

**Smart Value Retirement Mutual Fund: SVRMF**

*Annual Report  
(For the period of 2025)*

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## Message from the Company

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To Unitholders

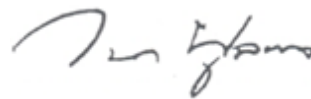
As a short-term fixed income fund, Saving Retirement Mutual Fund focuses only on short-term fixed income securities. The average duration of the portfolio shall not more than about 366 days to maintain appropriate level of liquidity and minimize interest rate risk. As of December 31, 2025, the fund allocated 26.97% of its total NAV to treasury bills & Bank of Thailand bonds, 13.83% to bank deposits & fixed income instruments and 58.87% to corporate debt securities. Meanwhile the fund's duration was 0.53 year.

Compared to the 2024 accounting period, the fund's investment in government debt securities decreased to 26.97% from 32.5% (end December 2024) but decrease the portion of financial institution debts' instruments to 13.83% from 25.32%. At the same time, the fund also increased the portion of the corporate debts' instruments from 41.92% to 58.87%. In addition, the fund also slightly decrease its average portfolio duration to 0.53 year at the end of the year 2025 from 0.59 year in the previous year.

As we have managed Smart Value Retirement Mutual Fund for a period of one year on December 31, 2025 we would like to inform the net value to unit holder, The fund has a net asset value 469,154,491.16 Baht in asset value or its earning per unit is at 14.0288 Baht (As of December 30, 2025)

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 in Smart Value Retirement Mutual Fund. Should you have any further question or need more information, you can monitor or follow the announcement the net asset value of the Fund 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** (AS of December 30, 2025)

- |   |                            |
|---|----------------------------|
| 1. Mr. Lee Wai Fai                        | Chairman Board of Director |
| 2. Mr. Thio Boon Kiat                     | Director                   |
| 3. Mr. Vana Bulbon                        | Director and CEO           |
| 4. Mr. Sanchai Apisaksirikul              | Director                   |
| 5. Mrs. Vira-anong Chiranakhorn Phutrakul | Director                   |

#### **Management Team**

- |                 |              |                                |
|-----------------|--------------|--------------------------------|
| 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 25/228

January 9, 2026

**THE SUPERVISOR GRANT APPROVAL**

To : Unitholders  
Smart Value Retirement Mutual Fund

TMBThanachart Bank Public Company Limited, as the mutual fund supervisor of the Smart Value Retirement Mutual Fund, 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 December 31, 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.

## Smart Value Retirement Mutual Fund

### Name List of Fund Manager

For the period of January 1, 2025 to December 31, 2025

No.	Name List of Fund Manager (As of February 2, 2026)	
1	Mr.Jaruwat	Preepreamkul*
2	Ms.Chanisda	Viranuvatti
3	Ms. Sasinuch	Laptikitchakan
4	Mr. Kiattichai	Song-In
5	Mr. Aphichat	Wisitkitchakan*

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



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 :

1. Total Return of ThaiBMA Short-term Government Bond Index (50%)

2. Total Return of ThaiBMA Government Bond Mark-to-Market 1-3 years Index (10%)

3. ThaiBMA Commercial Paper Index – Total Return with rating AA- and above (20%)

4. 1 Year fixed deposit rate limit 5 million baht averaged by BBL, KBANK, SCB. (20%)

Change to

1. ThaiBMA Commercial Paper Index -Total Return with rating A- and above (50%)

2. Total Return of ThaiBMA Short-term Government Bond Index (50%)

The Fund changes its indicators to line with the fund's strategy. It is effective from June 1, 2025 on wards.

- 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.

## Smart Value Retirement Mutual Fund

### Total Expenses as called from fund Table

From January 1, 2025 to December 31, 2025

Called expenses from fund (Fund's direct expense)	Amount Unit : Thousand	Percentage of Net Assets Value
Management fee	1,162.46	0.2568
Trustee fee	72.65	0.0161
Transaction fee	-	-
Registrar fee	484.36	0.1070
Advisory fee	-	-
Sale Promotion - IPO	-	-
Sale Promotion - After IPO	-	-
Auditing Fee	40.90	0.0090
Other Expenses*	5.40	0.0012
<b>Total Expenses **</b>	<b>1,765.77</b>	<b>0.3901</b>

Remark \* Other expense which each items is less than 0.01% of NAV

\*\* Included VAT (if any) and Not included brokerage fee

Smart Value Retirement Mutual Fund  
Details of Investment ,Borrowing and Obligations  
As of December 31,2025

