

Thailand Sector News Flash

Financial Services | Banks

Banks

Likely Manageable Impact From New Subsidy Scheme

- Still NEUTRAL; Top Picks: Kasikornbank (KBANK), TMBThanachart Bank (TTB). While we expect Thai banks under our coverage (TH Banks) to continue facing challenges from lingering asset quality pressures and mild earnings growth due to rate cuts, we expect these issues to gradually ease in 2025. TH Banks' cheaper valuations vs regional peers (P/BV of c.<-1SD vs >+1SD for Singapore banks, while Indonesia and Malaysia banks are between -1SD and +1SD) and better dividend payout remain its main price catalysts.
- 3-year scheme to address household debt (HHD). According to the Bangkok Post, the Ministry of Finance (MOF) has unveiled details on the Government's plan to suspend interest payments for three groups of vulnerable borrowers as part of measures to alleviate HHD. The 3-year interest suspension scheme will cover overdue loans of less than one year and apply to: i) Home loans not exceeding THB3m, ii) auto loans not exceeding THB800,000, and iii) SME loans of up to THB3m, with the cut-off date for such loans on 31 Oct 2024. Bank of Thailand is finalising details of the programmes, which are set for implementation early next year. Total loan value under the programmes is estimated at c.THB1.31trn (c.7.6% of commercial bank loans), consisting of home loans (THB480bn; 37%), car loans (THB375bn; 28%) and SME loans (THB454bn; 35%). As of Jun 2024, Thailand's household-to-GDP ratio was 89.6%, among the highest in Asia.
- Cutting the FIDF fee to fund subsidies. The Thai Bankers' Association (TBA) plans to establish a 3-year fund from the reduction of fee contribution to the Financial Institution Development Fund (FIDF) to ease HHD. To compensate for the banks' 3-year interest suspension, the MOF will allow banks to lower the FIDF fee for three years to 0.23% of deposits, down from the current level of 0.46%. There will also be some subsidy from banks to fund for such interest suspension.
- Manageable impact for banks. In the long term, we expect the subsidy scheme to have a slight net positive or insignificant impact on banks' earnings. This is from the potential easing of asset quality pressures and reduced credit costs, despite some negative effects on banks' NIM. While banks will have to partly subsidise the interest suspension scheme, we expect lower credit costs to partly offset the negative impact on NIM. Based on our checks with some banks, they expect the preliminary impact to be manageable, and to benefit them in terms of potentially lower credit cost and improving NPL and LLC figures, although the expected eligible loan exposure to lower-income vulnerable groups for each bank should not be sizeable at c.1%. Some banks like Tisco Financial Group (TISCO TB, NR) guided that it sees a small loan exposure for the scheme. Banks with higher loan exposure to this group, Kiatnakin Phatra Bank (KKP TB, NR), TTB, KBANK, and SCBX will likely experience a higher net benefit in the long term.

Company Name	Rating	Target (THB)	% Upside (Downside)	P/E (x) Dec-25F	P/B (x) Dec-25F	ROAE (%) Dec-25F	Yield (%) Dec-25F
Bangkok Bank	Buy	182.00	21.7	6.3	0.5	7.9	5.2
Kasikornbank	Buy	177.00	18.8	7.2	0.6	8.6	5.5
SCBX	Buy	126.00	10.0	8.8	0.8	9.0	9.1
TMBThanachart Bank	Buy	2.10	17.3	8.0	0.7	8.8	8.1

Source: Company data, RHB

Neutral (Maintained)

Stocks Covered	4
	•
Rating (Buy/Neutral/Sell):	4/0/0
Last 12m Earnings Revision Trend:	Neutral
Top Picks	Target Price
Kasikornbank (KBANK TB) – BUY	THB177
TMBThanachart Bank (TTB TB) – BUY	THB2.10

Analyst

Prapharas Sirithanpassorn +66 2088 9744 prapharas.sirithanpassorn@rhbgroup.com



Thai banks' P/BV vs ROE



Source: Company data, RHB



22 November 2024

Financial Services | Banks

Figure 1: The 3-year interest suspension scheme to alleviate HHD

Eligible borrowers	Maximum credit line	No. of accounts	Expected loan value under	Breakdown
	per borrower	(m)	the programmes (THBtrn)	(%)
Home loans	< THB3m	0.46	0.48	37%
Auto loans	< THB800,000	1.40	0.375	29%
SME loans	< THB3m	0.43	0.45	35%
		2.30	1.31	100%

Note: The 3-year interest suspension scheme will cover NPLs and overdue loans (Stage 2 loans) of less than one year. Source: Bangkok Post, RHB

Figure 2: TH Banks' loan structure (3Q24)

Loan structure	BBL	KBANK	ККР	КТВ	SCB	ттв	TISCO	SECTOR
Corporate	46%	39%	13%	27%	35%	29%	26%	35%
SME	18%	27%	15%	11%	17%	8%	6%	17%
Retail	12%	30%	69%	46%	48%	63%	69%	39%
-Housing	13%	17%	15%	19%	32%	26%	3%	20%
-Auto hire purchase		6%	46%		6%	23%	44%	7%
-Personal loans		2%	4%	24%	1%	3%		6%
-Credit card		4%		3%	4%	3%		3%
-Auto-title loans/ Other retail			4%		4%	8%	21%	2%
Government & SoEs				16%				3%
nternational	24%	4%						6%
Other (SAM+Lombard loans)*			2%*					0.1%
Total	100%	100%	100%	100%	100%	100%	100%	100%
Retail and SME	30%	57%	84%	57%	65%	71%	74%	55%
ource: Company data, RHB								

