

Thailand Company Update

28 November 2024

Financial Services | Banks

"ชื้อ" (คงคำแนะนำ)

ธนาคารกสิกรไทย (KBANK TB)

ราคาน่าจะสะท้อนแนวโน้มกำไร 4024 ที่อ่อนแอไปแล้วส่วนหนึ่ง: ซื้อ

Target Price (Return): THB177 (18.4%) Price (Market Cap): THB149.50 (USD10,268m) 3.3 (out of 4) 1,698m/50.6m

- Avg Daily Turnover (THB/USD)
- **Analyst**

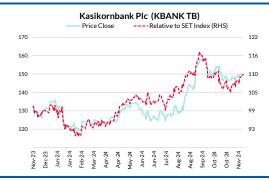
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- คงคำแนะนำ "ซื้อ" และราคาเป้าหมายที่ 177 บาท (upside 18%) มีอัตราผลตอบแทนเงินปัน ผลราว 5% KBANK ยังคงเป็นหุ้น Top Pick ของเรา สนับสนุนจาก i) การบริหารจัดการทุนและ ROE ที่ดีขึ้นผ่านการจ่ายเงินปันผลที่สูงขึ้น ii) มูลค่าที่ไม่แพง โดยค่า PE และ P/BV ยังต่ำกว่า -1SD จาก ค่าเฉลี่ยในอดีต และ iii) การควบคุมคุณภาพสินทรัพย์ที่ดีขึ้น เราคาดว่ากำไรสุทธิ 4Q67 ของ KBANK ที่ไม่น่าดึงดูด เนื่องจาก 4Q มักเป็นไตรมาสที่อ่อนแอที่สุดสำหรับกลุ่มธนาคารจาก opex และ credit costs ที่สูงตามฤดูกาล โดยคาดประเด็นดังกล่าวน่าจะสะท้อนไปในราคา KBANK ในระดับหนึ่งแล้ว
- ปรับเพิ่มประมาณการกำไรปี 67 เล็กน้อย 2% จากรายได้ค่าธรรมเนียมที่แข็งแกร่ง โดยการ ปรับกำไรเพิ่มขึ้น หลักๆจากรายได้ค่าธรรมเนียมสุทธิและกำไรจากการลงทุน (FVTPL) ที่สูงกว่าคาด รวมถึงค่าธรรมเนียมที่แข็งแกร่งจากธุรกรรม FX นอกจากนี้ การฟื้นตัวของรายได้ค่าธรรมเนียมสุทธินี้ได้ แรงหนุนหลักจากธุรกิจบริหารความมั่งคั่งและกองทุน ส่วนหนึ่งสนับสนุนจากความร่วมมือครั้งใหม่กับ JP Morgan Asset Management ในเดือน ม.ค. 67 ทั้งนี้ เรายังคงราคาเป้าหมายปี 68 อยู่ที่ 177 บาท เนื่องจากประมาณการกำไรปรับเพิ่มขึ้นเพียง 2% เท่านั้น
- คาดกำไรสุทธิ 4Q67 อ่อนแอจากปัจจัยตามฤดูกาล เราคาดว่า KBANK จะรายงานกำไรสุทธิ 4Q67 อยู่ที่ 9 พันล้านบาท (-4% YoY, -25% QoQ) กำไรที่ลดลงมาจาก i) ค่าใช้จ่าย opex ที่เพิ่มขึ้น QoQ เนื่องจาก opex มักเพิ่มขึ้นใน 4Q ii) NIM ลดลงตามการปรับลดอัตราดอกเบี้ย และ iii) credit costs ที่คาดว่าจะเพิ่มขึ้น QoQ คาดที่ 216bps ใน 4Q24 หลังจากธนาคารส่งสัญญาณว่า credit costs จะสูงขึ้นใน 4Q ซึ่งจะทำให้ credit costs FY67 อยู่ใกล้ระดับกรอบบนของเป้าหมาย (175-195bps) สอดคล้องการประกาศของ KBANK ที่ระบุว่าการจัดการคุณภาพสินทรัพย์อย่างจริงจังในช่วงไม่กี่ปีที่ ผ่านมา (โดยเฉพาะการตัดหนี้สูญและขาย NPL รวม 131 พันล้านบาทในปี 65, 92.5 พันล้านบาทในปี 66 และ 39 พันล้านบาทในช่วง 9M67) จะสิ้นสุดในปีนี้ ทั้งนี้แม้กำไร 4Q จะไม่สดใส แต่กำไรสุทธิปี 2567 ยังคงเติบโตอย่างแข็งแกร่งที่ +11% YoY
- คาดได้รับประโยชน์ในระยะยาวจากโครงการพักดอกเบี้ย 3 ปี เราคาดว่ามาตรการช่วยเหลือของ รัฐบาลที่กำลังจะมาถึงสำหรับช่วยเหลือลูกหนี้กลุ่มเปราะบาง 3 กลุ่ม ซึ่งเป็นส่วนหนึ่งของมาตรการ บรรเทาปัญหาหนี้ครัวเรือน จะเป็นประโยชน์ต่อ KBANK ในระยะยาว จากแรงกดดันด้านคุณภาพ สินทรัพย์ที่คาดว่าจะลดลงและ credit costs ที่ลดลง แม้จะมีผลกระทบบางส่วนต่อ NIM ก็ตาม
- คะแนน ESG สูงที่สุด มูลค่า KBANK ยังคงไม่แพง KBANK ซื้อขายที่ P/BV และ P/E ปี 68 เพียง 0.63x และ 7.5x ซึ่งยังต่ำกว่าค่าเฉลี่ย -1SD จากค่าเฉลี่ยในอดีต ราคาเป้าหมายปี 68 อิงวิธี GGM อยู่ ที่ 177 บาท (ให้ค่า P/BV เป้าหมายที่ 0.70x) ได้รวม ESG premium ที่ 2% เนื่องจาก KBANK ได้ คะแนน ESG สูงสุดในกลุ่มธนาคารไทยอยู่ที่ 3.3 เทียบกับค่ากลางของประเทศที่ 3.2
- ความเสี่ยงสำคัญ: แรงกดดันด้านคุณภาพสินทรัพย์ และการเติบโตทางเศรษฐกิจที่ต่ำกว่าคาด

