0.47%	1.14%	1.82%	1.48%	1.50%	1.86%

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 : 0.42%

- Tracking Difference: (TD) 1 Year : -1.37%

- 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 3

Total Expenses as called from fund Table

From January 1, 2023 To June 30, 2023

Called expenses from fund (Fund's direct expense)	Amount Unit : Thousand	Percentage of Net Assets Value
Management fee	370.71	1.0700
Trustee fee	7.41	0.0214
Transaction fee	-	-
Registrar fee	37.07	0.1070
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	16.77	0.0484
Other Expenses*	0.20	0.0006
Total Expenses **	432.16	1.2474

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 3

Brokerage Fee

From January 1, 2023 To June 30, 2023

	Broker Name	Brokerage Fee (Baht)	% of Total Brokerage Fee
1	BUALUANG SECURITIES PUBLIC COMPANY LIMITED	906.32	16.32
2	KIATNAKIN PHATRA SECURITIES PUBLIC COMPANY LIMITED	661.33	11.91
3	INNOVESTX SECURITIES COMPANY LIMITED	552.81	9.96
4	UOB KAYHIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	551.30	9.93
5	KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	455.88	8.21
6	TISCO SECURITIES COMPANY LIMITED	396.50	7.14
7	KASIKORN SECURITIES PUBLIC COMPANY LIMITED	295.05	5.31
8	KRUNGSRI CAPITAL SECURITIES PUBLIC COMPANY LIMITED	292.72	5.27
9	THANACHART SECURITIES PUBLIC COMPANY LIMITED	273.88	4.93
10	UBS SECURITIES (THAILAND) LIMITED	269.96	4.86
11	OTHER	896.54	16.15
	Total	5,552.29	100.00

Capital Protected Retirement Mutual Fund 3
Details of Investment ,Borrowing and Obligations
As of June 30, 2023

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>2,601,988.75</u>	<u>3.75</u>
Listed Securities	2,601,988.75	3.75
Agribusiness	8,960.00	0.01
GFPT	8,960.00	0.01
Automotive	17,535.00	0.03
MGC	17,535.00	0.03
Banking	260,610.00	0.38
BAY	6,150.00	0.01
BBL	95,700.00	0.14
KTB	69,840.00	0.10
SCB	85,200.00	0.12
TTB	3,720.00	0.01
Building & Furnishing Materials	32,200.00	0.05
SCC	32,200.00	0.05
Chemicals & Plastics	51,675.00	0.07
ML	47,950.00	0.07
PTTGC	3,725.00	0.01
Commerce	402,027.50	0.58
BJC	41,700.00	0.06
COM7	50,350.00	0.07
CPALL	125,000.00	0.18
CPAXT	91,650.00	0.13
CRC	74,100.00	0.11
DOHOME	5,227.50	0.01
HMPRO	14,000.00	0.02
Construction Services	4,400.00	0.01
STEC	4,400.00	0.01
Electronic Components	127,850.00	0.18
DELTA	64,400.00	0.09
HANA	28,350.00	0.04
KCE	35,100.00	0.05
Energy & Utilities	506,359.75	0.73
BAFS	22,925.00	0.03
BCP	7,300.00	0.01
BGRIM	34,750.00	0.05
EA	39,900.00	0.06
ESSO	36,960.00	0.05
GULF	121,550.00	0.18
PTT	10,050.00	0.01
PTTEP	165,000.00	0.24
SPRC	17,710.00	0.03
SSP	18,133.50	0.03
TOP	32,081.25	0.05

Capital Protected Retirement Mutual Fund 3
Details of Investment ,Borrowing and Obligations
As of June 30, 2023

