

Capital Protected Retirement Mutual Fund 3

CPRMF3

***Annual Report
(For the period of 2023)***

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Message from The Company

To Unitholders

As a Capital Protected Retirement Mutual Fund 3 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.

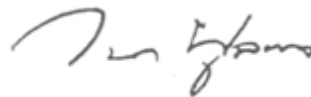
As of December 2023, the fund allocated 94.8% of its total NAV to government debt securities (Government bond, Debt securities guaranteed by MOF, Treasury bills and Bank of Thailand bonds), 1.4% to bank deposits and 3.8% to equities.

Comparing with 2022 accounting period, year 2023 fund's investment in government debt securities reduced to 94.8% from 95.6%. At the same time, the fund increased its portion of bank deposits to 1.4% from 0.7% and increased its investment in equities to 3.8% from 3.7%.

As we have managed Capital Protected Retirement Mutual Fund 3 for a period of one year on December 31, 2023, we would like to inform the net value to unit holder, the fund has a net asset value 69,521,867.23 baht in asset value or its earning per unit is at 15.2944 baht (As of December 28, 2023)

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 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, 31-33
South Sathon Road, Thungmahamek, Sathon,
Bangkok 10120, Thailand
Tel : +66 2786 2222
Fax : +66 2786 2377

SSFO 23/209

January 8, 2024

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 December 31, 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.

ธนาคารทหารไทยธนชาต จำกัด (มหาชน) 
TMBThanachart Bank Public Company Limited

3000 ถนนพหลโยธิน แขวงจตุจักร เขตจตุจักร กรุงเทพฯ 10900 ทะเบียนเลขที่/เลขประจำตัวผู้เสียภาษีอากร 0107537000017 โทร. 0 2299 1111
3000 Phahon Yothin Rd., Chom Phon, Chatuchak, Bangkok 10900 Reg No./Tax ID No. 0107537000017 Tel. 0 2299 1111
ttbbank.com

Capital Protected Retirement Mutual Fund 3

Name List of Fund Manager

For the period of January 1, 2023 to December 31, 2023

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

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

Fund Performance

Registration Date Dec 22, 2004

Ending Date of Accounting Period Dec 31, 2023

	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
ผลตอบแทนของกองทุน (Fund Return)	2.86%	0.61%	3.21%	3.75%	-0.82%	1.47%	-0.80%	-0.29%	-1.68%	-1.03%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	2.12%	3.31%	2.63%	3.31%	1.53%	2.66%	2.19%	-0.57%	-0.70%	0.72%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	1.82%	2.57%	2.39%	1.14%	2.23%	1.28%	2.50%	1.29%	1.69%	0.70%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.10%	1.84%	1.58%	0.72%	1.76%	0.96%	0.95%	1.25%	1.62%	0.58%

	ตั้งแต่ต้นปี	3 เดือน	6 เดือน	1 ปี	3 ปี	5 ปี	10 ปี	ตั้งแต่จัดตั้ง
	(YTD) ¹⁾	(3 Months) ¹⁾	(6 Months) ¹⁾	(1 Year) ²⁾	(3 Years) ²⁾	(5 Years) ²⁾	(10 Years) ²⁾	(Since Inception) ³⁾
ผลตอบแทนของกองทุน (Fund Return)	-1.03%	0.36%	0.11%	-1.04%	-1.00%	-0.47%	0.71%	2.26%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	0.72%	0.85%	0.89%	0.73%	-0.18%	0.85%	1.71%	2.68%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	0.70%	0.30%	0.45%	0.71%	1.81%	1.91%	1.91%	2.66%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.58%	0.19%	0.34%	0.59%	1.78%	1.48%	1.51%	1.84%