Company data, RHB

Note: *Special asset management (SAM) and Lombard loans

Figure 3: TH Banks' loans and allowances for ECL by stages

Loans by stages (THBm)	BBL*	KBANK	КТВ	SCB	TTB	ККР	TISCO	Sector	Sector
3Q24									excl. BBL
Stage 1 (Performing)	2,466,143	2,170,142	2,290,319	2,485,755	1,102,969	333,886	205,328	11,054,542	8,588,399
Stage 2 (Under-performing)	146,832	190,310	196,429	215,258	118,106	28,390	19,002	914,327	767,495
Stage 3 (Non-performing)	96,670	90,642	100,116	94,586	40,224	18,123	5,618	445,978	349,308
Total	2,709,645	2,451,094	2,586,864	2,795,599	1,261,299	380,398	229,948	12,414,847	9,705,202
Loans by stages (% to loans)	BBL*	KBANK	КТВ	SCB	TTB	ККР	TISCO	Sector	Sector
									excl. BBL
Stage 1 (Performing)	91.0%	88.5%	88.5%	88.9%	87.4%	87.8%	89.3%	89.0%	88.5%
Stage 2 (Under-performing)	5.4%	7.8%	7.6%	7.7%	9.4%	7.5%	8.3%	7.4%	7.9%
Stage 3 (Non-performing)	3.6%	3.7%	3.9%	3.4%	3.2%	4.8%	2.4%	3.6%	3.6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Stage 2+3	9.0%	11.5%	11.5%	11.1%	12.6%	12.2%	10.7%	11.0%	11.5%
Allowances for ECL	BBL*	KBANK	КТВ	SCB	ТТВ	ККР	TISCO	Sector	Sector
(% of loans by stages)									excl. BBL
Stage 1 (Performing)	4.3%	1.8%	2.0%	1.2%	1.4%	2.1%	1.8%	2.2%	1.6%
Stage 2 (Under-performing)	54%	24%	31%	32%	24%	21%	15%	32.0%	27.9%
Stage 3 (Non-performing)	76%	49%	69%	58%	42%	46%	42%	60.2%	55.9%
(% of total loans)	9.5%	5.3%	6.8%	5.5%	4.8%	5.5%	3.9%	6.5%	5.7%

Note: * BBL's figures are as of 2Q24

Source: Company data, RHB

22 November 2024

Financial Services | Banks

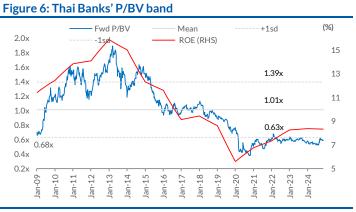
Figure 4: TH Banks' price performance vs the SET and SETBANK

	Closed (THB)			Price	chang	e (%)					Relativ	e to Sl	ET (%)				Rel	ative to	o SETE	BANK (%)	
	21-Nov-24	1W	1M	2M	1Q	YTD	1Y	2Y	1W	1M	2M	1Q	YTD	1Y	2Y	1W	1M	2M	1Q	YTD	1Y	2Y
SET	1,440	-0.7	-3.2	-0.8	7.7	1.7	1.2	-11.0														
BANK	393	1.0	-2.2	-2.5	7.0	2.5	5.6	3.8	1.7	1.1	-1.7	-0.7	0.8	4.4	14.9							
Banking																						
BBL	149.50	1.7	-2.6	-3.2	9.1	-4.5	-1.6	4.9	2.4	0.6	-2.5	1.5	-6.2	-2.8	15.9	0.7	-0.4	-0.7	2.1	-7.0	-7.3	1.1
KBANK	149.00	2.1	-0.7	-5.4	6.4	10.4	13.3	4.6	2.7	2.6	-4.6	-1.2	8.6	12.1	15.6	1.0	1.5	-2.9	-0.6	7.9	7.7	0.7
КТВ	20.40	0.0	-4.7	0.0	11.5	10.9	11.5	17.2	0.7	-1.4	0.8	3.8	9.1	10.3	28.3	-1.0	-2.5	2.5	4.5	8.4	5.9	13.4
SCB	114.50	0.4	0.4	2.7	7.5	8.0	15.4	8.5	1.1	3.7	3.5	-0.2	1.5	14.2	19.6	-0.6	2.6	5.2	0.5	5.5	9.8	4.7
ТТВ	1.79	3.5	-2.7	-6.8	0.0	7.2	14.7	31.6	4.1	0.5	-6.0	-7.7	5.4	13.6	42.6	2.4	-0.6	-4.3	-7.0	4.7	9.1	27.8
ККР	51.75	-2.4	-1.9	2.0	21.1	3.0	2.5	-26.6	-1.7	1.3	2.7	13.4	1.2	1.3	-15.6	-3.4	0.3	4.5	14.1	0.5	-3.1	-30.4
TISCO	96.75	1.0	-1.0	-0.8	4.0	-3.0	-1.8	0.5	1.7	2.2	0.0	-3.6	-4.7	-3.0	11.5	0.0	1.1	1.7	-3.0	-5.5	-7.4	-3.3