Share Performance (%)

	YTD	1m	3m	6m	12m
Absolute	10.7	1.4	4.2	11.6	12.8
Relative	9.7	3.7	(0.6)	6.9	10.1
52-wk Price lo	w/high (Th	HB)		119	7-158



Source: Bloomberg

Overall	FSG	Score:	3.3	out of 4
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E: ดีเยี่ยม

KBANK มีความทะเยอทะยานด้าน ESG โดยตั้งเป้าเป็นผู้นำด้าน ESG ในกลุ่มธนาคาร ในเอเชียตะวันออกเฉียงใต้ KBANK มีความมุ่งมั่นให้การดำเนินงานของธนาคารเป็น net zero ในปี 2573 และ การปล่อยก๊าซเรือนกระจกในพอร์ตโฟลิโอเป็นnet zero ในปี 2593 โดยภายในปี 2573 KBANK จะให้สินเชื่อและการลงทุนด้านความยั่งยืนอย่าง น้อย 200,000 ล้านบาท และลดการให้สินเชื่อโรงไฟฟ้าถ่านหินเป็นศูนย์

KBANK มีผลิตภัณฑ์ทางการเงินสำหรับลูกค้า SMEs และกลุ่มรายได้น้อย เพื่อเพิ่มการ เข้าถึงแหล่งเงินทุนสำหรับกลุ่มเหล่านี้และช่วยลดปัญหาหนี้ครัวเรือน KBANK ไม่มี ปัญหาเกี่ยวกับการล่วงละเมิดความเป็นส่วนตัวของข้อมูลลูกค้าภายใน 12 ที่ผ่านมา และพนักงาน 100% ได้รับการฝึกสอนด้านความปลอดภัยทางไซเบอร์และการใช้ข้อมูล ส่วนตัว KBANK มีจำนวนพนักงานหญิงมากที่สุดเทียบกับธนาคารอื่น ๆ

คณะกรรมการธรรมาภิบาลซึ่งรายงานโดยตรงต่อบอร์ดบริหาร กำกับดูแลการพัฒนา ด้านความยั่งยืนของ KBANK โดยคณะกรรมการย่อยด้านการพัฒนาด้านความยั่งยืน มี ประธานเป็น CEO รับผิดชอบในการขับเคลื่อนความพยายามด้าน ESG ของธนาคาร

Forecasts and Valuation	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
Reported net profit (THBm)	35,769	42,405	47,105	49,214	52,509
Net profit growth (%)	(6.0)	18.6	11.1	4.5	6.7
Recurring net profit (THBm)	35,769	42,405	47,105	49,214	52,509
Recurring EPS (THB)	15.10	17.90	19.88	20.77	22.16
BVPS (THB)	212.41	224.66	236.79	249.31	262.72
DPS (THB)	4.00	6.50	7.75	8.25	8.75
Recurring P/E (x)	9.90	8.35	7.52	7.20	6.75
P/B (x)	0.70	0.67	0.63	0.60	0.57
Dividend Yield (%)	2.7	4.3	5.2	5.5	5.9
Return on average equity (%)	7.3	8.2	8.6	8.5	8.7

Source: Company data, RHB

Financial Exhibits

Asia
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Valuation basis

Our GGM assumptions include:

- i. COE of 10.9%
- ii. ROE of 8.5%;
- iii. 3.0% long term growth.

Key drivers

- i. Lower-than-expected credit cost;
- ii. Better-than-expected cost control;
- iii. Improving fee income from wealth and asset management.

Dividend Yield (%)

Key risks

- i. Slower-than-expected economic growth;
- ii. Higher-than-expected credit cost on weakening asset quality;
- NIM compression from potential interest rate cuts.

Company Profile

KBANK is Thailand's third-largest commercial bank by asset size. It has a balanced loan mix of corporate (c.38%), SME (28%) and retail customers (27%). The bank's international network now includes 16 establishments in 8 countries.