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 : 0.45%

- Tracking Difference: (TD) 1 Year : -1.77%

- 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 December 31, 2023

Called expenses from fund (Fund's direct expense)	Amount Unit : Thousand	Percentage of Net Assets Value
Management fee	744.96	1.0700
Trustee fee	14.90	0.0214
Transaction fee	-	-
Registrar fee	74.50	0.1070
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	32.90	0.0473
Other Expenses*	0.20	0.0003
Total Expenses **	867.46	1.2460

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 December 31, 2023

	Broker Name	Brokerage Fee (Baht)	% of Total Brokerage Fee
1	BUALUANG SECURITIES PUBLIC COMPANY LIMITED	1,423.16	14.41
2	INNOVESTX SECURITIES COMPANY LIMITED	1,200.81	12.16
3	KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	895.76	9.07
4	UOB KAYHIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	837.92	8.49
5	KIATNAKIN PHATRA SECURITIES PUBLIC COMPANY LIMITED	833.71	8.44
6	TISCO SECURITIES COMPANY LIMITED	797.39	8.07
7	KRUNGSRI CAPITAL SECURITIES PUBLIC COMPANY LIMITED	714.69	7.24
8	KASIKORN SECURITIES PUBLIC COMPANY LIMITED	606.42	6.14
9	THANACHART SECURITIES PUBLIC COMPANY LIMITED	587.39	5.95
10	YUANTA SECURITIES (THAILAND) COMPANY LIMITED	483.70	4.90
11	OTHER	1,494.29	15.13
	Total	9,875.24	100.00

Capital Protected Retirement Mutual Fund 3
Details of Investment ,Borrowing and Obligations
As of December 31, 2023

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>2,611,041.25</u>	<u>3.76</u>
Listed Securities	2,611,041.25	3.76
Banking	394,067.00	0.57
BAY	11,300.00	0.02
BBL	125,200.00	0.18
KBANK	67,500.00	0.10
KTB	40,480.00	0.06
SCB	106,000.00	0.15
TTB	43,587.00	0.06
Building & Furnishing Materials	61,200.00	0.09
SCC	61,200.00	0.09
Commerce	350,650.00	0.50
BJC	17,500.00	0.03
COM7	9,520.00	0.01
CPALL	123,200.00	0.18
CPAXT	72,900.00	0.10
CRC	57,400.00	0.08
DOHOME	11,430.00	0.02
GLOBAL	18,920.00	0.03
HMPRO	39,780.00	0.06
Construction Services	27,600.00	0.04
CK	12,480.00	0.02
STEC	15,120.00	0.02
Electronic Components	136,625.00	0.20
DELTA	88,000.00	0.13
HANA	26,625.00	0.04
KCE	22,000.00	0.03
Energy & Utilities	391,723.75	0.56
BAFS	16,730.00	0.02
BCP	8,700.00	0.01
BGRIM	5,450.00	0.01
BSRC	28,050.00	0.04
GPSC	9,700.00	0.01
GULF	106,800.00	0.15
PTT	28,600.00	0.04
PTTEP	164,450.00	0.24
SPRC	5,775.00	0.01
TOP	17,468.75	0.03

Capital Protected Retirement Mutual Fund 3
Details of Investment ,Borrowing and Obligations
As of December 31, 2023

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>2,611,041.25</u>	<u>3.76</u>
Listed Securities	2,611,041.25	3.76
Finance & Securities	50,895.00	0.07
MTC	13,500.00	0.02
TIDLOR	37,395.00	0.05
Foods & Beverages	62,970.00	0.09
CPF	17,640.00	0.03
ICHI	6,280.00	0.01
ITC	10,550.00	0.02
TU	28,500.00	0.04
Health Care Services	290,420.50	0.42
BCH	38,080.00	0.05
BDMS	99,900.00	0.14
BH	66,600.00	0.10
CHG	44,902.00	0.06
EKH	17,848.50	0.03
PR9	17,600.00	0.03
SAFE	5,490.00	0.01
Information & Communication Technology	181,790.00	0.26
ADVANC	130,200.00	0.19
INTUCH	35,750.00	0.05
THCOM	15,840.00	0.02
Media & Publishing	10,620.00	0.02
PLANB	10,620.00	0.02
Packaging	32,400.00	0.05
SCGP	32,400.00	0.05
Professional Services	10,650.00	0.02
SISB	10,650.00	0.02
Property Development	266,580.00	0.38
AMATA	34,775.00	0.05
AP	31,640.00	0.05
CPN	105,000.00	0.15
LH	13,040.00	0.02
ROJNA	7,020.00	0.01
SC	7,872.00	0.01
SIRI	5,133.00	0.01
SPALI	33,480.00	0.05
WHA	28,620.00	0.04