	Market Value	%NAV
<b>Domestic : Assets and Securities List</b>		
<b><u>Government Bond</u></b>	<b><u>126,512,736.34</u></b>	<b><u>26.97</u></b>
The Maturity less than 1 year	126,512,736.34	26.97
The Maturity 1-3 year	0.00	0.00
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
<b><u>Debenture</u></b>	<b><u>283,378,697.35</u></b>	<b><u>60.40</u></b>
Non-Rated	10,109,673.10	2.15
Rate AAA	33,535,449.58	7.15
Rate AA+	31,109,469.29	6.63
Rate AA	36,612,518.78	7.80
Rate AA-	49,377,892.75	10.52
Rate A+	8,418,050.01	1.79
Rate A	53,365,143.48	11.37
Rate A-	41,624,176.04	8.87
Rate BBB+	5,024,994.65	1.07
Non-Rated	14,201,329.67	3.03
<b><u>Bill of Exchange/Promissory Note</u></b>	<b><u>10,552,695.37</u></b>	<b><u>2.25</u></b>
<b><u>Deposits</u></b>	<b><u>47,586,087.56</u></b>	<b><u>10.14</u></b>
<b><u>Others</u></b>	<b><u>1,137,804.62</u></b>	<b><u>0.24</u></b>
<b>Net Asset Value</b>	<b>469,168,021.24</b>	<b>100.00</b>

**Explanation of rating of credit rating institute**

- AAA The highest rating, indicates risk investment having smallest degree of credit risk. The company has extremely strong capacity to pay interest and repay principal on time and is unlikely to be affected by adverse changes in business, economic or other external conditions
- AA The rating indicates a debt instruments with a very low degree of credit risk.
- A The rating indicates a debt instruments with low credit risk.
- BBB The rating indicates a debt instruments with moderate credit risk.
- BB The rating indicates a debt instruments with high credit risk.
- B The rating indicates a debt instruments with very high credit risk.
- C The rating indicates a debt instruments with highest risk of default. The company's performance to repay/not repay principle and to pay/not pay interest on time is significantly depend upon the favorable business, economic or other external conditions to meet its obligations.
- D The rating for a debt instruments for which payment is in default.

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

**Smart Value Retirement Mutual Fund**

**As of December 31, 2025**

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

Summary Report of Invested Money  
Smart Value Retirement Mutual Fund  
As at December 31, 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	126,512,736.34	26.97
(B) Securities issued, certified, accepted or avalaed , endorsed or guaranteed by a bank established by specific law , commercial bank , finance company	41,770,512.86	8.90
(C) Securities whose its issuer,acceptor,aval giver,endorser or guarantor is the company receiving the credit rating at the investment grade level	252,160,879.86	53.75
(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**  
**Smart Value Retirement Mutual Fund**  
**As of December 31, 2025**