Financial summary (THB)	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
EPS	15.10	17.90	19.88	20.77	22.16
Recurring EPS	15.10	17.90	19.88	20.77	22.16
DPS	4.00	6.50	7.75	8.25	8.75
BVPS	212.41	224.66	236.79	249.31	262.72
Valuation metrics	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
Recurring P/E (x)	9.90	8.35	7.52	7.20	6.75
P/B (x)	0.7	0.7	0.6	0.6	0.6

Income statement (THBm)	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
Interest income	151,332	183,608	191,074	186,202	185,847
Interest expense	(18,334)	(35,164)	(41,218)	(39,054)	(37,698)
Net interest income	132,998	148,444	149,856	147,148	148,149
Non interest income	40,259	44,209	48,082	47,678	50,557
Total operating income	173,257	192,653	197,937	194,825	198,706
Overheads	(74,753)	(84,968)	(87,416)	(88,392)	(89,241)
Pre-provision operating profit	98,504	107,685	110,522	106,433	109,465
Loan impairment allowances	(51,919)	(51,840)	(48,544)	(40,877)	(39,599)
Pre-tax profit	46,585	55,845	61,978	65,555	69,867
Taxation	(8,633)	(10,778)	(11,962)	(12,652)	(13,484)
Minority interests	(2,183)	(2,662)	(2,911)	(3,689)	(3,874)
Reported net profit	35,769	42,405	47,105	49,214	52,509
Recurring net profit	35,769	42,405	47,105	49,214	52,509

Profitability ratios	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
Return on average assets (%)	0.9	1.0	1.1	1.1	1.2
Return on average equity (%)	7.3	8.2	8.6	8.5	8.7
Return on IEAs (%)	3.8	4.5	4.7	4.5	4.4
Cost of funds (%)	0.6	1.2	1.4	1.3	1.3
Net interest spread (%)	3.2	3.4	3.3	3.2	3.2
Net interest margin (%)	3.3	3.7	3.7	3.6	3.5
Non-interest income / total income (%)	23.2	22.9	24.3	24.5	25.4
Cost to income ratio (%)	43.1	44.1	44.2	45.4	44.9
Credit cost (bps)	211	208	194	162	152

Balance sheet (THBm)	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
Total gross loans	2,495,077	2,490,398	2,502,279	2,554,842	2,639,920
Other interest earning assets	1,523,158	1,580,608	1,585,490	1,585,885	1,588,210
Total gross IEAs	4,018,235	4,071,006	4,087,769	4,140,728	4,228,131
Total provisions	(133,529)	(133,876)	(134,225)	(136,581)	(140,145)
Net loans to customers	2,361,548	2,356,522	2,368,054	2,418,261	2,499,775
Total net IEAs	3,884,706	3,937,130	3,953,544	4,004,146	4,087,985
Total non-IEAs	361,663	346,427	344,744	348,003	354,805
Total assets	4,246,369	4,283,556	4,298,288	4,352,150	4,442,791
Customer deposits	2,748,685	2,699,562	2,664,468	2,667,132	2,707,139
Other interest-bearing liabilities	248,024	260,779	260,927	263,307	263,854
Total IBLs	2,996,709	2,960,341	2,925,395	2,930,439	2,970,993
Total non-IBLs	682,581	726,380	745,378	762,534	778,790
Total liabilities	3,679,289	3,686,721	3,670,773	3,692,973	3,749,783
Share capital	23,693	23,693	23,693	23,693	23,693
Shareholders' equity	503,270	532,285	561,028	590,695	622,472
Minority interests	63,810	64,551	66,487	68,482	70,536

Asset quality and capital	Dec-22	Dec-23	Dec-24F	Dec-25F	Dec-26F
Reported NPLs / gross cust loans (%)	3.7	3.8	3.8	3.8	3.8
CET-1 ratio (%)	15.9	16.5	16.9	17.0	17.3
Tier-1 ratio (%)	16.8	17.4	17.9	18.0	18.3
Total capital ratio (%)	18.8	19.4	19.9	19.9	20.2