Capital Protected Retirement Mutual Fund 3
Details of Investment ,Borrowing and Obligations
As of December 31, 2023

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>2,611,041.25</u>	<u>3.76</u>
Listed Securities	2,611,041.25	3.76
Tourism & Leisure	105,850.00	0.15
CENTEL	13,125.00	0.02
ERW	27,825.00	0.04
MINT	64,900.00	0.09
Transportation	237,000.00	0.34
AAV	18,905.00	0.03
AOT	137,425.00	0.20
BA	14,130.00	0.02
BEM	37,365.00	0.05
BTS	13,775.00	0.02
SJWD	15,400.00	0.02
<u>Government Bond</u>	<u>65,929,510.73</u>	<u>94.83</u>
The Maturity less than 1 year	11,908,295.88	17.13
LB24DB	11,908,295.88	17.13
The Maturity 1-3 year	54,021,214.85	77.70
BOT255A	4,988,656.85	7.18
LB256A	49,032,558.00	70.52
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>1,065,546.68</u>	<u>1.53</u>
UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED	942,066.84	1.35
TMBTHANACHART BANK PUBLIC COMPANY LIMITED	123,479.84	0.18
<u>Others</u>	<u>-78,700.32</u>	<u>-0.11</u>
Other Assets	25,887.00	0.04
Other Liabilities	-104,587.32	-0.15
Net Asset Value	69,527,398.34	100.00

Summary Report of Invested Money
Capital Protected Retirement Mutual Fund 3
As at December 31, 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	65,929,510.73	94.83
(B) Securities issued, certified, accepted or 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 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 December 31, 2023

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
Government Bond							
BOT255A		BANK OF THAILAND		29/05/2025	-	5,000,000.00	4,988,656.85
LB24DB		MINISTRY OF FINANCE		17/12/2024	-	12,000,000.00	11,908,295.88
LB256A		MINISTRY OF FINANCE		17/06/2025	-	50,000,000.00	49,032,558.00
						Total	<u>66,929,510.73</u>

Portfolio Turnover Ratio (PTR)

Capital Protected Retirement Mutual Fund 3

For the period of January 1, 2023 To December 31, 2023

8.23%

Credit rating of the bank or financial institution

Capital Protection Retirement Mutual Fund 3

As of December 28, 2023

Bank of deposit	Credit ratings by international institution	Credit ratings by domestic institution
United Overseas Bank (Thai) Public Company Limited	Baa1 (Moody)	AAA (Fitch)
TMBThanachart 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	KASIKORN SECURITIES PUBLIC COMPANY LIMITED		
5	KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED		
6	KRUNGSRI CAPITAL SECURITIES PUBLIC COMPANY LIMITED		
7	YUANTA SECURITIES (THAILAND) COMPANY LIMITED		
8	THANACHART SECURITIES PUBLIC COMPANY LIMITED		
9	TISCO SECURITIES COMPANY LIMITED		
10	KIATNAKIN PHATRA SECURITIES PUBLIC COMPANY LIMITED		
11	UBS SECURITIES (THAILAND) COMPANY LIMITED		
12	MAYBANK SECURITIES (THAILAND) PUBLIC COMPANY LIMITED		
13	DBS VICKERS SECURITIES (THAILAND) COMPANY LIMITED		
14	KRUNGSRI SECURITIES PUBLIC COMPANY LIMITED		
15	CGS-CIMB SECURITIES (THAILAND) COMPANY LIMITED		