Type	Securities	Issuer	Guarantor/Acceptor/ Endorser	Maturity Date	Rating	Face Value	Market Value
<b>Government Bond</b>							
	BOT265A	BANK OF THAILAND		20-May-2026	-	50,000,000.00	50,367,196.50
	BOT26NA	BANK OF THAILAND		25-Nov-2026	-	27,000,000.00	27,276,596.10
	CB26106A	BANK OF THAILAND		06-Jan-2026	-	20,000,000.00	19,997,110.01
	CB26205B	BANK OF THAILAND		05-Feb-2026	-	10,000,000.00	9,988,458.54
	CB26O22A	BANK OF THAILAND		22-Oct-2026	-	12,000,000.00	11,899,835.99
	TB26325A	MINISTRY OF FINANCE		25-Mar-2026	-	7,000,000.00	6,983,539.21
<b>Promissory Note</b>							
	SECCEN26225A	SECCO ENGINEERING & CONSTRUCTION COMPANY LIMITED	BANGKOK BANK PUBLIC COMPANY LIMITED	25-Feb-2026	-	610,830.00	609,311.36
	UNIQ26525A	UNIQUE ENGINEERING AND CONSTRUCTION PUBLIC COMPANY LIMITED	KRUNG THAI BANK PUBLIC COMPANY LIMITED	25-May-2026	-	10,000,000.00	9,943,384.01
<b>Debtenture</b>							
	AP261A	AP (THAILAND) PUBLIC COMPANY LIMITED		21-Jan-2026	A	10,000,000.00	10,166,565.50
	ASK276A	Asia Sermkij Leasing Public Company Limited		22-Jun-2027	A	5,000,000.00	5,101,199.10
	AWN265A	Advanced Wireless Network Co., Ltd.		11-May-2026	AAA	8,000,000.00	8,075,874.56
	AYCAL265B	AYUDHYA CAPITAL AUTO LEASE PUBLIC COMPANY LIMITED		24-May-2026	AA+	15,000,000.00	15,141,138.15
	BAY272B	BANK OF AYUDHYA PUBLIC COMPANY LIMITED		08-Feb-2027	AAA	7,000,000.00	7,173,448.03
	BEM266A	Bangkok Expressway and Metro Public Company Limited		24-Jun-2026	BBB+	5,000,000.00	5,024,994.65
	CPALL266A	CPALL PUBLIC COMPANY LIMITED		16-Jun-2026	AA-	9,700,000.00	9,779,519.53
	CPALL268A	CPALL PUBLIC COMPANY LIMITED		26-Aug-2026	AA-	8,000,000.00	8,213,142.08
	FPT262A	FRASERS PROPERTY (THAILAND) PUBLIC COMPANY LIMITED		02-Feb-2026	A	5,000,000.00	5,063,729.30
	FPT268A	FRASERS PROPERTY (THAILAND) PUBLIC COMPANY LIMITED		07-Aug-2026	A	5,000,000.00	4,955,192.60
	FPT269A	FRASERS PROPERTY (THAILAND) PUBLIC COMPANY LIMITED		01-Sep-2026	-	5,000,000.00	5,073,812.90
	GULF263A	Gulf Development Public Company Limited		30-Mar-2026	AA-	10,000,000.00	10,106,710.60
	GULF263B	Gulf Development Public Company Limited		28-Mar-2026	AA-	3,000,000.00	3,039,981.24
	HMPRO26DA	HOME PRODUCT CENTER PUBLIC COMPANY LIMITED		15-Dec-2026	AA-	5,000,000.00	5,083,976.45
	ICBCTL266A	ICBC (THAI) LEASING CO.,LTD.		15-Jun-2026	AAA	3,000,000.00	3,023,697.60
	ICBCTL274A	ICBC (THAI) LEASING CO.,LTD.		30-Apr-2027	AAA	2,000,000.00	2,071,378.82
	ICBCTL276A	ICBC (THAI) LEASING CO.,LTD.		13-Jun-2027	AAA	5,000,000.00	5,115,012.25
	ML265A	INDORAMA VENTURES PUBLIC COMPANY LIMITED		18-May-2026	A+	4,300,000.00	4,339,532.01
	ML26OA	INDORAMA VENTURES PUBLIC COMPANY LIMITED		20-Oct-2026	A+	2,000,000.00	2,048,380.44
	KCC263A	Krungsriayudhya Card Co.,Ltd.		21-Mar-2026	AAA	8,000,000.00	8,076,038.32
	KTC26NA	KRUNGTHAI CARD PUBLIC COMPANY LIMITED		27-Nov-2026	AA	5,000,000.00	5,129,157.10
	KTC26NB	KRUNGTHAI CARD PUBLIC COMPANY LIMITED		18-Nov-2026	AA	16,000,000.00	16,338,847.36
	LH265A	LAND AND HOUSES PUBLIC COMPANY LIMITED		14-May-2026	A	5,000,000.00	5,046,583.00
	LH26OA	LAND AND HOUSES PUBLIC COMPANY LIMITED		09-Oct-2026	A	4,000,000.00	4,097,446.36
	LOTUSS264A	EK-CHAI DISTRIBUTION SYSTEM COMPANY LIMITED	CPAXTRA PUBLIC COMPANY LIMITED	20-Apr-2026	AA-	13,000,000.00	13,154,562.85
	NTL264A	Ngern Tid Lor Company Limited		26-Apr-2026	-	10,000,000.00	10,109,673.10
	SCB266A	SCB X Public Company Limited		16-Jun-2026	AA+	10,000,000.00	10,084,816.70
	SCB275A	SCB X Public Company Limited		10-May-2027	AA+	6,000,000.00	5,883,514.44
	TBEV266A	THAI BEVERAGE PUBLIC COMPANY LIMITED		11-Jun-2026	AA	12,000,000.00	12,074,059.68
	TBEV267A	THAI BEVERAGE PUBLIC COMPANY LIMITED		19-Jul-2026	AA	3,000,000.00	3,070,454.64
	TCAP272A	THANACHART CAPITAL PUBLIC COMPANY LIMITED		10-Feb-2027	A	10,000,000.00	10,390,130.20
	TCAP285A	THANACHART CAPITAL PUBLIC COMPANY LIMITED		30-May-2028	A	8,200,000.00	8,544,297.42
	TU26NA	THAI UNION GROUP PUBLIC COMPANY LIMITED		06-Nov-2026	A+	2,000,000.00	2,030,137.56
	WHA263A	WHA Corporation Public Company Limited		28-Mar-2026	A-	11,000,000.00	11,040,066.84
	WHA264A	WHA Corporation Public Company Limited		24-Apr-2026	A-	5,000,000.00	5,066,116.75
	WHA26OA	WHA Corporation Public Company Limited		12-Oct-2026	-	9,000,000.00	9,127,516.77
	WHAUP266A	WHA Utilities & Power PLC		15-Jun-2026	A-	5,000,000.00	5,047,076.95
	WHAUP267A	WHA Utilities & Power PLC		20-Jul-2026	A-	10,000,000.00	10,186,507.10
	WHAUP276A	WHA Utilities & Power PLC		01-Jun-2027	A-	10,000,000.00	10,284,408.40
						<b>Total</b>	<b>420,444,129.06</b>