Source: Bloomberg, RHB

Figure 5: Thai Banks' P/E band





Source: Bloomberg, RHB

Figure 7: BBL's 12-month forward P/E



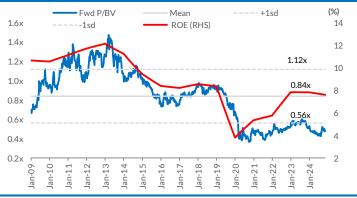
Source: Bloomberg, RHB



Figure 9: KBANK's 12-month forward P/E

Source: Bloomberg, RHB

Figure 8: BBL's 12-month forward P/BV vs ROE



Source: Bloomberg, RHB

Figure 10: KBANK's 12-month forward P/BV vs ROE



Source: Bloomberg, RHB



Financial Services | Banks

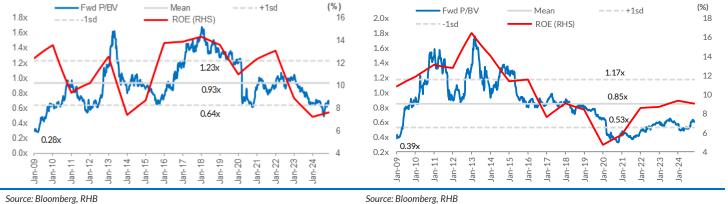


Figure 11: KTB's 12-month forward P/E

Figure 12: KTB's 12-month forward P/BV vs ROE

Source: Bloomberg, RHB



Figure 14: SCB's 12-month forward P/BV vs ROE



Source: Bloomberg, RHB





Source: Bloomberg, RHB

Figure 16: TTB's 12-month forward P/BV vs ROE



Source: Bloomberg, RHB

Source: Bloomberg, RHB

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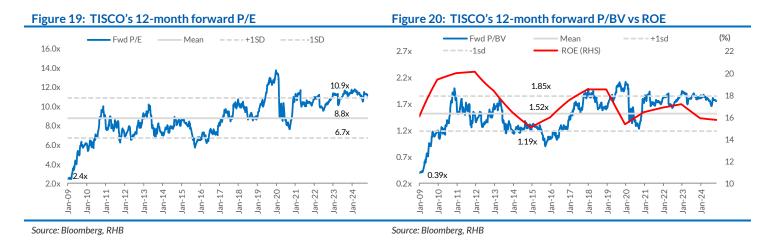


Figure 17: KKP's 12-month forward P/E

Source: Bloomberg, RHB

Source: Bloomberg, RHB

Figure 18: KKP's 12-month forward P/BV vs ROE



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KUALA LUMPUR

RHB Investment Bank Bhd

Level 3A, Tower One, RHB Centre Jalan Tun Razak Kuala Lumpur 50400 Malaysia Tel :+603 2302 8100 Fax :+603 2302 8134

BANGKOK

RHB Securities (Thailand) PCL

10th Floor, Sathorn Square Office Tower 98, North Sathorn Road, Silom Bangrak, Bangkok 10500 Thailand Tel: +66 2088 9999 Fax :+66 2088 9799

JAKARTA

PT RHB Sekuritas Indonesia

Revenue Tower, 11th Floor, District 8 - SCBD Jl. Jendral Sudirman Kav 52-53 Jakarta 12190 Indonesia Tel: +6221 509 39 888 Fax:+6221 509 39 777