List of Connected Person with transaction

For the Period of January 1, 2023 to December 31, 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 December 31, 2023

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 3

As of December 28, 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)

The amendment to the commitment

Capital Protected Retirement Mutual Fund 3

For the period of January 1, 2023 To December 31, 2023

Revised matter	Reason for the amendment	Approval date	Effective date
-None-	-	-	-

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3
FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023

INDEPENDENT AUDITOR'S REPORT

To the Unitholders of Capital Protected Retirement Mutual Fund 3

Opinion

I have audited the financial statements of Capital Protected Retirement Mutual Fund 3 ("the Fund"), which comprise the statement of financial position and details of investments as at 31 December 2023, 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 3 as at 31 December 2023, 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 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 Code of Ethics for Professional Accountants, including Independence Standards issued by the Federation of Accounting Professions (Code of Ethics for Professional Accountants) that are relevant to my audit of the financial statements, and I have fulfilled my other ethical responsibilities in accordance with the Code of Ethics for Professional Accountants. 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 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, 29 January 2024

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2023

	Note	Baht	
		2023	2022
ASSETS	6		
Investments at fair value	3, 4	68,504,658.90	69,800,556.75
Cash at banks	5	1,058,446.56	486,321.83
Accounts receivable			
From dividend and interest	5	43,910.96	35,034.59
From sales of investments		25,001.03	93,621.73
Total Assets		<u>69,632,017.45</u>	<u>70,415,534.90</u>
LIABILITIES	6		
Accounts payable from purchases of investments	5	-	61,475.39
Accrued expenses	5	100,712.88	101,526.51
Other liabilities		3,906.23	3,954.07
Total Liabilities		<u>104,619.11</u>	<u>166,955.97</u>
NET ASSETS		<u>69,527,398.34</u>	<u>70,248,578.93</u>
NET ASSETS :			
Capital received from unitholders		45,455,658.20	45,455,658.20
Retained earnings (deficit)			
Equalisation account		(26,050,705.75)	(26,050,705.75)
Retained earnings from operations		50,122,445.89	50,843,626.48
Net Assets		<u>69,527,398.34</u>	<u>70,248,578.93</u>
Net asset value per unit		15.2956	15.4543
Investment units sold at the end of the year (units)		4,545,565.8202	4,545,565.8202

The accompanying notes are an integral part of these financial statements.

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2023

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> (Baht/Unit)	<u>Fair Value</u> (Baht)	<u>Percent of Investments</u>
<u>Bonds</u>					
BOT255A	29/05/25	2.04	5,000,000.00	4,979,434.95	7.27
LB24DB	17/12/24	1.45	12,000,000.00	11,901,145.20	17.37
LB256A	17/06/25	0.95	50,000,000.00	49,013,037.50	71.55
Total Bonds				65,893,617.65	96.19
<u>Common Stocks</u>					
Banking				394,067.00	0.57
BAY			400	11,300.00	0.02
BBL			800	125,200.00	0.18
KBANK			500	67,500.00	0.10
KTB			2,200	40,480.00	0.06
SCB			1,000	106,000.00	0.15
TTB			26,100	43,587.00	0.06
Construction Materials				61,200.00	0.09
SCC			200	61,200.00	0.09
Commerce				350,650.00	0.51
BJC			700	17,500.00	0.02
COM7			400	9,520.00	0.01
CPALL			2,200	123,200.00	0.18
CPAXT			2,700	72,900.00	0.11
CRC			1,400	57,400.00	0.08
DOHOME			900	11,430.00	0.02
GLOBAL			1,100	18,920.00	0.03
HMPRO			3,400	39,780.00	0.06
Information & Communication Technology				181,790.00	0.26
ADVANC			600	130,200.00	0.19
INTUCH			500	35,750.00	0.05
THCOM			1,200	15,840.00	0.02

The accompanying notes are an integral part of these financial statements.