Source: Company data, RHB



2.8

28 November 2024

Figure 1: KBANK's 4Q24F earnings preview

Income statement (THBm)	4Q23	3Q24	4Q24F	YoY	QoQ	2023	2024F	YoY
FYE Dec				(%)	(%)			(%)
Net interest income	38,849	37,036	36,824	-5%	-1%	148,444	149,856	1%
Non-interest income	12,046	11,644	11,853	-2%	2%	44,209	48,082	9%
Operating income	50,894	48,679	48,677	-4%	0%	192,653	197,937	3%
Overhead expenses	(24,507)	(21,501)	(23,314)	-5%	8%	(84,968)	(87,416)	3%
Pre-provision operating profit	24,768	24,869	24,935	1%	0%	99,173	101,584	2%
Impairments charges	(13,572)	(11,652)	(13,535)	0%	16%	(51,840)	(48,544)	-6%
Tax reversal (expenses)	(2,617)	(3,203)	(2,132)	-19%	-33%	(10,778)	(11,962)	11%
Minority interest	(810)	(358)	(695)	-14%	94%	(2,662)	(2,911)	9%
Net profit	9,388	11,965	9,001	-4%	-25%	42,405	47,105	11%
Core profit	22,150	21,665	22,803	3%	5%	88,395	89,622	1%
EPS (THB)	3.96	5.05	3.80	-4%	-25%	17.90	19.88	11%
Key data and ratios (%)	4Q23	3Q24	4Q24F			2023	2024F	
Gross Ioans (THBb)	2,490	2,434	2,502			2,490	2,502	
Deposits (THBb)	2,700	2,770	2,664			2,700	2,664	
Gross NPLs (THBm)	94,241	92,937	95,242			94,241	95,242	
NPLs/gross loans	3.78	3.82	3.81			3.78	3.81	
NPL ratio-reported	3.19	3.20	3.23			3.19	3.23	
Loan loss reserve/NPLs	142.1	139.4	140.9			142.1	140.9	
Loan loss reserve/loans	5.4	5.3	5.4			5.4	5.4	
Loan to deposit ratio (LDR)	92.3	87.9	93.9			92.3	93.9	
Loan to deposit & borrowings	89.5	85.8	91.5			89.5	91.5	
Credit cost (% to loans)	2.18	1.92	2.16			2.08	1.94	
Credit cost (% to average loans)	2.20	1.89	2.19			2.08	1.94	
Cost to income (CIR)	48.2	44.2	47.9			44.1	44.2	
Non-II/total income	23.7	23.9	24.4			22.9	24.3	
Net interest margin (NIM)	3.83	3.62	3.58			3.66	3.66	
Tax rate (reversal)	20.4	20.6	18.0			19.3	19.3	
Loan growth (YoY)	(0.2)	(0.2)	0.5			(0.2)	0.5	
	(=/							

Loan growth (QoQ) Source: Company data, RHB

Figure 2: KBANK's 2024 financial targets vs our forecasts

Financial targets	2022	2023	1Q24	2Q24	3Q24	9M24	2024	2024F
	Actual	Actual	Actual	Actual	Actual	Actual	KBANK's targets	RHB's forecasts
Loan growth (% YoY)	3.0%	-0.2%	-0.1%	1.6%	-0.2%	-0.2%	3-5%	0.5%
NIM	3.34%	3.66%	3.76%	3.67%	3.62%	3.66%	Maintain	3.66%
Net fee income growth (%							Mid to high	
YoY)	-6.9%	-5.2%	2.3%	4.7%	8.1%	5.0%	single-digit	6.0%
Cost to income ratio (CIR)	43.1%	44.1%	41.3%	43.4%	44.2%	43.0%	Low to mid-40s	44.2%
Credit cost (bps) - average	211	208	189	189	189	190	175-195	194
NPL ratio	3.19%	3.19%	3.19%	3.18%	3.20%	3.20%	<3.25%	3.23%

Source: Company data, RHB

Figure 3: KBANK - GGM valuation with ESG overlay

Cost of equity (COE) computation		Sustainable ROE (%)	8.50
Risk free rate (%)	3.00	COE (%)	10.89
Equity premium (%)	9.00	Long-term growth (g)	3.00
Beta (x)	0.88	Implied P/BV (x)	0.70
Cost of equity - CAPM (%)	10.90	BVPS (THB) - FY25F	THB249.31
		Intrinsic value	THB173.53
ESG premium/(discount) (%)	2.00	ESG premium/(discount)	THB3.47
		TP (rounded)	THB177.00

Source: Company data, RHB



Financial Services | Banks

(%)

19 17

13

11

Figure 4: KBANK's 12-month forward P/E

Figure 5: KBANK's 12-month forward P/BV Fwd P/BV 2.5x --1sd



Source: Bloomberg, RHB

Emissions And ESG

Trend analysis

Total emissions in FY23 declined by 9% vs FY19. This came mainly from the 26% decline in Scope 1 & Scope 2 emissions. Its definition of Scope 3 emissions, meanwhile, has broadened.

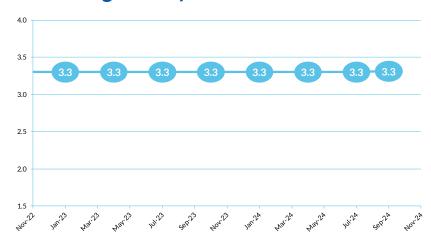
Emissions (tCO2e)	Dec-21	Dec-22	Dec-23
Scope 1	15,834	11,232	15,468
Scope 2	64,980	61,142	61,175
Scope 3	1,016	19,665	19,127
Total emissions	81,830	92,038	95,770

Source: Company data, RHB

Latest ESG-Related Developments

- In 2023, KBANK supported THB47bn in sustainable financing and investment vs its budget allocation of at least THB100-200bn by 2030.
- Management has established guidelines for achieving net zero by 2030 in the bank's financed
 portfolios, i.e. setting a policy to stop financing projects of new coal-fired power plants and to
 gradually reduce outstanding loans to coal-fired power plants to zero by 2030.
- The bank also formulated the Sector Decarbonisation Strategy for five industries, namely power generation, coal mining, oil & gas, cement, and aluminium.