**Portfolio Turnover Ratio (PTR)**

**Smart Value Retirement Mutual Fund**

**For the period of January 1, 2025 to December 31, 2025**

24.50 %
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**Credit rating of the bank or financial institution**

**Smart Value Retirement Mutual Fund**

**As of December 30, 2025**

Bank of deposit	Credit ratings by international institution	Credit ratings by domestic institution
United Overseas Bank (Thai) Pcl.	Baa1 (Moody)	AAA (Fitch)

### List of Soft Commission

No.	Brokerage	Soft Commission	Reason for receiving
-	- None -	-	-

### **List of Connected Person with transaction**

**For the period of January 1, 2025 to December 31, 2025**

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))

### Smart Value Retirement Mutual Fund

**Recording the value of a debt instrument or claim as zero “0” (set-aside)**

**(In the case that the mutual fund company records the value of a debt instrument as “0”,  
or that issuers of the debt instruments may be unable to pay the debt )**

Type	Issuer	Face Value (Baht)	Date of Recording the value as “0”	Maturity Date	Note
Debenture	Thai Airways International Public Company Limited –THAI20NA	10,000,000.00	May 18, 2020	November 13, 2020	
<b>Total</b>		<b>10,000,000.00</b>			

**Pay in kind (if any)**

-None-
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**Report on non-compliance of investment limit**

**Smart Value Retirement Mutual Fund**

**For the period of January 1, 2025 to December 31, 2025**

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**

**Smart Value Retirement Mutual Fund**

**As of December 30, 2025**

- 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))

**The amendment to the commitment**

**Smart Value Retirement Mutual Fund**

**For the period of January 1, 2025 to December 31, 2025**

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

SMART VALUE RETIREMENT MUTUAL FUND  
FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR'S REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2025

## **INDEPENDENT AUDITOR'S REPORT**

### **To the Unitholders of Smart Value Retirement Mutual Fund**

#### **Opinion**

I have audited the financial statements of Smart Value Retirement Mutual Fund ("the Fund"), which comprise the statement of financial position and details of investments as at 31 December 2025, 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 Smart Value Retirement Mutual Fund as at 31 December 2025, 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, 13 February 2026

**SMART VALUE RETIREMENT MUTUAL FUND**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2025**

	Note	Baht	
		2025	2024
<b>ASSETS</b>	6		
Investments at fair value	3, 4, 5	453,776,453.50	414,293,934.83
Cash at banks	5	11,857,577.01	34,286,190.88
Accounts receivable			
From interest	5	2,479,893.51	1,910,215.16
From sales of investment units		1,256,100.00	1,148,699.00
Total Assets		<u>469,370,024.02</u>	<u>451,639,039.87</u>
<b>LIABILITIES</b>	6		
Accrued expenses	5	193,852.55	181,614.62
Other liabilities		8,150.23	7,808.04
Total Liabilities		<u>202,002.78</u>	<u>189,422.66</u>
<b>NET ASSETS</b>		<u>469,168,021.24</u>	<u>451,449,617.21</u>
<b>NET ASSETS:</b>			
Capital received from unitholders		334,420,920.72	328,563,042.74
Retained earnings			
Equalisation account		53,684,979.30	51,253,690.95
Retained earnings from operations		81,062,121.22	71,632,883.52
Net Assets		<u>469,168,021.24</u>	<u>451,449,617.21</u>
Net asset value per unit		14.0292	13.7401
Investment units sold at the end of the year (units)		33,442,092.0723	32,856,304.2743

