

**Capital Protected Retirement Mutual Fund 5 : CPRMF5**

***Interim Report***

***(January 1, 2023 - June 30, 2023)***

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## Message from the Company

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To Unitholders

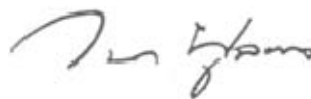
As a capital-protection fund, CPRMF5 invests not less than 80% of its capital in government debt securities with remaining time-to-maturity of 5 years; matching the next fund's redemption period. The rest of the capital is invested in equity market to enhance the returns for the unit-holders. As of June 2022, the fund allocated 97.38% of its total NAV to government debt securities (Government bond, Debt securities guaranteed by MOF, Treasury bills and Bank of Thailand bonds), 2.62% to bank deposits and no invested in equities.

Comparing with first half 2022 accounting period, the first half 2023 fund's investment in government debt securities reduced from 97.50% to 97.38%. At the same time, the fund increased its portion of bank deposits to 2.62% from 2.50%, and no investment in equities%.

As we have managed Capital Protected Retirement Mutual Fund 5 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 44,063,452.42 Baht in asset value or its earning per unit is at 15.2076 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 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. 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	Nithayayon	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 23/099

July 7, 2023

### THE SUPERVISOR GRANT APPROVAL

To : Unitholders  
Capital Protected Retirement Mutual Fund 5

TMBThanachart 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, 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 5

### 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 25, 2006

Ending Date of Accounting Period

June 30, 2023

	2556 2013	2557 2014	2558 2015	2559 2016	2560 2017	2561 2018	2562 2019	2563 2020	2564 2021	2565 2022
ผลตอบแทนของกองทุน (Fund Return)	2.60%	4.47%	-0.21%	2.03%	2.48%	-1.04%	2.54%	-0.31%	0.04%	-1.51%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	2.94%	3.74%	2.38%	1.43%	1.47%	1.69%	4.02%	2.39%	0.31%	-0.29%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	3.26%	1.86%	2.03%	1.91%	1.05%	1.67%	1.25%	2.60%	0.71%	3.20%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	1.14%	0.69%	0.43%	0.10%	0.10%	0.24%	0.83%	0.95%	0.27%	3.26%

	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)	-1.25%	-0.77%	-1.25%	1.48%	-0.90%	-0.10%	0.73%	2.57%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	-0.68%	-0.51%	-0.68%	2.78%	-0.11%	1.36%	1.82%	2.76%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	0.93%	0.47%	0.93%	2.36%	2.76%	2.48%	2.13%	2.98%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	1.01%	0.52%	1.01%	2.43%	2.60%	2.13%	1.55%	2.35%

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 : 0.11%

- Tracking Difference: (TD) 1 Year : -1.30%

- 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, 2023 To June 30, 2023

Called expenses from fund (Fund's direct expense)	Amount Unit : Thousand	Percentage of Net Assets Value
Management fee	235.13	1.0700
Trustee fee	4.70	0.0214
Transaction fee	-	-
Registrar fee	23.51	0.1070
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	16.77	0.0762
Other Expenses*	0.20	0.0010
<b>Total Expenses **</b>	<b>280.31</b>	<b>1.2756</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 5**  
**Details of Investment, Borrowing and Obligations**  
**As of June 30, 2023**

	Market Value	%NAV
<b>Domestic : Assets and Securities List</b>		
<b><u>Government Bond</u></b>	<b><u>42,909,630.90</u></b>	<b><u>97.38</u></b>
The Maturity less than 1 year	0.00	0.00
The Maturity 1-3 year	3,017,580.90	6.85
The Maturity 3-5 year	39,892,050.00	90.53
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>1,214,473.87</u></b>	<b><u>2.76</u></b>
<b><u>Others</u></b>	<b><u>-60,652.35</u></b>	<b><u>-0.14</u></b>
<b>Net Asset Value</b>	<b>44,063,452.42</b>	<b>100.00</b>

**Summary Report of Invested Money**  
**Capital Protected Retirement Mutual Fund 5**  
**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	42,909,630.90	97.38
(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 market value 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 June 30, 2023

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
<b>Government Bond</b>							
LB266A		MINISTRY OF FINANCE		17/06/2026	-	3,000,000.00	3,017,580.90
LB26DA		MINISTRY OF FINANCE		17/12/2026	-	40,000,000.00	39,892,050.00
						<b>Total</b>	<b><u>42,909,630.90</u></b>

UOB Asset Management (Thailand) Co., Ltd.

Capital Protected Retirement Mutual Fund 5

Financial Statement

(Unaudited)

Statements of Income		Balance sheets	
From January 1, 2023 To June 30, 2023		As at June 30, 2023	
		<b>Assets</b>	
Investment Incomes		Investments at fairvalue (at cost : Baht 44,088,545.55 )	42,874,323.99
Dividend income	0.00	Cash at banks	1,204,776.27
Interest income	282,960.36	Accounts receivable	
Other income	0.00	From sales of investments	0.00
Total incomes	282,960.36	From dividend and interest	45,004.51
Expenses		Deferred expenses - net	0.00
Management fee	235,125.78	Other asset	0.00
Trustee fee	4,702.51	Total Assets	44,124,104.77
Registrar fee	23,512.51		
Investment advisory fee	0.00	<b>Liabilities</b>	
Professional fee	16,768.72	Accounts payable From purchases of investments	0.00
Deferred expenses-written off	0.00	Accrued expenses	58,090.98
Other expenses	200.00	Other liabilities	2,561.37
Total expenses	280,309.52	Total Liabilities	60,652.35
Net income from investments	2,650.84	Net assets :	44,063,452.42
Net gain (loss) on investments		<b>Net assets</b>	
Net realized gain (loss) on investments	0.00	Capital received from unitholders	28,974,578.66
Net unrealized gain (loss) on investments	(561,976.88)	Retained earnings	
Total net realized and unrealized gain (loss) on investments	(561,976.88)	Equalization account	(23,840,321.94)
		Retained earnings from operations	38,929,195.70
Increase in asset from operations	(559,326.04)	Net assets value	44,063,452.42
Dividend payment during year	0.00	Net assets value per unit	15.2076
Increase in net asset from operations	(559,326.04)	Investment units sold at the end of the year (units)	2,897,457.8658

**Portfolio Turnover Ratio (PTR)**

**Capital Protected Retirement Mutual Fund 5**

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

0.00%
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**Credit rating of the bank or financial institution**

**Capital Protected Retirement Mutual Fund 5**

**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](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 5**

**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 5**

**As of June 30, 2023**

-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))

ชำระค่าไปรษณีย์การแล้ว  
ใบอนุญานเลขที่ 33/2540  
ปณณ. ยานาวา

เหตุผลข้อที่หน้าส่งผู้รับไม่ได้
<input type="checkbox"/> 1. จำหน่ายไม่ชัดเจน
<input type="checkbox"/> 2. ไม่มีเลขที่นำส่งตามจำหน่าย
<input type="checkbox"/> 3. ไม่ยอมรับ
<input type="checkbox"/> 4. ไม่มีผู้รับตามจำหน่าย
<input type="checkbox"/> 5. ไม่มารับภายในกำหนด
<input type="checkbox"/> 6. เลิกกิจการ
<input type="checkbox"/> 7. ย้ายไปทราบที่อยู่ใหม่
<input type="checkbox"/> 8. อื่นๆ .....
ลงชื่อ .....

UOB Asset Management (Thailand) Co., Ltd.

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