ESG Rating History



Recommendation Chart



Source: RHB, Bloomberg

Date	Recommendation	Target Price	Price
2024-09-10	Buy	177	156
2023-01-22	Neutral	155	145
2022-04-21	Buy	175	155
2022-01-30	Buy	175	148
2022-01-24	Buy	165	140
2021-10-25	Buy	165	141
2021-07-22	Buy	150	107
2021-04-20	Buy	160	140
2021-02-01	Buy	160	132
2021-01-21	Buy	141	125
2020-12-17	Buy	141	122
2020-10-25	Neutral	82	75
2020-07-21	Neutral	91	88
2020-04-21	Buy	124	97
2020-01-22	Buy	173	140

Source: RHB, Bloomberg



RHB Guide to Investment Ratings

Buy: Share price may exceed 10% over the next 12 months

Trading Buy: Share price may exceed 15% over the next 3 months, however longer-

term outlook remains uncertain

Neutral: Share price may fall within the range of +/- 10% over the next

12 months

 Take Profit:
 Target price has been attained. Look to accumulate at lower levels

 Sell:
 Share price may fall by more than 10% over the next 12 months

Not Rated: Stock is not within regular research coverage

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CAZ GIFT JMT MJD PLA NET SA AM STPT UMS									
CCET GJS JR MOSHI PLE SAF SVR UOBKH				M JD					

Source: www.thai-iod.com

Disclaimer: การเปิดเผลผลการสำรวจของสมาคมส่งเสริมสถาบันกรรมการบริษัทไทย (IOD) ในเรื่องการกำกับดูแลกิจการ (Corporate Governance) นี้เป็นการดำเนินการตามนโยบายของสำนักงานคณะกรรมการ กำกับหลักทรัพย์และตลาดหลักทรัพย์ โดยการสำรวจของ IOD เป็นการสำรวจและประเมินจากข้อมูลของบรษัทจดทะเบียนในผลาดหลักทรัพย์แห่งประเทศไทยและตลาดหลักทรัพย์เอ็มเอใอ ที่มีการเปิดเผยต่อสาธารณะและ เป็นข้อมูลที่ผู้ลงทุนทั่วไปสามารถเข้าถึงได้ ดังนั้นผลสำรวจดังกล่าวจึงเป็นการนำเสนอในมุมมองของบุคคลภายนอกโดยไม่ได้เป็นการประเมินการประเมินการปริยัทัดเล่ามีได้มีการใช้ข้อมูลภายในในการประเมิน อนึ่งผลการสำรวจดังกล่าว เป็นผลการสำรวจ ณ วันที่ปรากฏในรายงานการกำกับดูและกิจการบริษัทจดทะเบียนไทยเท่านั้น ดังนั้นผลการสำรวจจึงอาจเปลี่ยนแปลงได้ภายหลังวันดังกล่าว ทั้งนี้บริษัทหลักทรัพย์ อาร์เอชบี จำกัด (มหาชน) มีได้ยืนยัน หรือรับรองถึงความถูกต้องของผลการสำรวจดังกล่าวแต่อย่างใด