SINGAPORE

RHB Bank Berhad (Singapore branch) 90 Cecil Street

#04-00 RHB Bank Building Singapore 069531 Fax: +65 6509 0470

Corporate Governance Report Rating 2023 (CG Score) as of 13 Nov 2023

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BBIK CPN HPT M EGA PRG SICT TEGH TSTE ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ■ Normality Normality Normality 28 B SB M EFORL IT KWC PIN SCI SUPER VRANDA A5 BTG EKH J KWC PIN SCI SUPER VRANDA A1E CEN ESGN JCKH LDC PREB SE SWC WAYE AILUCON CGH ESTA R JDF LECO PRIB SE SWC WFX ALUCON CGH ESTA R JDF LECO PRIB SE SWC WFX APURE CHIC FORTH JMART MACO PROEN SINGER TFM WP ASIA CIG FTI K MACO PROUD SONKON TPLAS SA ASIA CMAN GPI KGA R MYP PTECH SPVI TPLY SA ASIA CMANA GGL									
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AM ANAHCHA YOGTVKB SNATIONPPMSAWADTEAMVAROAM ARCCHOTIGYTKGENNNCLPRA KITSCAPTFIVPOAM CCITYHLKJLNPKPRAPATSCAPTIGERVPOAM CCITYHLKJLNPKPRAPATSCAPTIGERVAPPCM ANHTECHL&ENVPRAPATSCPTIGERWARRIXA SA PCM RHYDROLEENVPRINSKETKCWORKBCTCRANEIIGM A STEROGCP SGSKYTMIWPHB E8CWTINGRSM BAXPAFRABBITSMARTTNHYONGBIGDHOUSEINSUREM EBAPCCREA DYSMDTPACZIGABIOTECDTCENTIRCPM ENAPEA CERJHSMITTPACB LESSEA SONITDM ETAPICORSPSOLARTRITNB VGFISITNSM GTPKRWISPAUBAB VGFIEJCKM ITSIBPL A NETS11STECHUMGAZGIFTJM TM JDPLA NETSAMSTIUMS									
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AM ARCCHOTIGYTKGENNNCLPRA KITSCAPTFIVPOAM CCITYHLKJLNPKPRAPATSCPTIGERWAPPCM ANHTECHL&ENSLPRECHASIAMTITLEWARIXASA PCM RHYDROLEENVPRINSKEKCWORKBCTCRANEIIGM A STEROGCP SGSKYTMIWPHB E8CWTINGRSM BAXPAFRABBITSMARTTNHYONGBIGDHOUSEINSUREM EBPCCREA DYSMDTPAZIGABIOTECDTCENTIRCPM ENAP EA CERJHSMITTPACYEMB LESSEA SONITDM ETAPICORSPSOLARTRITNYEMB VGFTEJCKM ITSIBPLS11STECHUMUMCAZGIFTJM TM JDP LA NETSA AMSTPIUMSYEM	AM ANAH	CHA YO	GTV	KB S	NATION	PPM	SAWAD	TEAM	VARO
APPCM ANHTECHL&ENSLPRECHASIAMTITLEWARRIXA SA PCM RHYDROLEENVPRINSKETKCWORKBCTCRANEIIGM A STEROGCP SGSKYTM1WPHB E8CWTINGRSM BAXPAFRABBITSMARTTNHYONGBIGDHOUSEINSUREM EAPCCREA DYSMDTPAZIGABIOTECDTCENTIRCPM ENAPEA CERJHSMITTPACFCCB LESSEA SONITDM ETAPICORSPSOLARTRITNFCCB SMFNSITNSM GTPKRWISPAUBAFCCB VGFTEJCKM ITSIBPLS11STECHUMIFCCAZGIFTJM TM JDPLA NETSA AMSTPIUMSFC	AM ARC	CHOTI		KGEN	NNCL	PRA KIT	SCAP	TFI	VPO
A SA PCM RHYDROLEENVPRINSKETKCWORKBCTCRANEIIGM A STEROGCP SGSKYTM1WPHB E8CWTINGRSM BAXPAFRABBITSMARTTNHYONGBIGDHOUSEINSUREM EBPCCREA DYSMDTPAZIGABIOTECDTCENTIRCPM ENAPEA CERJHSMITTPACB LESSEA SONITDM ETAPICORSPSOLARTRITNB VGFTEJCKM ITSIBPLS11STECHUMACAZGIFTJM TM JDPLA NETSA AMSTPIUMS		CITY	HL	KJL	NPK	PRAPAT	SCP		W
BCTCRANEIIGM A STEROGCP SGSKYTM IWPHB E8CWTINGRSM BAXPAFRABBITSMARTTNHYONGBIGDHOUSEINSUREM EBPCCREA DYSMDTPAZIGABIOTECDTCENTIRCPM ENAP EA CERJHSMITTPACB LESSEA SONITDM ETAPICORSPSOLARTRITNB VGFTEJCKM ITSIBPLS11STECHUMICAZGIFTJM TM JDP LA NETSA AMSTPIUMS		CM AN	HTECH	L&E	NSL	PRECHA	SIAM	TITLE	WARRIX
B E8CWTINGRSM BAXPAFRABBITSMARTTNHYONGBIGDHOUSEINSUREM EBPCCREA DYSMDTPAZIGABIOTECDTCENTIRCPM ENAP EA CERJHSMITTPACB LESSEA SONITDM ETAPICORSPSOLARTRITNB SMFNSITNSM GTPKSNAUBAB VGFTEJCKM ITSIBPLS11STECHUMS	A SA P	CM R	HYDRO	LEE	NV	PRIN	SKE	TKC	WORK
BIGDHOUSEINSUREM EBPCCREA DYSMDTPAZIGABIOTECDTCENTIRCPM ENAP EA CERJHSMITTPACB LESSEA SONITDM ETAPICORSPSOLARTRITNB SMFNSITNSM GTPKRWISPAUBAB VGFTEJCKM ITSIBPLS11STECHUMISCAZGIFTJM TM JDP LA NETSA AMSTPIUMS	BCT		liG	M A STER	OGC	P SG	SKY	TMI	WPH
BIOTECDTCENTIRCPM ENAP EA CERJHSMITTPACB LESSEA SONITDM ETAPICORSPSOLARTRITNB SMFNSITNSM GTPKRWISPAUBAB VGFTEJCKM ITSIBPLS11STECHUMSCAZGIFTJM TM JDP LA NETSA AMSTPIUMS	B E8	CWT	INGRS	M BAX	PAF	RABBIT	SMART	TNH	YONG
B LESS EA SON ITD M ETA PICO RSP SOLAR TRITN B SM FNS ITNS M GT PK RWI SPA UBA B VG FTE JCK M ITSIB PL S11 STECH UMI CAZ GIFT JM T M JD P LA NET SA AM STPI UMS		DHOUSE		M EB	PCC	REA DY	SMD	TPA	ZIGA
B SM FNS ITNS M GT PK RWI SPA UBA B VG FTE JCK M ITSIB PL S11 STECH UMI CAZ GIFT JM T M JD P LA NET SA AM STPI UMS	BIOTEC	DTCENT	IRCP	M ENA	P EA CE	RJH	SMIT	TPAC	
B VG FTE JCK M ITSIB PL S11 STECH UMI CAZ GIFT JM T M JD P LA NET SA AM STPI UMS									
CAZ GIFT JM T M JD P LA NET SA AM STPI UMS									
CCET GJS JR MOSHI PLE SAF SVR UOBKH									
	CCET	GJS	JR	M OSHI	PLE	SA F	SVR	UOBKH	