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>2,601,988.75</u>	<u>3.75</u>
Listed Securities	2,601,988.75	3.75
Fashion	2,650.00	0.00
SABINA	2,650.00	0.00
Finance & Securities	89,932.20	0.13
AEONTS	18,750.00	0.03
MTC	23,550.00	0.03
TIDLOR	47,632.20	0.07
Foods & Beverages	71,090.00	0.10
BTG	29,000.00	0.04
M	27,750.00	0.04
SNNP	14,340.00	0.02
Health Care Services	228,002.75	0.33
BCH	35,400.00	0.05
BDMS	72,150.00	0.10
BH	45,200.00	0.07
CHG	40,500.00	0.06
EKH	17,052.75	0.02
PR9	17,700.00	0.03
Information & Communication Technology	149,010.55	0.21
ADVANC	107,000.00	0.15
INTUCH	14,800.00	0.02
ITEL	15,470.00	0.02
THCOM	9,900.00	0.01
TRUE	1,840.55	0.00
Media & Publishing	16,380.00	0.02
ONEE	11,550.00	0.02
PLANB	4,830.00	0.01
Packaging	7,450.00	0.01
SCGP	7,450.00	0.01
Professional Services	11,325.00	0.02
SISB	11,325.00	0.02
Property Development	339,256.00	0.49
AMATA	8,880.00	0.01
AP	14,950.00	0.02
AWC	73,112.00	0.11
CPN	163,750.00	0.24
LH	13,520.00	0.02
MBK	13,680.00	0.02
ORI	5,300.00	0.01
SC	10,464.00	0.02
SIRI	11,520.00	0.02
SPALI	12,120.00	0.02
WHA	11,960.00	0.02

Capital Protected Retirement Mutual Fund 3
Details of Investment ,Borrowing and Obligations
As of June 30, 2023

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>2,601,988.75</u>	<u>3.75</u>
Listed Securities	2,601,988.75	3.75
Tourism & Leisure	57,226.00	0.08
CENTEL	9,900.00	0.01
DUSIT	3,390.00	0.00
ERW	1,446.00	0.00
MINT	41,100.00	0.06
VRANDA	1,390.00	0.00
Transportation	218,049.00	0.31
AAV	31,654.00	0.05
AOT	144,000.00	0.21
BA	18,480.00	0.03
BEM	17,955.00	0.03
BTS	5,960.00	0.01
<u>Government Bond</u>	<u>64,734,139.22</u>	<u>93.22</u>
The Maturity less than 1 year	3,993,294.64	5.75
BOT239A	3,993,294.64	5.75
The Maturity 1-3 year	60,740,844.58	87.47
LB24DB	11,889,475.08	17.12
LB256A	48,851,369.50	70.34
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>2,177,462.88</u>	<u>3.14</u>
UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED	2,085,068.82	3.00
TMBTHANACHART BANK PUBLIC COMPANY LIMITED	92,394.06	0.13
<u>Others</u>	<u>-67,984.41</u>	<u>-0.10</u>
Other Assets	48,421.97	-0.01
Other Liabilities	-116,406.38	0.03
Net Asset Value	69,445,606.44	100.00

เอาเส้นออกค่ะ

Summary Report of Invested Money
Capital Protected Retirement Mutual Fund 3
As at June 30, 2023

- 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	64,734,139.22	93.22
(B) Securities issued, certified, accepted of avalied , 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 market value and % NAV under item (D) above is inclusive of the intrusment 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 3
 As of June 30, 2023

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
Government Bond							
BOT239A		BANK OF THAILAND		28/09/2023	-	4,000,000.00	3,993,294.64
LB24DB		MINISTRY OF FINANCE		17/12/2024	-	12,000,000.00	11,889,475.08
LB256A		MINISTRY OF FINANCE		17/06/2025	-	50,000,000.00	48,851,369.50
						Total	<u>64,734,139.22</u>

UOB Asset Management (Thailand) Co., Ltd.

