

Capital Protected Retirement Mutual Fund 5 : CPRMF5

Interim Report
(January 1, 2025 - June 30, 2025)

Content

	Page
Message from the Company	1
List of Board of Directors and Management Team	2
Supervisor Report	3
Name List of Fund Manager	4
Fund Performance	5
Fund Expenses	6
Brokerage Fee	7
Fund Details of Investment, Borrowing and Obligations	8
Information on values and ratios of investment in other mutual fund under the same mutual fund management company (if any)	11
Summary Report of Invested Money	12
Details of Instruments and the Ranking of Credit of respective Instruments in the Portfolio	13
Financial Report	14
Portfolio Turnover Ratio (PTR)	15
Credit rating of the bank or financial institution	16
List Details of Soft Commission	17
List of Connected Person with transaction	18
Report on non-compliance of investment limit	19
Information on the exceeding of 1/3 Unit holding	20

Message from the Company

To Unitholders

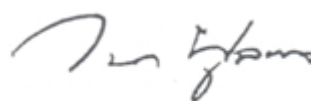
As a Capital Protected Retirement Mutual Fund 5, CPRMF5 invests not less than 80% of its capital in government debt securities with remaining time-to-maturity of 5 years; matching the next fund's redemption period. The rest of the capital is invested in equity market to enhance the returns for the unit-holders. As of June 2025, the fund allocated 96.6% of its total NAV to government debt securities (Government bond, Debt securities guaranteed by MOF, Treasury bills and Bank of Thailand bonds), 1.1% to bank deposits and 2.3% into equities.

Comparing with first half 2024 accounting period, the first half 2025 fund's investment in government debt securities reduced from 96.7% to 96.6%. In addition, the fund reduced its portion of bank deposits to 1.1 from 3.3%, but increased its investment in equities from 0% to 2.3%

As we have managed Capital Protected Retirement Mutual Fund 5 for a period of half year on June 30, 2025, we would like to inform the net value to unit holder, The fund has a net asset value 45,522,960.49 Baht in asset value or its earning per unit is at 15.8114 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. Ms. Aumporn Supjindavong	Director
4. Mr. Vana Bulbon	Director and CEO
5. Mr. Sanchai Apisaksirikul	Director
6. Mrs. Vira-anong Chiranakhorn Phutrakul	Director

Management Team (As of August 1, 2025)

1. Mr. Vana	Bulbon	Chief Executive Officer
2. Ms. Rachada	Tangharat	Deputy Chief Executive Officer
3. Mr. Kulachat	Chandavimol	Chief Marketing Officer
4. Mr. Nattapon	Chansivanon	Chief Investment Officer
5. Mrs. Sunaree	Piboonsakkul	Chief Operating Officer

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 25/108

July 7, 2025

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, 2025 to June 30, 2025

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, 2025 to June 30, 2025

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

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

Fund Performance

Registration Date

Dec 25, 2006

Ending Date of Accounting Period June 30, 2025

	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
ผลตอบแทนของกองทุน (Fund Return)	-0.21%	2.03%	2.48%	-1.04%	2.54%	-0.31%	0.04%	-1.51%	-1.13%	1.72%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	2.38%	1.43%	1.47%	1.69%	4.02%	2.39%	0.31%	-0.29%	0.08%	3.04%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	2.03%	1.91%	1.05%	1.67%	1.25%	2.60%	0.71%	3.20%	1.25%	0.77%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.43%	0.10%	0.10%	0.24%	0.83%	0.95%	0.27%	3.26%	1.32%	0.79%

	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)	2.09%	0.58%	2.09%	3.25%	1.80%	0.24%	0.53%	2.50%
ผลตอบแทนดัชนีชี้วัด (Benchmark Return)	1.89%	0.81%	1.89%	3.69%	2.82%	1.06%	1.66%	2.77%
ความผันผวนของผลดำเนินงาน (Fund Standard Deviation)	0.84%	0.35%	0.84%	0.95%	2.11%	2.28%	1.98%	2.84%
ความผันผวนของดัชนีชี้วัด (Benchmark Standard Deviation)	0.39%	0.29%	0.39%	0.59%	2.13%	2.15%	1.58%	2.25%

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 : 0.76%

Tracking Difference: (TD) 1 Year : -0.44%

- 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, 2025 to June 30, 2025

Called expenses from fund (Fund's direct expense)	Amount Unit : Thousand	Percentage of Net Assets Value
Management fee	0.0000	0.0000
Trustee fee	4.79	0.0214
Transaction fee	-	-
Registrar fee	0.0000	0.0000
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	16.77	0.0748
Other Expenses*	0.40	0.0018
Total Expenses **	21.96	0.0980