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

CE CE	that have ded	DM T	ICN	LH	NER	PRI	SCB	SVT	TQM
DB	B YD	EKH	IHL	M EGA	NEX	PROEN	SENX	TBN	TRUE
LT	CAZ	FC	ITC	M ENA	OSP	PRTR	SFLEX	TEGH	VIB HA
M C	CBG	FSX	J	M ITSIB	OTO	RBF	SIS	TIPH	W
SW	CI	GLOB AL	JM ART	MME	P LUS	RT	SKE	TKN	WPH
LA ND	CV	GREEN	JM T	M ODERN	P OLY	SA	SM M	TPAC	XP G
RI	DEXON	HL	LEO	M OVE	P QS	SA NKO	SVOA	TP LA S	AF G
	certified by C		LLO	WOVE	1 00	OA WILO	OVOA	II LA O	
S	B EC	DCC	HARN	LA NNA	ORI	P YLON	SM K	THRE	UEC
JP	B EYOND	DELTA	HENG	LH	PAP	Q-CON	SM PC	THREL	UKEM
Al	B GC	DEM CO	HM PRO	LHFG	PATO	Q-CON QH	SNC	TIDLOR	UOB KH
DVA NC	B GRIM	DOHOM E	HTC	LHK	PB	QLT	SNP	TIPCO	UV
	B KI	DRT	ICC	LP N	PCSGH	QTC	SORKON	TISCO	VCOM
F H	B LA	DUSIT	ICHI	LRH	PDG	RABBIT	SP ACK	TKS	VGI
	BPP	EA	IFS	M	PDJ	RATCH	SP A LI	TKT	VIH
IE	BROOK	EA STW	III	M AJOR	PG	RM L	SP C	TM D	WACOA L
RA	BRR	ECF	ILINK	M A LEE	PHOL	RS	SP I	TM ILL	WHA
J	B SB M	EGCO	ILM	M ATCH	PIM O	RWI	SP RC	TM T	WHAUP
, KP	BTS	EP	INET	M BAX	PK	S&J	SRICHA	TNITY	WICE
ИA	BWG	EP G	INOX	M BK	PL	SA AM	SSF	TNL	WIIK
л ANAH	CEN	ERW	INSURE	MC	P LA NB	SA BINA	SSP	TNP	XO
M ATA	CENTEL	ESTA R	INTUCH	M COT	P LA NET	SA K	SSSC	TNR	YUA SA
/ ATAV	CFRESH	ETC	IRPC	M ETA	PLAT	SA PPE	SST	TOG	ZIGA
)	CGH	ETE	ITEL	M FC	PM	SA T	STA	TOP	
CS	CHEWA	FNS	IVL	M FEC	PPP	SC	STGT	TOP P	
;	CHOTI	FPI	JAS	M ILL	PPPM	SCB	STOWER	TPA	
SIA N	CHOW	FPT	JKN	M INT	PPS	SCC	SUSCO	TPCS	
SK	CIM BT	FSM ART	JR	M ONO	PR9	SCCC	SVI	TRT	
SP	CM	FTE	JTS	M OONG	PREB	SCG	SYM C	TRU	
VC	CM C	GB X	KA SET	M SC	PRG	SCGP	SYNTEC	TRUE	
YUD	CM CF	GC	KB ANK	M ST	PRINC	SCM	TAE	TSC	
	COM 7	GCA P	KB S	M TC	PRM	SCN	TA KUNI	TSI	
FS	COTTO	GEL	KCA R	M TI	PROS	SEA OIL	TA SCO	TSTE	
						SE-ED			
M	CPA LL	GFP T	KCC	NATION	P SH		TCAP	TSTH	
NPU	CPA XT	GGC	KCE	NCAP	P SL	SELIC	TFG	TTB	
ΛY	CPF	GJS	KGEN	NEP	P STC	SENA	TFI	TTCL	
3 GI	CPI	GP I	KGI	NKI	PT	SGC	TFM AM A	TU	
\ I									
5L	CPL	GP SC	KKP	NOB LE	PTECH	SGP	TGE	TVDH	
	CPL CPN	GP SC GSTEEL	KKP KSL		PTECH PTG	SGP SIRI	TGE TGH	TVDH TVO	
CH				NOB LE					
CH CP	CPN	GSTEEL	KSL	NOB LE NRF	PTG	SIRI	TGH	TVO	
CH CP CPG	CPN CPW	GSTEEL GULF	KSL KTB	NOB LE NRF OCC	PTG PTT	SIRI SITHA I	TGH THANI	TVO TWPC	
CH CP CPG E8	CPN CPW CRC	GSTEEL GULF GUNKUL	KSL KTB KTC	NOB LE NRF OCC OGC	PTG PTT PTTEP	SIRI SITHA I SKR	TGH THANI THCOM	TVO TWPC U	
CH CP CPG E8 /A	CPN CPW CRC	GSTEEL GULF GUNKUL	KSL KTB KTC	NOB LE NRF OCC OGC	PTG PTT PTTEP	SIRI SITHA I SKR	TGH THANI THCOM	TVO TWPC U	ттт
CH CP CPG E8 /A	CPN CPW CRC CSC	GSTEEL GULF GUNKUL HANA	KSL KTB KTC L&E	NOB LE NRF OCC OGC OR	PTG PTT PTTEP PTTGC	SIRI SITHA I SKR SM IT	TGH THANI THCOM THIP	TVO TWPC U UBIS	TTT TTW
CH CP CPG E8 /A C-B AT	CPN CPW CRC CSC	GSTEEL GULF GUNKUL HANA CPNCG	KSL KTB KTC L&E	NOB LE NRF OCC OGC OR	PTG PTT PTTEP PTTGC M PIC	SIRI SITHA I SKR SM IT PRIN	TGH THANI THCOM THIP SHR	TVO TWPC U UBIS	
CH CP CPG E8 /A C-B AT	CPN CPW CRC CSC BDM S B EA UTY	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT	KSL KTB KTC L&E GL GLA ND	NOB LE NRF OCC OGC OR KTIS KWC	PTG PTT PTTEP PTTGC M PIC M -STOR	SIRI SITHA I SKR SM IT PRIN PRO	TGH THANI THCOM THIP SHR SHREIT	TVO TWPC U UBIS	TTW
CH CP CPG E8 /A -B AT	CPN CPW CRC CSC BDM S B EA UTY B EM	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND	NOB LE NRF OCC OGC OR KTIS KWC KYE LA LIN LEE	PTG PTT PTTEP PTTGC M PIC M -STOR NC	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT	TGH THANI THCOM THIP SHR SHREIT SIA M	TVO TWPC U UBIS TCCC TCJ TCOA T	TTW TU-P F
CH CP CPG E8 /A -B AT	CPN CPW CRC CSC BDM S B EA UTY B EM BH	GSTEEL GULF GUNKUL HANA CPNCG CPNCG CPNTEIT CPT CPTGF	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y	NOB LE NRF OCC OGC OR KTIS KWC KYE LA LIN	PTG PTT PTTEP PTTGC M PIC M -STOR NC NCH	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M	TTW TU-P F TWP
CH CP CPG E8 /A -B AT IV CC CG EONTS	CPN CPW CRC CSC BDM S B EA UTY B EM BH BIG	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND	NOB LE NRF OCC OGC OR KTIS KWC KYE LA LIN LEE	PTG PTT PTTEP PTTGC M PIC M -STOR NC NCH NEW	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL QHHR	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP SISB SKN SKY	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M G	TTW TU-P F TWP TWZ
CH CP CP CP CB CA	CPN CPW CRC CSC BDM S B EA UTY B EM BH BIG BIOTEC	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE CSP	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT	NOB LE NRF OCC OGC OR KTIS KWC KYE LA LIN LEE LHHOTEL	PTG PTT PTTEP PTTGC M PIC M -STOR NC NCH NEW NFC	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL QHHR QHOP	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP SISB SKN	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M G TEKA	TTW TU-P F TWP TWZ TYCN
CH CP CP CP CB CB CB CB CB CC CC CC CC CC CC CC CC	CPN CPW CRC CSC BDM S B EA UTY B EM BH BIG BIOTEC BIZ	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE CSP CSR	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT	NOB LE NRF OCC OGC OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F	PTG PTT PTTEP PTTGC M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP SISB SKN SKY	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF	TTW TU-P F TWP TWZ TYCN UAC