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2023

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> (Baht/Unit)	<u>Fair Value</u> (Baht)	<u>Percent of Investments</u>
Construction Services				27,600.00	0.04
CK			600	12,480.00	0.02
STEC			1,800	15,120.00	0.02
Electronic Components				136,625.00	0.20
DELTA			1,000	88,000.00	0.13
HANA			500	26,625.00	0.04
KCE			400	22,000.00	0.03
Energy & Utilities				391,723.75	0.57
BAFS			700	16,730.00	0.02
BCP			200	8,700.00	0.01
BGRIM			200	5,450.00	0.01
BSRC			3,300	28,050.00	0.04
GPSC			200	9,700.00	0.01
GULF			2,400	106,800.00	0.16
PTT			800	28,600.00	0.04
PTTEP			1,100	164,450.00	0.24
SPRC			700	5,775.00	0.01
TOP			325	17,468.75	0.03
Finance & Securities				50,895.00	0.07
MTC			300	13,500.00	0.02
TIDLOR			1,662	37,395.00	0.05
Food & Beverage				127,870.00	0.19
CPF			900	17,640.00	0.03
ICHI			400	6,280.00	0.01
ITC			500	10,550.00	0.02
MINT			2,200	64,900.00	0.09
TU			1,900	28,500.00	0.04

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2023

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> (Baht/Unit)	<u>Fair Value</u> (Baht)	<u>Percent of Investments</u>
Health Care Services				290,420.50	0.43
BCH			1,700	38,080.00	0.05
BDMS			3,600	99,900.00	0.14
BH			300	66,600.00	0.10
CHG			14,300	44,902.00	0.07
EKH			2,445	17,848.50	0.03
PR9			1,100	17,600.00	0.03
SAFE			300	5,490.00	0.01
Media & Publishing				10,620.00	0.02
PLANB			1,200	10,620.00	0.02
Packaging				32,400.00	0.05
SCGP			900	32,400.00	0.05
Professional Services				10,650.00	0.02
SISB			300	10,650.00	0.02
Property Development				266,580.00	0.39
AMATA			1,300	34,775.00	0.05
AP			2,800	31,640.00	0.05
CPN			1,500	105,000.00	0.15
LH			1,600	13,040.00	0.02
ROJNA			1,200	7,020.00	0.01
SC			2,400	7,872.00	0.01
SIRI			2,900	5,133.00	0.01
SPALI			1,800	33,480.00	0.05
WHA			5,400	28,620.00	0.04
Tourism & Leisure				40,950.00	0.06
CENTEL			300	13,125.00	0.02
ERW			5,300	27,825.00	0.04

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2023

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/</u> <u>Units</u> (Baht/Unit)	<u>Fair Value</u> (Baht)	<u>Percent of</u> <u>Investments</u>
Transportation & Logistics				237,000.00	0.34
AAV			9,500	18,905.00	0.03
AOT			2,300	137,425.00	0.20
BA			900	14,130.00	0.02
BEM			4,700	37,365.00	0.05
BTS			1,900	13,775.00	0.02
SJWD			1,000	15,400.00	0.02
Total Common Stocks				2,611,041.25	3.81
Total Investments (At Cost: Baht 69,876,841.94)				68,504,658.90	100.00