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, 2025 to June 30, 2025**

	Broker Name	Brokerage Fee (Baht)	% of Total Brokerage Fee
1	BUALUANG SECURITIES PUBLIC COMPANY LIMITED	355.84	12.70
2	INNOVESTX SECURITIES CO., LTD.	316.72	11.30
3	TISCO SECURITIES COMPANY LIMITED	316.13	11.28
4	KASIKORN SECURITIES PUBLIC COMPANY LIMITED	306.47	10.93
5	UBS SECURITIES (THAILAND) LIMITED	292.59	10.44
6	UOB KAYHIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	263.12	9.39
7	KIATNAKIN PHATRA SECURITIES PUBLIC COMPANY LIMITED	256.91	9.17
8	CGS INTERNATIONAL SECURITIES (THAILAND) COMPANY LIMITED	228.95	8.17
9	KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED	209.34	7.47
10	MORGAN STANLEY	80.69	2.88
11	OTHER	176.00	6.28
	Total	2,802.76	100.00

Capital Protected Retirement Mutual Fund 5
Details of Investment ,Borrowing and Obligations
As of June 30, 2025

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>1,033,695.75</u>	<u>2.27</u>
Listed Securities	1,033,695.75	2.27
Agribusiness	1,760.00	0.00
GFPT	1,760.00	0.00
Banking	148,217.00	0.33
BBL	27,800.00	0.06
KBANK	46,050.00	0.10
KTB	23,430.00	0.05
SCB	35,250.00	0.08
TTB	15,687.00	0.03
Building & Furnishing Materials	16,800.00	0.04
SCC	16,800.00	0.04
Chemicals & Plastics	18,070.00	0.04
ML	8,120.00	0.02
PTTGC	9,950.00	0.02
Commerce	78,550.00	0.17
COM7	3,700.00	0.01
CPALL	66,000.00	0.14
CRC	8,850.00	0.02
Construction Services	15,850.00	0.03
CK	5,650.00	0.01
STECON	10,200.00	0.02
Electronic Components	100,360.00	0.22
CCET	4,360.00	0.01
DELTA	96,000.00	0.21
Energy & Utilities	190,223.75	0.42
BCPG	1,710.00	0.00
GPSC	5,850.00	0.01
GULF	76,298.75	0.17
PTT	72,000.00	0.16
PTTEP	32,850.00	0.07
SPRC	1,515.00	0.00
Finance & Securities	35,162.00	0.08
MTC	21,150.00	0.05
SAWAD	1,932.00	0.00
TIDLOR	12,080.00	0.03

Capital Protected Retirement Mutual Fund 5
Details of Investment ,Borrowing and Obligations
As of June 30, 2025

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Common Stocks</u>	<u>1,033,695.75</u>	<u>2.27</u>
Listed Securities	1,033,695.75	2.27
Foods & Beverages	14,500.00	0.03
CPF	11,500.00	0.03
OSP	3,000.00	0.01
Health Care Services	88,464.00	0.19
BCH	19,200.00	0.04
BDMS	49,920.00	0.11
CHG	304.00	0.00
PR9	19,040.00	0.04
Information & Communication Technology	162,200.00	0.36
ADVANC	111,200.00	0.24
SYNEX	3,270.00	0.01
TRUE	47,730.00	0.10
Media & Publishing	7,380.00	0.02
PLANB	7,380.00	0.02
Packaging	23,800.00	0.05
SCGP	23,800.00	0.05
Property Development	51,592.00	0.11
AMATA	1,400.00	0.00
AP	1,875.00	0.00
CPN	41,625.00	0.09
SPALI	2,900.00	0.01
WHA	3,792.00	0.01
Tourism & Leisure	32,592.00	0.07
CENTEL	2,420.00	0.01
ERW	2,332.00	0.01
MINT	27,840.00	0.06
Transportation	48,175.00	0.11
AAV	1,430.00	0.00
AOT	33,275.00	0.07
BA	2,440.00	0.01
BEM	2,390.00	0.01
BTS	8,640.00	0.02

Capital Protected Retirement Mutual Fund 5
Details of Investment ,Borrowing and Obligations
As of June 30, 2025

	Market Value	%NAV
Domestic : Assets and Securities List		
<u>Government Bond</u>	<u>43,989,262.82</u>	<u>96.63</u>
The Maturity less than 1 year	3,527,785.22	7.75
CB26205A	495,713.36	1.09
LB266A	3,032,071.86	6.66
The Maturity 1-3 year	40,461,477.60	88.88
LB26DA	40,461,477.60	88.88
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>517,524.98</u>	<u>1.14</u>
UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED	419,280.76	0.92
TMBTHANACHART BANK PUBLIC COMPANY LIMITED	98,244.22	0.22
<u>Others</u>	<u>-17,523.06</u>	<u>-0.04</u>
Other Assets	11,830.47	0.03
Other Liabilities	-29,353.53	-0.06
Net Asset Value	45,522,960.49	100.00

Information on values and ratios of investment in other mutual fund
under the same mutual fund management company (if any)

Capital Protected Retirement Mutual Fund 5

As of June 30, 2025

Unit Trust (fund)	Market Value (Baht)	%NAV
-None-	-	-

Summary Report of Invested Money
Capital Protected Retirement Mutual Fund 5
As at June 30, 2025