Source: www.thai-iod.com

Disclaimer: การเปิดเผลผลการสำรวจของสมาคมส่งเสริมสถาบันกรรมการบริษัทไทย (IOD) ในเรื่องการกำกับดูแลกิจการ (Corporate Governance) นี้เป็นการดำเนินการตามนโยบายของสำนักงานคณะกรรมการ กำกับหลักทรัพย์และตลาดหลักทรัทย์ โดยการสำรวจของ IOD เป็นการสำรวจและประเมินจากข้อมูลของบรษัทจดทะเบียนในคลาดหลักทรัพย์แห่งประเทศไทยและตลาดหลักทรัพย์เอ็มเอไอ ที่มีการเปิดเผยต่อสาธารณะและ เป็นข้อมูลที่ผู้ลงทุนทั่วไปสามารถเข้าถึงได้ ดังนั้นผลสำรวจดังกล่าวจึงเป็นการนำเสนอในมุมมองของบรษัทจดทะเบียนในตลาดหลักทรัพย์แห่งประเทศไทยและตลาดหลักทรัพย์เอ็มเอไอ ที่มีการเปิดเผยต่อสาธารณะและ เป็นข้อมูลที่ผู้ลงทุนทั่วไปสามารถเข้าถึงได้ ดังนั้นผลสำรวจดังกล่าวจึงเป็นการนำเสนอในมุมมองของบุคคลภายนอกโดยไม่ได้เป็นการประเมินการปฏิบัติและมิได้มีการใช้ขอมูลภายในในการประเมิน อนึ่งผลการสำรวจดังกล่าว เป็นผลการสำรวจ ณ วันที่ปรากฏในรายงานการกำกับดูและกิจการบริษัทจดทะเบียนไทยเท่านั้น ดังนั้นผลการสำรวจจึงอาจเปลี่ยนแปลงได้ภายหลังวันดังกล่าว ทั้งนี้บริษัทหลักทรัพย์ อาร์เอชบี จำกัด (มหาชน) มิได้ยืนยัน หรือรับรองถึงความถูกต้องของผลการสำรวจดังกล่าวแต่อย่างใด

RHB

Anti-Corruption Progress Indicator 2023 (as of 1 Nov 2023)