**SMART VALUE RETIREMENT MUTUAL FUND**

**DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2025**

Details of investments are classified by type of investments.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principals</u>	<u>Fair Value</u>	<u>Percent of</u> <u>Investments</u>
		(%)	(Baht)	(Baht)	
<b><u>Promissory Notes</u></b>					
SECCO Engineering & Construction Co., Ltd.	25/02/26		610,830.00	609,311.36	0.13
Unique Engineering and Construction Plc.	25/05/26		10,000,000.00	9,943,384.01	2.19
<b>Total Promissory Notes</b>				<b>10,552,695.37</b>	<b>2.32</b>
<b><u>Fixed Deposits / Certificate of Deposits</u></b>					
Government Housing Bank	16/01/26	2.20	20,000,000.00	20,000,000.00	4.41
Government Housing Bank	04/03/26	2.20	15,000,000.00	15,000,000.00	3.30
<b>Total Fixed Deposits / Certificate of Deposits</b>				<b>35,000,000.00</b>	<b>7.71</b>
<b><u>Debentures</u></b>					
AP261A	21/01/26	3.51	10,000,000.00	10,008,855.90	2.20
ASK276A	22/06/27	3.75	5,000,000.00	5,096,062.10	1.12
AWN265A	11/05/26	2.78	8,000,000.00	8,044,799.52	1.77
AYCAL265B	24/05/26	2.96	15,000,000.00	15,094,913.55	3.33
BAY272B	08/02/27	2.72	7,000,000.00	7,097,288.03	1.56
BEM266A	24/06/26	3.30	5,000,000.00	5,021,378.20	1.11
CPALL266A	16/06/26	3.00	9,700,000.00	9,766,763.35	2.15
CPALL268A	26/08/26	3.68	8,000,000.00	8,109,900.40	1.79
FPT262A	02/02/26	2.85	5,000,000.00	5,004,386.85	1.10
FPT268A	07/08/26		5,000,000.00	4,955,192.60	1.09
FPT269A	01/09/26	2.49	5,000,000.00	5,032,199.20	1.11
GULF263A	30/03/26	2.85	10,000,000.00	10,034,094.20	2.21
GULF263B	28/03/26	3.37	3,000,000.00	3,013,667.55	0.66
HMPRO26DA	15/12/26	3.02	5,000,000.00	5,076,943.55	1.12
ICBCTL266A	15/06/26	2.86	3,000,000.00	3,019,701.45	0.66
ICBCTL274A	30/04/27	3.70	2,000,000.00	2,058,808.96	0.45
ICBCTL276A	13/06/27	3.06	5,000,000.00	5,107,047.85	1.13
IVL265A	18/05/26	3.00	4,300,000.00	4,323,981.32	0.95
IVL26OA	20/10/26	3.68	2,000,000.00	2,033,660.44	0.45
KCC263A	21/03/26	2.52	8,000,000.00	8,019,700.80	1.77
KTC26NA	27/11/26	4.00	5,000,000.00	5,111,622.85	1.13

**SMART VALUE RETIREMENT MUTUAL FUND**

**DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2025**

Details of investments are classified by type of investments.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principals</u>	<u>Fair Value</u>	<u>Percent of</u> <u>Investments</u>
		(%)	(Baht)	(Baht)	
KTC26NB	18/11/26	3.38	16,000,000.00	16,273,655.04	3.59
LH265A	14/05/26	2.92	5,000,000.00	5,025,783.00	1.11
LH260A	09/10/26	3.63	4,000,000.00	4,064,030.48	0.90
LOTUSS264A	20/04/26	3.20	13,000,000.00	13,071,362.85	2.88
NTL264A	26/04/26	3.12	10,000,000.00	10,052,401.90	2.22
SCB266A	16/06/26	2.91	10,000,000.00	10,072,060.50	2.22
SCB275A	10/05/27		6,000,000.00	5,883,514.44	1.30
TBEV266A	11/06/26	2.43	12,000,000.00	12,057,282.72	2.66
TBEV267A	19/07/26	3.10	3,000,000.00	3,028,158.75	0.67
TCAP272A	10/02/27	3.73	10,000,000.00	10,242,974.00	2.26
TCAP285A	30/05/28	3.28	8,200,000.00	8,520,717.34	1.88
TU26NA	06/11/26	2.78	2,000,000.00	2,021,607.14	0.44
WHA263A	28/03/26	3.00	11,000,000.00	11,036,450.37	2.43
WHA264A	24/04/26	3.69	5,000,000.00	5,031,238.65	1.11
WHA260A	12/10/26	3.69	9,000,000.00	9,137,525.22	2.01
WHAUP266A	15/06/26	3.26	5,000,000.00	5,039,485.15	1.11
WHAUP267A	20/07/26	2.75	10,000,000.00	10,062,192.00	2.22
WHAUP276A	01/06/27	3.71	10,000,000.00	10,252,898.80	2.26
<b>Total Debentures</b>				<b>281,904,307.02</b>	<b>62.13</b>
<b><u>Bonds</u></b>					
BOT265A	20/05/26	2.37	50,000,000.00	50,230,840.50	11.07
BOT26NA	25/11/26	2.08	27,000,000.00	27,219,666.87	6.00
CB26106A	06/01/26		20,000,000.00	19,997,110.01	4.41
CB26205B	05/02/26		10,000,000.00	9,988,458.54	2.20
CB26022A	22/10/26		12,000,000.00	11,899,835.98	2.62
<b>Total Bonds</b>				<b>119,335,911.90</b>	<b>26.30</b>
<b><u>Treasury Bill</u></b>					
TB26325A	25/03/26		7,000,000.00	6,983,539.21	1.54
<b>Total Treasury Bill</b>				<b>6,983,539.21</b>	<b>1.54</b>
<b>Total Investments (At Cost: Baht 452,738,172.83)</b>				<b>453,776,453.50</b>	<b>100.00</b>