CH CP CPG E8 /A -B AT V CC CC CC EONTS C GE GIC M CG	CPN CPW CRC CSC BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KD	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GVREIT GYT	NOB LE NRF OCC OGC OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F	PTG PTT PTTEP PTTGC M PIC M -STOR NC NCH NEW NFC NNCL NOVA	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M TEKA TFFIF TFM	TTW TU-P F TWP TWZ TYCN UAC UM I
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BL CH CH CP CPG E8 /A GB AT AV CC CG EONTS CC GG HC M CG M IRT TA LLLY LUCON M ARIN M ARIN M ATAR M AN OT CC CO SC	CPN CPW CRC CRC CSC BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJCHI B KD B KKCP B LISS B OFFICE BR BROCK BRRGIF BTNC BTSGIF BUI B -WORK CCET CCP CGD CH CHARAN CHA YO CHG CITY CIVIL CK	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF DREIT DTCENT DTCENT DTCI EA SON EE EGA TIF EM C ERWP F ESSO EVER F&D FANCY FM T FORTH FTI	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GYREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC IM PACT INETREIT IT ITD JA SIF JCK JCT JDF JWD KA M ART KB SP IF KC KDH KEX	NOB LE NRF OCC OGC OGC OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LHST LUXF M ACO M ANRIN M ATI M AX M -CHA I M CS M DX M ETCO M IDA M -II M IPF M IT M JD M JLF MK ML M NIT M NIT M NIT	PTG PTT PTTEP PTTGC M PIC M -STOR NC NCH NEW NFC NNCL NOVA NSL NTV NUSA NV NVD NYT OHTL OISHI ONEE PACE PACE PAF PCC P EA CE P ERM PF PIN P LE PM TA P OLA R P OM PUI P OP F P ORT	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC RPH RSP 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	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM T SNNP SO SOLA R SP CG SP G SP RIM E SQ SRIP ANWA SSC SSP F SSTRT STA NLY STEC STECH STHA I STI STP I SUC SUN SUP ER	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL TIF1 TK TKC TLHP F TLI TNPC TNPF TOA TPBI TPIPL TPIPP TP OLY 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 WHART WIN WORK WORLD
CH CP CPG CPG CB8 /A GB AT AV CC CG GE HC M IRT T IA KR LLLY LLY M ATAR M ATAR M ATAR M AN OT PCO SEFA SSIA SSIM AR JIRA	CPN CPW CRC CSC BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJCHI B KD B KKCP B LISS B OFFICE BR BROCK BRRGIF BTNC CCET CCP CGD CH CHARAN CHA YO CHG CITY CIVIL CK CKP	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW CWT DCON DDD DIF DREIT DTCENT DTCENT DTCI EA SON EE EGA TIF EM C ERWP F ESSO EVER F&D FANCY FM T FN FORTH FTII FTREIT	KSL KTB KTC L&E GL GLA ND GLOCON GRA M M Y GRA ND GROREIT GYREIT GYT HFT HPF HTECH HUM AN HYDROGEN IFEC IM PACT INETREIT INGRS INSET IT ITD JA SIF JCK JCT JDF JWD KA M ART KB SP IF KC KDH KEX KIA T	NOB LE NRF OCC OGC 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 CS M DX M ETCO M ICRO M IDA M II M IPF M IT M JD M JLF MK ML M NIT	PTG PTT PTTEP PTTGC 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 OM PUI P OP F P ORT P OST	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL OHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJNA RPC RPH RSP 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	TGH THANI THCOM THIP SHR SHREIT SIA M SIRIP SISB SKN SKY SLP SM SM T SNNP SO SOLA R SP CG SP G SP RIM E SQ SRIP ANWA SSC SSP F SSTRT STA NLY STEC STECH STHA I STI SUN SUP ER SUP EREIF	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL TIF1 TK TKC TLHP F TLI TNPC TNPF TOA TPBI TPIPL TPIPP TP OLY TPRIM E TR TRC TRITN TRUBB	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 WHART WIN WORK WORLD
CH CP CPG E8 /A CB AT AV CC CG GE HC M CG M IRT T IA KR LLLY LUCON M ATAR M ATAR M AN OT PCO P EX SIM SIM AR JRA JRA JRA JRA JRA JRA JRA JRA JRA	CPN CPW CRC CSC BDM S B EA UTY B EM BH BIG BIOTEC BIZ BJC BJCHI B KICP B LISS B OFFICE BR BROCK BRRGIF BTNC BTSGIF BUI B -WORK CCET CCP CGD CH CHARAN CHA YO CHG CITY CIVIL CK CKP CM AN	GSTEEL GULF GUNKUL HANA CPNCG CPNREIT CPT CPTGF CRANE CSP CSR CSS CTARAF CTW DCON DDD DIF DREIT DTCENT DTCI EA SON EE EGA TIF EM C ERWP F ESSO EVER FANCY FM T FN FORTH FTI FTREIT FTREIT FUTUREP F	KSL KTB KTC 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 IT ITD JA SIF JCK JCT JDF JWD KA M ART KB SP IF KC KDH KEX KIA T KISS	NOB LE NRF OCC OGC OGC OR KTIS KWC KYE LA LIN LEE LHHOTEL LHP F LHSC LOXLEY LP F LHST LUXF M ACO M ANRIN M ATI M AX M -CHA I M CS M DX M ETCO M IDA M -II M IPF M IT M JD M JLF MK ML M NIT M NIT M NIT	PTG PTT PTTEP PTTGC 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 OM PUI P OP F P ONT P OST PPF	SIRI SITHA I SKR SM IT PRIN PRO PROSP ECT PTL QHHR QHOP QHP F RAM RCL RICHY RJH ROCK ROH ROJINA RPC RPH RSP 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 SDC	TGH THANI THCOM THIP SHR SHREIT SIAM SIRIP SISB SKN SKY SLP SM SM T SNNP SO SOLA R SP CG SP G SP RIM E SQ SRIP ANWA SSC SSP F SSTRT STA NLY STEC STECH STHA I STI SUC SUN SUP ER SUP EREIF SUTHA	TVO TWPC U UBIS TCCC TCJ TCOA T TEA M TEA M TEA M G TEKA TFFIF TFM TGP RO TH THAI THE THG THL TIF1 TK TKC TLHP F TLI TNPC TNPC TOA TPBI TPIPL TPIPL TPIPL TPIPL TR TR TR TR TRC TRITN TRUBB TSE	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 WHART WIN WORK WORLD