- 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	43,989,262.82	96.63
(B) Securities issued, certified, accepted or avalued , endorsed or guaranteed by a bank established by specific law , commercial bank , finance company	0.00	0.00
(C) Securities whose its issuer, acceptor, aval giver, endorser or guarantor is the company receiving the credit rating at the investment grade level	0.00	0.00
(D)* Securities whose its issuer, acceptor, aval giver, endorser or guarantor is the company receiving the credit rating at the lower than the investment grade level or without credit rating	0.00	0.00

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

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

Details of Instruments and the Ranking of Credit of respective Instruments in the Portfolio
Capital Protected Retirement Mutual Fund 5
As of June 30, 2025

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
Government Bond							
CB26205A		BANK OF THAILAND		5/02/2569	-	500,000.00	495,713.36
LB266A		MINISTRY OF FINANCE		17/06/2569	-	3,000,000.00	3,032,071.86
LB26DA		MINISTRY OF FINANCE		17/12/2569	-	40,000,000.00	40,461,477.60
						Total	<u>43,989,262.82</u>

UOB Asset Management (Thailand) Co., Ltd.

Capital Protected Retirement Mutual Fund 5

Financial Statement

(Unaudited)

Statements of Income

From January 1, 2025 to June 30, 2025

Balance sheets

As at June 30, 2025

		Assets	
Investment Incomes		Investments at fairvalue (at cost : Baht 45,080,681.23)	44,987,651.66
Dividend income	16,439.53	Cash at banks	516,022.29
Interest income	306,271.72	Accounts receivable	
Other income	0.00	From sales of investments	11,849.88
Total incomes	322,711.25	From dividend and interest	36,809.60
Expenses		Deferred expenses - net	0.00
Management fee	(242,291.74)	Other asset	0.00
Trustee fee	4,792.54	Total Assets	45,552,333.43
Registrar fee	(24,229.12)		
Investment advisory fee	0.00		
Professional fee	16,768.72	Liabilities	
Deferred expenses-written off	0.00	Accounts payable From purchases of investments	12,602.36
Other expenses	3,202.76	Accrued expenses	16,671.78
Total expenses	(241,756.84)	Other liabilities	98.80
		Total Liabilities	29,372.94
Net income from investments	564,468.09	Net assets :	45,522,960.49
Net gain (loss) on investments			
Net realized gain (loss) on investments	(54,246.22)	Net assets	
Net unrealized gain (loss) on investments	419,529.93	Capital received from unitholders	28,791,142.81
Total net realized and unrealized gain (loss) on investments	365,283.71	Retained earnings	
		Equalization account	(23,939,683.33)
		Retained earnings from operations	40,671,501.01
Increase in asset from operations	929,751.80	Net assets value	45,522,960.49
Dividend payment during year	0.00	Net assets value per unit	15.8114
Increase in net asset from operations	929,751.80	Investment units sold at the end of the year (units)	2,879,114.2806

Portfolio Turnover Ratio (PTR)

Capital Protected Retirement Mutual Fund 5

For the period of January 1, 2025 to June 30, 2025

3.52%

Credit rating of the bank or financial institution

Capital Protected Retirement Mutual Fund 5

As of June 30, 2025

Bank of deposit	Credit ratings by international institution	Credit ratings by domestic institution
United Overseas Bank (Thai) Pcl.	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	KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED		
5	KASIKORN SECURITIES PUBLIC COMPANY LIMITED		
6	TISCO SECURITIES COMPANY LIMITED		
7	KRUNGSRI SECURITIES PUBLIC COMPANY LIMITED		
8	YUANTA SECURITIES (THAILAND) COMPANY LIMITED		
9	UBS SECURITIES (THAILAND) COMPANY LIMITED		
10	KIATNAKIN PHATRA SECURITIES PUBLIC COMPANY LIMITED		
11	MAYBANK SECURITIES (THAILAND) PUBLIC COMPANY LIMITED		
12	DBS VICKERS SECURITIES (THAILAND) COMPANY LIMITED		
13	CGS INTERNATIONAL SECURITIES (THAILAND) COMPANY LIMITED		
14	THANACHART SECURITIES PUBLIC COMPANY LIMITED		

List of Connected Person with transactions

For the period of January 1, 2025 to June 30, 2025

List of Connected Persons who had transactions with Fund
United Overseas Bank (Thai) Pcl.

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, 2025 to June 30, 2025

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, 2025

-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)

ชำระค่าไปรษณีย์การแล้ว
ใบอนุญานเลขที่ 33/2540
ปณณ. ยานาวา

เหตุขัดข้องที่หน้าของผู้รับไม่ได้
<input type="checkbox"/> 1. จำหน่ายไม่ชัดเจน
<input type="checkbox"/> 2. ไม่มีเลขที่นำตามจำหน่าย
<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.

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 www.uobam.co.th