	hat have decla				NED	DDI	000	0) (7	TOM
ACE ADB	BTG B YD	DM T EKH	ICN IHL	LH M EGA	NER NEX	PRI PROEN	SCB SENX	SVT TBN	TQM TRUE
A LT	CAZ	FC	ITC	MENA	OSP	PRTR	SFLEX	TEGH	VIB HA
AMIC	CBG	FSX	J	MITSIB	OTO	RBF	SIS	TIPH	W
ASW	CI	GLOB AL	JM ART	MME	PLUS	RT	SKE	TKN	WPH
B LA ND	CV	GREEN	JM T	M ODERN	P OLY	SA	SM M	TPAC	XP G
BRI	DEXON	HL	LEO	M OVE	P QS	SA NKO	SVOA	TP LA S	
	ertified by CA								
2S	BEC	DCC	HARN	LA NNA	ORI	P YLON	SMK	THRE	UEC
7UP AAI	B EYOND B GC	DELTA DEM CO	HENG HM PRO	LH LHFG	PAP PATO	Q-CON QH	SM PC SNC	THREL TIDLOR	UKEM UOB KH
ADVA NC	B GRIM	DOHOM E	HTC	LHK	PB	QLT	SNP	TIPCO	UV
AF	B KI	DRT	ICC	LP N	PCSGH	QTC	SORKON	TISCO	VCOM
AH	BLA	DUSIT	ICHI	LRH	PDG	RABBIT	SP ACK	TKS	VGI
AI	BPP	EA	IFS	M	PDJ	RATCH	SP A LI	ткт	VIH
AIE	BROOK	EA STW	III	M AJOR	PG	RML	SP C	TM D	WACOA L
AIRA	BRR	ECF	ILINK	MALEE	PHOL	RS	SP I	TM ILL	WHA
AJ A KP	B SB M BTS	EGCO EP	ILM INET	М АТСН М ВАХ	PIM O PK	RWI S&J	SP RC SRICHA	TM T TNITY	WHAUP WICE
AM A	BWG	EP G	INOX	M BK	PL	SA AM	SSF	TNL	WIK
AM ANAH	CEN	ERW	INSURE	MC	P LA NB	SA BINA	SSP	TNP	XO
AMATA	CENTEL	ESTA R	INTUCH	M COT	P LA NET	SA K	SSSC	TNR	YUA SA
AM ATAV	CFRESH	ETC	IRPC	META	PLAT	SA PPE	SST	TOG	ZIGA
AP	CGH	ETE	ITEL	MFC	PM	SAT	STA	TOP	
APCS	CHEWA	FNS	IVL	M FEC	PPP	SC	STGT	TOP P	
AS	CHOTI	FPI	JAS	MILL	PPPM	SCB	STOWER	TPA	
A SIA N	CHOW	FPT	JKN	M INT	PPS	SCC	SUSCO	TPCS	
A SK	CIM BT	FSM ART	JR	M ONO	PR9	SCCC	SVI	TRT	
A SP	CM	FTE	JTS	M OONG	PREB	SCG	SYM C	TRU	
AWC	CM C	GB X	KA SET	M SC	PRG	SCGP	SYNTEC	TRUE	
A YUD	CM CF	GC	KB ANK	M ST	PRINC	SCM	TAE	TSC	
В	COM 7	GCA P	KB S	M TC	PRM	SCN	TA KUNI	TSI	
BAFS	COTTO	GEL	KCA R	M TI	PROS	SEA OIL	TA SCO	TSTE	
BAM	CPA LL	GFP T	KCC	NATION	P SH	SE-ED	TCAP	TSTH	
BANPU	CPA XT	GGC	KCE	NCAP	P SL	SELIC	TFG	TTB	
BAY	CPF	GJS	KGEN	NEP	P STC	SENA	TFI	TTCL	
BB GI	CPI	GP I	KGI	NKI	PT	SGC	TFM AM A	TU	
BBL	CPL	GP SC	KKP	NOB LE	PTECH	SGP	TGE	TVDH	
BCH BCP	CPN CPW	GSTEEL GULF	KSL KTB	NRF	PTG PTT	SIRI	TGH	TVO TWPC	
BCPG			KTC	OCC OGC	PTTEP	SITHA I SKR	THANI	U	
B E8	CRC	GUNKUL	NIU	000	FILEP	SNN	THCOM	0	
	CSC	ΗΔΝΔ			PTTCC			LIBIS	
N/A	CSC	HANA	L&E	OR	PTTGC	SM IT	THIP	UBIS	
N/A 3K-B AT	CSC BDM S	HANA			PTTGC M PIC			UBIS	TTT
			L&E	OR		SM IT	THIP	TCCC TCJ	TTT TTW
3K-B AT A AAV	BDM S B EA UTY B EM	CPNCG CPNREIT CPT	L&E GL GLA ND GLOCON	OR KTIS KWC KYE	M PIC M -STOR NC	SM IT PRIN PRO PROSP ECT	THIP SHR SHREIT SIA M	TCCC TCJ TCOA T	TTW TU-P F
3K-B AT A AAV ACC	BDM S B EA UTY B EM BH	CPNCG CPNREIT CPT CPTGF	L&E GL GLA ND GLOCON GRA M M Y	OR KTIS KWC KYE LA LIN	M PIC M -STOR NC NCH	SM IT PRIN PRO PROSP ECT PTL	THIP SHR SHREIT SIA M SIRIP	TCCC TCJ TCOA T TEA M	TTW TU-P F TWP
3K-B AT A AAV ACC ACG	BDM S B EA UTY B EM BH BIG	CPNCG CPNREIT CPT CPTGF CRANE	L&E GL GLA ND GLOCON GRA M M Y GRA ND	OR KTIS KWC KYE LA LIN LEE	M PIC M -STOR NC NCH NEW	SM IT PRIN PRO PROSP ECT PTL QHHR	THIP SHR SHREIT SIA M SIRIP SISB	TCCC TCJ TCOA T TEA M TEA M G	TTW TU-P F TWP TWZ
3K-B AT A AAV ACC ACG A EONTS	BDM S B EA UTY B EM BH BIG BIOTEC	CPNCG CPNREIT CPT CPTGF CRANE CSP	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT	OR KTIS KWC KYE LA LIN LEE LHHOTEL	M PIC M -STOR NC NCH NEW NFC	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP	THIP SHR SHREIT SIA M SIRIP SISB SKN	TCCC TCJ TCOA T TEA M TEA M G TEKA	TTW TU-P F TWP TWZ TYCN
3K-B AT A AAV ACC ACG A EONTS AFC	BDM S B EA UTY B EM BH BIG BIOTEC BIZ	CPNCG CPNREIT CPT CPTGF CRANE CSP CSR	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F	M PIC M -STOR NC NCH NEW NFC NNCL	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF	TTW TU-P F TWP TWZ TYCN UAC
3K-B AT A AAV ACC ACG A EONTS	BDM S B EA UTY B EM BH BIG BIOTEC	CPNCG CPNREIT CPT CPTGF CRANE CSP	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT	OR KTIS KWC KYE LA LIN LEE LHHOTEL	M PIC M -STOR NC NCH NEW NFC	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP	THIP SHR SHREIT SIA M SIRIP SISB SKN	TCCC TCJ TCOA T TEA M TEA M G TEKA	TTW TU-P F TWP TWZ TYCN
3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD	CPNCG CPNREIT CPT CRANE CRANE CSP CSR CSS CTARAF CTW	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GVREIT GYT HFT HPF	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F	M PIC M -STOR NC NCH NFC NFC NNCL NOVA NSL NTV	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM T	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP
3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG AIM IRT	BDM S B EA UTY B EM BH BIOTEC BIZ BJC BJCHI B KD B KKCP	CPNCG CPNREIT CPT CPTGF CRANE CSP CSS CSS CTARAF CTW CWT	L&E GL GLA ND GLOCON GRA MM Y GRA ND GROREIT GVREIT GYT HFT HPF HTECH	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H	M PIC M -STOR NC NCH NFC NNCL NOVA NSL NTV NUSA	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM SM T SNNP	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC
3K-B AT A AAV ACC ACG ACG AFC AFC AGE AHC AIM CG AIM IRT AIT	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD B KKCP B LISS	CPNCG CPNREIT CPT CRANE CSP CSR CSS CTARAF CTW CWT DCON	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GVREIT GYT HFT HPF HTECH HUM AN	OR KTIS KWC LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST	M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL NTV NUSA NV	SM IT PRIN PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM T SNNP SO	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC URBNPF
3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG AIM IRT AIT AJA	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD B KCP B LISS B OFFICE	CPNCG CPNREIT CPT CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GVT HFT HFF HTECH HUM AN HYDROGEN	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF	M PIC M -STOR NC NCH NFC NFC NVCL NVA NSL NTV NUSA NV NVD	SM IT PRIN PRO PROSP ECT PTL OHHR OHOP OHP F RAM RCL RICHY RJH ROCK ROH	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM SM SNNP SO SOLA R	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG	TTW TU-P F TWP TWZ TYCN UAC UMI UNIQ UP UP OIC URBNPF UTP
3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG AIM IRT AIT AJA A KR	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD B KKCP B LISS B OFFICE BR	CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF M ACO	M PIC M -STOR NC NCH NFC NNCL NOVA NSL NTV NUSA NV NVD NYT	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM SM SNNP SO SOLA R SP CG	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC URBNPF UTP UVA N