Source: www.cgthailand.org

Disclaimer: การเบิดเผยการประเมินดัชนีชี้วัดความคืบหน้าการบ้องกันการมีส่วนเกี่ยวข้องกับการทุจริตคอร์รัปซัน (Anti-corruption Progress Indicators) ของบริษัทจดทะเบียนในดลาดหลักทรัพย์แห่งประเทศไทยที่จัดทำโดยสถาบันที่ เกี่ยวข้องฮิ่งมีการเบิดเผยโดยสำนักงาน คณะกรรมการกำกับหลักทรัพย์ และตลาดหลักทรัพย์นี้ เป็นการดำเนินการตามนโยบาย และตามแผนพัฒนาความยั่งยีนสำหรับบริษัทจด ทะเบียนโดยผลการประเมินดังกล่าว สถาบันที่เกี่ยวข้องอาศัย ข้อมูลที่ได้รับจากบริษัทจดทะเบียนตามที่บริษัทจดทะเบียนโดยผลการประเมินดง ข้อมูลเพื่อการประเมิน Anti-Corruption ซึ่งอ้างอิงข้อมูลมาจากแบบแสดงรายการข้อมูลประจำปี แบบ (56-1) รายงานประจำปี แบบ (56-2) หรือในเอกสารหรือ รายงานอื่นที่เกี่ยวข้องของบริษัทจดทะเบียนนั้น แล้วแต่กรณี ดังนั้น ผลการประเมินดังกล่าวจึงเป็นการนำเสนอในมุมมอง ของสถาบันที่เกี่ยวข้องของบริษัทจดทะเบียนนั้น แล้วแต่กรณี ดังนั้น ผลการประเมินดังกล่าวจึงเป็นการนำเสนอในมุมมอง ของสถาบันที่เกี่ยวข้องเป็นบุคคลภายนอก โดยมีได้เป็นการประเมินการปฏิบัติของบริษัทจดทะบียนในตลาด หลักทรัพย์แห่งประเทศไทย และมีได้ใช้ข้อมูลภายในเพื่อการประเมิน เนื่องจากผลการประเมินดังกล่าวเป็นเพียงผลการประเมิน ถาบันที่เกี่ยวข้องความถูกต้องของผลการสำรวจ



⁻ได้ประกาศเจตนารมณ์เข้าร่วม CAC -ได้รับการรับรอง CAC