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2022

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)	
<u>Bonds</u>					
BOT239A	28/09/23	0.65	4,000,000.00	3,978,894.48	5.70
LB24DB	17/12/24	1.45	14,000,000.00	13,951,876.82	19.99
LB256A	17/06/25	0.95	50,000,000.00	49,214,489.00	70.51
Total Bonds				67,145,260.30	96.20
<u>Common Stocks</u>					
The Stock Exchange of Thailand					
Agribusiness				9,434.00	0.01
GFPT			700	8,960.00	0.01
TEGH			100	474.00	-
Banking				345,010.00	0.50
BBL			800	118,400.00	0.17
KBANK			500	73,750.00	0.11
KTB			3,800	67,260.00	0.10
SCB			800	85,600.00	0.12
Construction Materials				34,200.00	0.05
SCC			100	34,200.00	0.05
Petrochemicals & Chemicals				58,350.00	0.08
IVL			1,200	48,900.00	0.07
PTTGC			200	9,450.00	0.01
Commerce				321,945.00	0.46
BJC			600	21,150.00	0.03
COM7			500	17,000.00	0.02
CPALL			1,500	102,375.00	0.15
CRC			1,200	55,500.00	0.08
DOHOME			400	5,920.00	0.01
MAKRO			3,000	120,000.00	0.17

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2022

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)	
Information & Communication Technology				210,445.00	0.30
ADVANC			600	117,000.00	0.17
DTAC			700	32,725.00	0.05
INTUCH			200	15,450.00	0.02
ITEL			6,500	23,270.00	0.03
SYNEX			200	3,280.00	-
THCOM			1,300	18,720.00	0.03
Construction Services				14,090.00	0.02
CK			300	7,290.00	0.01
STEC			500	6,800.00	0.01
Electronic Components				110,600.00	0.16
DELTA			100	83,000.00	0.12
KCE			200	9,300.00	0.01
NEX			1,000	18,300.00	0.03
Energy & Utilities				620,436.25	0.89
BAFS			900	28,575.00	0.04
BANPU			1,200	16,440.00	0.02
BCP			200	6,300.00	0.01
BGRIM			400	15,900.00	0.02
EA			900	87,300.00	0.13
EGCO			100	17,250.00	0.02
ESSO			1,000	12,600.00	0.02
GPSC			400	29,200.00	0.04
GULF			2,500	138,125.00	0.20
GUNKUL			3,900	20,475.00	0.03
OR			300	7,140.00	0.01
PTG			400	5,800.00	0.01
PTT			900	29,925.00	0.04
PTTEP			600	105,900.00	0.15

The accompanying notes are an integral part of these financial statements.

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2022

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)	
SPRC			3,000	32,100.00	0.05
SSP			2,100	21,000.00	0.03
TOP			825	46,406.25	0.07
Finance & Securities				22,120.00	0.03
BAM			1,400	22,120.00	0.03
Food & Beverage				108,930.00	0.16
CPF			1,200	29,760.00	0.04
ITC			228	6,840.00	0.01
KSL			3,400	12,580.00	0.02
M			400	23,500.00	0.03
MINT			600	19,350.00	0.03
TU			1,000	16,900.00	0.03
Health Care Services				200,730.00	0.29
BCH			1,300	26,650.00	0.04
BDMS			3,600	104,400.00	0.15
BH			100	21,200.00	0.03
CHG			9,500	34,960.00	0.05
PR9			800	13,520.00	0.02
Insurance				49,715.00	0.07
BLA			900	25,875.00	0.04
TLI			1,600	23,840.00	0.03
Media & Publishing				10,640.00	0.02
PLANB			1,400	10,640.00	0.02
Packaging				18,100.00	0.02
BGC			100	1,000.00	-
SCGP			300	17,100.00	0.02
Professional Services				7,680.00	0.01
SISB			400	7,680.00	0.01