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

**SMART VALUE RETIREMENT MUTUAL FUND****DETAILS OF INVESTMENTS****AS AT 31 DECEMBER 2024**

Details of investments are classified by type of investments.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principals</u>	<u>Fair Value</u>	<u>Percent of</u> <u>Investments</u>
		(%)	(Baht)	(Baht)	
<b><u>Promissory Notes</u></b>					
IETL Co., Ltd.	13/02/25		9,380,800.00	9,354,009.38	2.26
MCTRIC Plc.	03/01/25		171,077.47	171,052.67	0.04
River Engineering Co., Ltd.	28/02/25		11,402,939.28	11,357,237.86	2.74
UNA Joint Venture	14/01/25		2,453,622.73	2,451,430.81	0.59
Unique Engineering and Construction Plc.	19/01/25		11,160,904.02	11,146,527.11	2.69
Unique Engineering and Construction Plc.	13/01/25		2,945,775.24	2,943,180.64	0.71
Unique Engineering and Construction Plc.	04/02/25		1,507,466.39	1,504,066.96	0.36
Unique Engineering and Construction Plc.	05/02/25		2,043,561.30	2,038,818.53	0.49
Unique Engineering and Construction Plc.	09/04/25		2,555,860.00	2,540,203.22	0.61
Unique Innovation Co., Ltd.	19/01/25		835,039.93	834,014.19	0.20
<b>Total Promissory Notes</b>				<b>44,340,541.37</b>	<b>10.69</b>
<b><u>Fixed Deposits / Certificate of Deposits</u></b>					
Government Housing Bank	16/01/25	2.65	20,000,000.00	20,000,000.00	4.83
Government Housing Bank	04/03/25	2.60	15,000,000.00	15,000,000.00	3.62
<b>Total Fixed Deposits / Certificate of Deposits</b>				<b>35,000,000.00</b>	<b>8.45</b>
<b><u>Debentures</u></b>					
AP251B	27/01/25	2.85	5,000,000.00	4,999,723.60	1.21
AP261A	21/01/26	3.51	10,000,000.00	10,076,388.40	2.43
AYCAL251A	23/01/25	2.31	8,000,000.00	7,998,923.92	1.93
AYCAL265B	24/05/26	2.96	15,000,000.00	15,092,259.00	3.64
BEM266A	24/06/26	3.30	5,000,000.00	5,037,986.85	1.22
BJC253A	24/03/25	1.63	7,700,000.00	7,689,648.66	1.86
CENTEL25NA	23/11/25	3.52	8,000,000.00	8,073,037.92	1.95
CPALL256C	16/06/25	2.14	5,300,000.00	5,295,257.56	1.28
CPAXT253A	13/03/25	3.04	2,000,000.00	2,002,346.74	0.48
FPT253A	11/03/25	1.89	14,000,000.00	13,981,445.24	3.37
HMPRO26DA	15/12/26	3.02	5,000,000.00	5,040,773.75	1.22

**SMART VALUE RETIREMENT MUTUAL FUND**

**DETAILS OF INVESTMENTS**

**AS AT 31 DECEMBER 2024**

Details of investments are classified by type of investments.