3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG AIM IRT AIT AJA	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD B KCP B LISS B OFFICE	CPNCG CPNREIT CPT CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GVT HFT HFF HTECH HUM AN HYDROGEN	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF	M PIC M -STOR NC NCH NFC NFC NVCL NVA NSL NTV NUSA NV NVD	SM IT PRIN PRO PROSP ECT PTL OHHR OHOP OHP F RAM RCL RICHY RJH ROCK ROH	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM SM SNNP SO SOLA R	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL TIF1	TTW TU-P F TWP TWZ TYCN UAC UMI UNIQ UP UP OIC URBNPF UTP
3K-B AT A AAV ACC ACG ACG AFC AFC AFC AFC AFC AFC AIM CG AIM IRT AIT AJA A KR A LLA	BDM S B EA UTY B EM BH BIOTEC BIZ BJCH B JCH B KD B KKCP B LISS B OFFICE BR BROCK	CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF DREIT	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC IM PACT	OR KTIS KWC LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF M ACO M ANRIN	M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL NV NUSA NV NVD NYT OHTL	SM IT PRIN PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SKY SLP SM SNP SO SOLA R SP CG SP G	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC URBNPF UTP UVA N VA RO
3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG AIM IRT AIT AIT AJA A KR A LLA A LLY A LUCON AM ARIN	BDM S B EA UTY B EM BH BIOTEC BIZ BJC BJCHI B KD B KKCP B LISS B OFFICE BR BROCK BRRGIF BTNC BTSGIF	CPNCG CPNREIT CPT CPTGF CRANE CSP CSS CTARAF CTW CWT DCON DDD DIF DREIT DTCI EA SON	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC IM PACT INETREIT INGRS INSET	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF M ACO M ANRIN M ACI M AX M -CHA I	M PIC M -STOR NC NCH NFC NNCL NOVA NSL NTV NUSA NV NVD NYT OHTL OISHI ONEE PACE	SM IT PRIN PROSP ECT PTL OHHR OHOP OHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC RPH RSP S	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SKY SLP SM SNNP SO SOLA R SP CG SP G SP CG SP CG SP CG SP CM SP CG SP CM SCA SRIP ANWA	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL TIF1 TK TKC TLHP F	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP OIC UP OIC URBNPF UTP UVA N VA RO VNG VP O VRA NDA
3K-B AT A AAV ACC ACG ACG AFC AFC AFC AFC AFC AFC AIM CG AIM IRT AIT AJA A KR A LLA A LLY A LUCON AM ARIN AM ATAR	BDM S B EA UTY B EM BH BIOTEC BIZ BJCH B KD B KKCP B LISS B OFFICE BR BROCK BRRGIF BTNC BTSGIF BUI	CPNCG CPNREIT CPT CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF DREIT DTCENT DTCI EA SON EE	L&E GL GLA ND GLOCON GRA MM Y GRA ND GROREIT GVREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC IM PACT INETREIT INGRS INSET IT	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF M ACO M ANRIN M ATI M AX M -CHA I M CS	M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL NV NUSA NV NVD NYT OHTL OISHI OISHI OISHI OISHI PACE PAF	SM IT PRIN PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC RPH RSP S S11	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SKY SLP SM SMT SNNP SO SOLA R SP G SP G SP G SP G SP RIM E SQ SRIP ANWA SSC	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THE THG THL TIF1 TK TKC TLHP F TLI	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC URBNPF UTP UVA N VA RO VNG VP O VNG VP O VRA NDA WA VE
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3K-B AT A AAV ACC ACG A EONTS AFC A GE AHC AIM CG AIM CG AIM IRT AJA A KR A LLA A LLY A LUCON AM ARIN A LLY A LUCON AM ARIN A ALLY A LUCON AM ATAR AM R ANAN A OT AP EX APURE AQ A SEFA A SIA A SIM AR	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD B KCP B LISS B OFFICE BR BROCK BRRGIF BTNC BTSGIF BUI B -WORK CCET CCP CGD CH CHARAN CHA YO CHG CITY CIVIL CK	CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF DREIT DTCI EA SON EE EGA TIF EM C ERWP F ESSO EVER F&D FANCY FM T FN FORTH FTI	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GVT HFT HFT HTECH HUM AN HYDROGEN IFEC IM PACT INETREIT INGRS INSET IT JA SIF JCK JCK JCT JDF JWD KA M ART KB SP IF KC KDH KEX	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LP H LST LUXF M ACO M ANRIN M ATI M AX M -CHA I M CS M DX M ETCO M IDA M IDA M JD M JLF MK ML	M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL NTV NUSA NV NVD NYT OHTL OISHI OISHI OISHI OISHI OISHI OISHI PACE PAF PCC P EA CE P ERM PF PIN P LE PM TA P OLA R P OM PUI P OR T	SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC RPH ROJNA RPC RPH RSP S S11 SA BUY SA FARI SA M ART SA M CO SA M ART SA M CO SA M TEL SA UCE SA WAD SA WANG SCA P SCI	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SNNP SO SOLA R SP CG SP	TCCC TCJ TCOA T TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL TIF1 TK TLI TNPF TOA TPIP TPOLY TPRIM E TR TRC TRITN	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC URBNPF UTP UVA N VA RO VNG VP O VRA NDA WA VE WFX WGE WHABT WHABT WHART WIN WORK WORLD
3K-B AT A AAV ACC ACG ACG ACG ACG ACG ACG ACG AFC AGE AHC AIM CG AIM IRT AIT AIT AIT AIT AIT AIT AIT AIT AIT AI	BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD B KKCP B LISS B OFFICE BR BROCK BRRGIF BTNC BTSGIF BUI B -WORK CCET CCP CGD CH CHAYO CHAYO CHAYO CHG CITY CIVIL CK CKP	CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF DREIT DTCI EA SON EE EGA TIF EM C ERWP F ESSO EVER F&D FANCY FM T FN FORTH FTI FTREIT	L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GVREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC IM PACT INETREIT INGRS INSET IT JA SIF JCK JCK JCT JDF JCK JCK JCK JCK KDH KEX KIA T	OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP H LST LUXF M ACO M ANRIN M ACO M ANRIN M ATI M CS M DX M CS M DX M ETCO M IDA M IDA M JLF ML M NIT	M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL NTV NUSA NV NVD NYT OHTL OISHI ONEE PACE PAF PCC P EA CE P ERM PF PIN P LE PM TA P OLA R P OM PUI P OP F P OST	SM IT PRIN PRO PROSP ECT PTL OHHR OHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC RPH ROJNA RPC RPH RSP S S S11 SA BUY SA FARI SA M SA M ART SA M CO SA M TEL SA UCE SA WAD SA WANG SCA P SCI SCP	THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM SNNP SO SOLA R SP CG SP G SP CG SP C SD C SD C SD C SD C SD C SD C SD C SD	TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL THF THG THL TIF1 TK TLHP F TLI TNPC TNPF TOA TPBI TPIPL TPIP	TTW TU-P F TWP TWZ TYCN UAC UM I UNIQ UP UP OIC URBNPF UTP UVA N VA RO VNG VP O VRA NDA WA VE WFX WGE WHABT WHABT WHART WIN WORK WORLD
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Source : www.cgthailand.org