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

DETAILS OF INVESTMENTS

AS AT 31 DECEMBER 2022

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> (Baht/Unit)	<u>Fair Value</u> (Baht)	<u>Percent of Investments</u>
Property Development				223,610.20	0.32
AMATA			934	19,894.20	0.03
AP			400	4,640.00	0.01
AWC			8,300	52,290.00	0.07
CPN			1,200	85,200.00	0.12
LH			1,900	18,810.00	0.03
MBK			800	14,160.00	0.02
ORI			300	3,630.00	0.01
SC			700	2,954.00	-
WHA			5,400	22,032.00	0.03
Tourism & Leisure				27,881.00	0.04
CENTEL			500	25,125.00	0.04
DUSIT			100	1,110.00	-
ERW			200	896.00	-
VRANDA			100	750.00	-
Transportation & Logistics				255,740.00	0.36
AOT			2,200	165,000.00	0.24
BA			1,300	17,420.00	0.02
BEM			5,000	49,000.00	0.07
BTS			1,800	15,120.00	0.02
KEX			500	9,200.00	0.01
Automotive				2,100.00	-
SAT			100	2,100.00	-
Market for Alternative Investment					
Services				3,540.00	0.01
SPA			300	3,540.00	0.01
Total Common Stocks				2,655,296.45	3.80
Total Investments (At Cost: Baht 70,946,968.52)				69,800,556.75	100.00

The accompanying notes are an integral part of these financial statements.

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Baht	
		2023	2022
INCOME	3		
Dividend income		61,357.04	63,627.42
Interest income	5	488,930.18	466,399.98
Other income		-	3,073.50
Total income		<u>550,287.22</u>	<u>533,100.90</u>
EXPENSES	3		
Management fee	5	744,956.34	749,874.33
Trustee fee		14,899.30	14,997.60
Registrar fee	5	74,495.62	74,987.43
Professional fee		32,900.00	32,900.00
Other expenses	5	10,075.24	9,779.14
Total expenses		<u>877,326.50</u>	<u>882,538.50</u>
Net loss		<u>(327,039.28)</u>	<u>(349,437.60)</u>
Net gain (loss) on investments	3		
Net realised gain (loss) on investments		(168,370.04)	16,703.40
Net unrealised loss on investments		(225,771.27)	(866,263.29)
Total realised and unrealised loss on investments		<u>(394,141.31)</u>	<u>(849,559.89)</u>
Decrease in net assets resulting from operations		<u>(721,180.59)</u>	<u>(1,198,997.49)</u>

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3

STATEMENT OF CHANGES IN NET ASSETS

FOR THE YEAR ENDED 31 DECEMBER 2023

	Baht	
	2023	2022
Decrease in net assets from		
Operations	(721,180.59)	(1,198,997.49)
Decrease in capital received from unitholders during the year	-	(61,473.10)
Decrease in net assets during the year	(721,180.59)	(1,260,470.59)
Net assets at the beginning of the year	70,248,578.93	71,509,049.52
Net assets at the end of the year	69,527,398.34	70,248,578.93

	Units	
<u>Changes of investment units</u>		
(at Baht 10 each)		
Investment units at the beginning of the year	4,545,565.8202	4,549,565.8202
<u>Less : Investment units redeemed during the year</u>	-	(4,000.0000)
Investment units at the end of the year	4,545,565.8202	4,545,565.8202

CAPITAL PROTECTED RETIREMENT MUTUAL FUND 3
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1. GENERAL INFORMATION

Capital Protected Retirement Mutual Fund 3 (“the Fund”) was registered with the Securities and Exchange Commission (“SEC”) on 22 December 2004 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 TMBThanachart Bank Public Company Limited serves as the Fund’s Trustee.

The Fund is an open-ended flexible portfolio retirement mutual fund with no stipulated project life. Its policy is to mobilize long-term saving for retirement by invest in debt instruments 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 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 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 securities in marketable equity securities are presented at fair value, using the latest closing price on the date of investment measurement.
- Debt securities 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 amortised 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 amortised cost.

Net unrealised 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 interest rate method.