<u>Security Name</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principals</u>	<u>Fair Value</u>	<u>Percent of</u> <u>Investments</u>
		(%)	(Baht)	(Baht)	
ICBCTL252A	27/02/25	2.59	15,000,000.00	15,003,738.60	3.62
ICBCTL266A	15/06/26	2.86	3,000,000.00	3,015,796.20	0.73
ICBCTL274A	30/04/27	3.70	2,000,000.00	2,051,318.24	0.50
IVL256A	08/06/25	3.18	12,000,000.00	12,040,272.36	2.91
MBK25NA	13/11/25		15,000,000.00	14,677,547.70	3.54
MINT255A	22/05/25	4.34	5,000,000.00	5,036,082.20	1.22
SCC27NA	25/11/27		15,000,000.00	13,889,012.25	3.35
SCGC259A	08/09/25	2.77	5,000,000.00	5,006,868.20	1.21
SPALI255A	19/05/25		8,000,000.00	7,930,394.72	1.91
SPALI262A	27/02/26		5,000,000.00	4,859,674.70	1.17
SPALI264A	30/04/26		5,000,000.00	4,832,098.50	1.17
TBEV266A	11/06/26	2.43	5,000,000.00	4,998,375.80	1.21
TCAP265A	29/05/26		5,000,000.00	4,817,859.00	1.16
WHA263A	28/03/26	3.00	5,000,000.00	5,019,268.65	1.21
<b>Total Debentures</b>				<b>188,466,098.76</b>	<b>45.50</b>
<b><u>Bonds</u></b>					
BOT255A	29/05/25	2.04	8,000,000.00	8,000,626.80	1.93
BOT25NA	06/11/25	2.58	50,000,000.00	50,233,159.00	12.13
CB25102A	02/01/25		1,000,000.00	999,954.39	0.24
CB25102B	02/01/25		3,000,000.00	2,999,863.16	0.72
CB25109A	09/01/25		1,000,000.00	999,634.11	0.24
CB25123A	23/01/25		10,000,000.00	9,987,208.16	2.41
CB25227A	27/02/25		25,000,000.00	24,919,833.24	6.02
CB25508A	08/05/25		5,000,000.00	4,970,008.26	1.20
CB25N06A	06/11/25		9,000,000.00	8,858,891.36	2.14
CB25O02A	02/10/25		35,000,000.00	34,518,116.22	8.33
<b>Total Bonds</b>				<b>146,487,294.70</b>	<b>35.36</b>
<b>Total Investments (At Cost: Baht 413,482,935.25)</b>				<b>414,293,934.83</b>	<b>100.00</b>

**SMART VALUE RETIREMENT MUTUAL FUND**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

	Note	Baht	
		2025	2024
INCOME	3		
Interest income	5	10,367,922.88	10,278,222.67
Total income		<u>10,367,922.88</u>	<u>10,278,222.67</u>
EXPENSES	3		
Management fee	5	1,162,464.38	1,960,292.08
Trustee fee		72,654.04	68,394.65
Registrar fee	5	484,360.10	455,964.55
Professional fee		40,900.00	40,900.00
Other expenses		5,400.00	4,420.00
Total expenses		<u>1,765,778.52</u>	<u>2,529,971.28</u>
Net income		<u>8,602,144.36</u>	<u>7,748,251.39</u>
Net gain (loss) on investments	3		
Net realised gain (loss) on investments		599,812.25	(10,053.02)
Net unrealised gain on investments		227,281.09	1,489,981.85
Total net realised and unrealised gain on investments		<u>827,093.34</u>	<u>1,479,928.83</u>
Increase in net assets resulting from operations		<u>9,429,237.70</u>	<u>9,228,180.22</u>

**SMART VALUE RETIREMENT MUTUAL FUND**  
**STATEMENT OF CHANGES IN NET ASSETS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

	Baht	
	2025	2024
Increase (decrease) in net assets from		
Operations	9,429,237.70	9,228,180.22
Increase in capital received from unitholders during the year	159,891,320.55	128,334,084.04
Decrease in capital received from unitholders during the year	(151,602,154.22)	(86,608,443.76)
Increase in net assets during the year	17,718,404.03	50,953,820.50
Net assets at the beginning of the year	451,449,617.21	400,495,796.71
Net assets at the end of the year	469,168,021.24	451,449,617.21

	Units	
<u>Changes of investment units</u>		
(at Baht 10 each)		
Investment units at the beginning of the year	32,856,304.2743	29,785,441.3965
<u>Add</u> : Investment units issued during the year	11,487,632.4057	9,441,175.3037
<u>Less</u> : Investment units redeemed during the year	(10,901,844.6077)	(6,370,312.4259)
Investment units at the end of the year	33,442,092.0723	32,856,304.2743

**SMART VALUE RETIREMENT MUTUAL FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. GENERAL INFORMATION**

Smart Value Retirement Mutual Fund (“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 a fixed income open-ended retirement mutual fund, with no stipulated project life. Its policy is to mobilize long-term saving for retirement by invest in short-term debt instruments or/and deposits.