-ได้ประกาศเจตนารมณ์เข้าร่วม CAC -ได้รับการรับรอง CAC

Disclaimer: การเปิดเผยการประเมินดัชนีชี้วัดความคืบหน้าการป้องกันการมีส่วนเกี่ยวข้องกับการทุจริตคอร์รัปชัน (Anti-corruption Progress Indicators) ของบริษัทจดทะเบียนในตลาดหลักทรัพย์แห่งประเทศไทยที่จัดทำโดยสถาบันที่ เกี่ยวข้องซึ่งมีการเปิดเผยโดยสำนักงาน คณะกรรมการกำกับหลักทรัพย์ และตลาดหลักทรัพย์นี้ เป็นการดำเนินการตามนโยบาย และตามแผนพัฒนาความยั่งยืนสำหรับบริษัทจด ทะเบียนโดยผลการประเมินดังกล่าว สถาบันที่เกี่ยวข้องอาศัย ข้อมูลที่ได้รับจากบริษัทจดทะเบียนตามที่บริษัทจดทะเบียนโดระบุในแบบแสดง ข้อมูลเพื่อการประเมิน Anti-Corruption ซึ่งอ้างอิงข้อมูลมาจากแบบแสดงรายการข้อมูลประจำปี แบบ (56-1) รายงานประจำปี แบบ (56-2) หรือในเอกสารหรือ รายงานอื่นที่เกี่ยวข้องของบริษัทจดทะเบียนนั้น แล้วแต่กรณี ดังนั้น ผลการประเมินดังกล่าวจึงเป็นทุมมอง ของสถาบันที่เกี่ยวข้องซึ่งเป็นบุคคลภายนอก โดยมิได้เป็นการประเมินการปฏิบัติของบริษัทจดทะเบียนนั้น แล้วแต่กรณี ดังนั้น ผลการประเมินดังกล่าวจึงเป็นการนำเสนอในมุมมอง ของสถาบันที่เกี่ยวข้องซึ่งเป็นบุคคลภายนอก โดยมิได้เป็นการประเมินกรบฏิบัติของบริษัทจดทะเยียนในดลาด หลักทรัพย์แห่งประเทศไทย และมิได้ใช้ข้อมูลภายในเพื่อกราประเมิน เนื่องจากผลการประเมินดังกล่าวเป็นเพียงผลการประเมิน รับรองความถูกต้องครบถ้านของผลประเมินดังกล่าอต่างได้ หรืนวิษัทหลักทรัพย์ อาร์เอชบ์ จำกัด (มหาชน) มิได้ยืนอนตรวจสอบหรือรับรองความถูกต้องของผลการสำรวจ