The premium (discount) on debt instrument is amortised by the effective interest rate method. The amortised 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	
	2023	2022
Purchases of investments	9,057,451.19	3,522,688.74
Sales of investments	9,733,899.06	3,587,268.58

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 2023 and 2022 were summarised as follows:

	Baht		Pricing Policy
	2023	2022	
UOB Asset Management (Thailand) Company Limited			
Management fee	744,956.34	749,874.33	The basis stated in the prospectus
Registrar fee	74,495.62	74,987.43	The basis stated in the prospectus
United Overseas Bank (Thai) Public Company Limited			
Interest income	8,315.63	578.59	Market price
UOB Kay Hian Securities (Thailand) Public Company Limited			
Commission fee	837.92	956.03	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 2023 and 2022, the Fund had the significant outstanding balances with the related companies as follows:

	Baht	
	2023	2022
UOB Asset Management (Thailand) Company Limited		
Accrued management fee	63,091.26	63,659.00
Accrued registrar fee	6,309.14	6,365.90
United Overseas Bank (Thai) Public Company Limited		
Cash at bank	935,068.81	303,497.76
Accounts receivable from interest	6,998.03	253.45
UOB Kay Hian Securities (Thailand) Public Company Limited		
Accounts payable from purchases of investments	-	1,437.20
Accrued commission fee	-	2.00

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 market 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).

	Baht			
	As at 31 December 2023			
	Level 1	Level 2	Level 3	Total
<u>Assets</u>				
Equity instruments	2,611,041.25	-	-	2,611,041.25
Debt instruments	-	65,893,617.65	-	65,893,617.65

	Baht			
	As at 31 December 2022			
	Level 1	Level 2	Level 3	Total
<u>Assets</u>				
Equity instruments	2,655,296.45	-	-	2,655,296.45
Debt instruments	-	67,145,260.30	-	67,145,260.30

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:

	Baht			
	Outstanding balance of net financial instruments as at 31 December 2023			
	Floating Interest Rate	Fixed Interest Rate	No Interest Rate	Total
<u>Financial Assets</u>				
Investments at fair value	-	65,893,617.65	2,611,041.25	68,504,658.90
Cash at banks	1,058,446.56	-	-	1,058,446.56
Accounts receivable from dividend and interest	-	-	43,910.96	43,910.96
Accounts receivable from sales of investments	-	-	25,001.03	25,001.03
<u>Financial Liabilities</u>				
Accrued expenses	-	-	100,712.88	100,712.88
Other liabilities	-	-	3,906.23	3,906.23

	Baht			
	Outstanding balance of net financial instruments as at 31 December 2022			
	Floating Interest Rate	Fixed Interest Rate	No Interest Rate	Total
<u>Financial Assets</u>				
Investments at fair value	-	67,145,260.30	2,655,296.45	69,800,556.75
Cash at banks	486,321.83	-	-	486,321.83
Accounts receivable from dividend and interest	-	-	35,034.59	35,034.59
Accounts receivable from sales of investments	-	-	93,621.73	93,621.73

Baht

Outstanding balance of net financial instruments as at 31 December 2022

	Floating Interest Rate	Fixed Interest Rate	No Interest Rate	Total
<u>Financial Liabilities</u>				
Accounts payable from				
purchases of investments	-	-	61,475.39	61,475.39
Accrued expenses	-	-	101,526.51	101,526.51
Other liabilities	-	-	3,954.07	3,954.07

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' issuers in a positive or negative way depending on the kind of business of those issuers and how they relate with 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 analysing 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 authorised persons of the Fund on 29 January 2024.

เหตุผลที่ต้องทำหน้าต่อผู้รับไม่ทัน	
<input type="checkbox"/>	1. จำนวนเงินไม่ชัดเจน
<input type="checkbox"/>	2. ไม่มีเลขที่บัญชีตามจำนวนเงิน
<input type="checkbox"/>	3. ไม่ยอมรับ
<input type="checkbox"/>	4. ไม่มีผู้รับตามจำนวนเงิน
<input type="checkbox"/>	5. ไม่มารับเงินคืนตามที่ขอ
<input type="checkbox"/>	6. เลิกกิจการ
<input type="checkbox"/>	7. อื่นๆ โปรดระบุ.....
ลงชื่อ	

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