Capital Protected Retirement Mutual Fund 3

Financial Statement

(Unaudited)

Statements of Income		Balance sheets	
From January 1, 2023 To June 30, 2023		As at June 30, 2023	
		Assets	
Investment Incomes		Investments at fairvalue (at cost : Baht 68,998,107.29)	67,304,467.93
Dividend income	40,877.89	Cash at banks	2,176,042.01
Interest income	229,036.34	Accounts receivable	
Other income	0.00	From sales of investments	48,496.19
Total incomes	269,914.23	From dividend and interest	33,080.91
Expenses		Deferred expenses - net	0.00
Management fee	370,705.41	Other asset	0.00
Trustee fee	7,414.25	Total Assets	69,562,087.04
Registrar fee	37,070.52		
Investment advisory fee	0.00	Liabilities	
Professional fee	16,768.72	Accounts payable From purchases of investments	29,850.81
Deferred expenses-written off	0.00	Accrued expenses	82,442.94
Other expenses	5,752.29	Other liabilities	4,186.85
Total expenses	437,711.19	Total Liabilities	116,480.60
Net income from investments	(167,796.96)	Net assets :	69,445,606.44
Net gain (loss) on investments		Net assets	
Net realized gain (loss) on investments	(87,947.94)	Capital received from unitholders	45,455,658.20
Net unrealized gain (loss) on investments	(547,227.59)	Retained earnings	
Total net realized and unrealized gain (loss) on investments	(635,175.53)	Equalization account	(26,050,705.75)
Increase in asset from operations	(802,972.49)	Retained earnings from operations	50,040,653.99
Dividend payment during year	0.00	Net assets value	69,445,606.44
Increase in net asset from operations	(802,972.49)	Net assets value per unit	15.2776
		Investment units sold at the end of the year (units)	4,545,565.8202

Portfolio Turnover Ratio (PTR)

Capital Protected Retirement Mutual Fund 3

For the period of January 1, 2023 To June 30, 2023

3.40%

Credit rating of the bank or financial institution

Capital Protected Retirement Mutual Fund 3

As of June 30, 2023

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

List of Soft Commission

No.	Brokerage	Soft Commission	Reason for receiving
1	Bualuang Securities Public Company Limited	News / Researching	To help with the investment decisions
2	InnovestX Securities Company Limited		
3	UOB Kayhian Securities (Thailand) Public Company Limited		
4	Kiatnakin Phatra Securities Public Company Limited		
5	KGI Securities (Thailand) Public Company Limited		
6	Tisco Securities Company Limited		
7	Thanachart Securities Public Company Limited		
8	Kasikorn Securities Public Company Limited		
9	Krungsri Capital Securities Public company Limited		
10	Asia Plus Securities Public Company Limited		
11	DBS Vickers Securities (Thailand) Company Limited		
12	Yuanta Securities (Thailand) Company Limited		
13	UBS Securities (Thailand) Company Limited		
14	CGS-CIMB Securities (Thailand) Company Limited		
15	Maybank Securities (Thailand) Public Company Limited		

List of Connected Person with transactions

For the Period of January 1, 2023 To June 30, 2023

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 3

For the Period of January 1, 2023 To June 30, 2023

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

Information on the exceeding of 1/3 unit holding

Capital Protected Retirement Mutual Fund 3

As of June 30, 2023

-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)

ชำระค่าไปรษณีย์การส่ง
ใบอนุญาตนเลขที่ 33/2540
ไปรษณ. ยานนาวา

เหตุผลที่ต้องทำหน้าสำหรับผู้รับไม่ได้

- 1. จำหน่ายไปชัดเจน
- 2. ไม่มีเอกสารว่ามอบตามจำหน้า
- 3. ไม่มอบรับ
- 4. ไม่มีผู้รับมอบตามจำหน้า
- 5. ไม่มารับมอบเงินค่าทดแทน
- 6. เสียสิทธิ์แล้ว
- 7. ย้ายไปทราบที่อยู่ใหม่
- 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 Tel : +66 2786 2222 Fax : +66 2786 2377 www.uobam.co.th