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 in Thai language are the official statutory financial statements of the Fund. The financial statements in English language have been translated from the Thai language financial statements.

**3. SIGNIFICANT ACCOUNTING POLICIES**

Investments

Investments are recognised as assets at fair value at the date on which the Fund has the right on investments.

- 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

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.

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	
	2025	2024
Purchases of investments	618,916,287.78	494,130,698.13
Sales of investments	581,597,311.09	458,529,737.50

## **5. RELATED PARTY TRANSACTIONS**

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 2025 and 2024 were summarised as follows:

	Baht		Pricing Policy
	2025	2024	
UOB Asset Management (Thailand) Company Limited			
Management fee	1,162,464.38	1,960,292.08	The basis stated in the prospectus
Registrar fee	484,360.10	455,964.55	The basis stated in the prospectus

	Baht		Pricing Policy
	2025	2024	
United Overseas Bank (Thai) Public Company Limited			
- As a dealer			
Purchases of investments	-	18,748,494.47	Market price
Interest income	97,572.75	216,358.06	Market price
UOB Kay Hian Securities (Thailand) Public Company Limited			
- As a dealer			
Purchases of investments	58,046,966.92	113,934,140.95	Market price
Sales of investments	24,382,802.45	-	Market price

As at 31 December 2025 and 2024, the Fund had the significant outstanding balances with the related companies as follows:

	Baht	
	2025	2024
UOB Asset Management (Thailand) Company Limited		
Accrued management fee	107,013.32	98,501.18
Accrued registrar fee	44,588.90	41,042.18
United Overseas Bank (Thai) Public Company Limited		
Cash at bank	11,423,426.70	34,042,072.83
Accounts receivable from interest	32,421.13	86,402.25

## 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 2025				
	Level 1	Level 2	Level 3	Total
<u>Assets</u>				
Debt instruments	-	453,776,453.50	-	453,776,453.50

Baht				
As at 31 December 2024				
	Level 1	Level 2	Level 3	Total
<u>Assets</u>				
Debt instruments	-	414,293,934.83	-	414,293,934.83

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 and corporate 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 2025

	Floating Interest Rate	Fixed Interest Rate	No Interest Rate	Total
<u>Financial Assets</u>				
Investments at fair value	-	383,516,107.35	70,260,346.15	453,776,453.50
Cash at banks	11,857,577.01	-	-	11,857,577.01
Accounts receivable from interest	-	-	2,479,893.51	2,479,893.51
Accounts receivable from sales of investment units	-	-	1,256,100.00	1,256,100.00
<u>Financial Liabilities</u>				
Accrued expenses	-	-	193,852.55	193,852.55
Other liabilities	-	-	8,150.23	8,150.23

## Baht

## Outstanding balance of net financial instruments as at 31 December 2024

	Floating Interest Rate	Fixed Interest Rate	No Interest Rate	Total
<u>Financial Assets</u>				
Investments at fair value	-	230,693,297.69	183,600,637.14	414,293,934.83
Cash at banks	34,286,190.88	-	-	34,286,190.88
Accounts receivable from interest	-	-	1,910,215.16	1,910,215.16
Accounts receivable from sales of investment units	-	-	1,148,699.00	1,148,699.00
<u>Financial Liabilities</u>				
Accrued expenses	-	-	181,614.62	181,614.62
Other liabilities	-	-	7,808.04	7,808.04

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 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 13 February 2026.

ชำระค่าใบรับสินค้า  
ใบมอบหมายเลขที่ 33/2540  
แผนก ธนาคารฯ

เหตุผลข้อร้องเรียนผู้รับสินค้า
<input type="checkbox"/> 1. จำนวนไม่ตรง
<input type="checkbox"/> 2. ไม่มีเลขที่กำกับวงจรถ่าย
<input type="checkbox"/> 3. ใบมอบรับ
<input type="checkbox"/> 4. ไม่มีผู้รับตามสำเนา
<input type="checkbox"/> 5. ไม่มารับภายในกำหนด
<input type="checkbox"/> 6. เลิกกิจการ
<input type="checkbox"/> 7. ย้ายไปทราบชื่อใหม่
<input type="checkbox"/> 8. อื่นๆ .....
ลงชื่อ .....

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