

FUND FACT SHEET

VCBF Tactical Balanced Fund

09 - 2021



VIETCOMBANK FUND MANAGEMENT



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VCBF TACTICAL BALANCED FUND - TBF

Fund Description

The investment objective of the fund is to provide long-term total return via growth of capital and current income by investing in stock and high quality fixed income instruments.

Fund Strategy

- VCBF Tactical Balanced Fund (VCBF-TBF) normally invests 50% of its total assets in equity securities and 50% in fixed income securities. The asset allocation may vary from the allocation given above by $\pm 25.0\%$ subject to availability of investment opportunities and VCBF's investment team's assessment of risk and return of those opportunities across the asset classes.
- The high quality fixed income securities include bank deposits, Vietnam Government bonds and municipal bonds or bonds guaranteed by the Government or listed corporate bonds. Listed corporate bonds are considered only if the bonds meet certain safety requirements.
- The fund invests in a diversified portfolio of stocks which have a large market capitalization and are liquid on HSX and HNX.
- The fund follows a bottom-up approach to stock-picking by valuing fundamentals of the companies and chooses companies across sectors.

Fund Data

Total Net Asset Value: VND
212,435,331,431
NAV per unit: VND 25,832.40
Inception day: 24 December 2013
Trading day: Weekly on Wed
Maximum subscription fees: 2%
Management fee: 1.5%

Fund Benchmark Return

The fund's benchmark return is the average of the VN-Index change and 10-year government bond return.

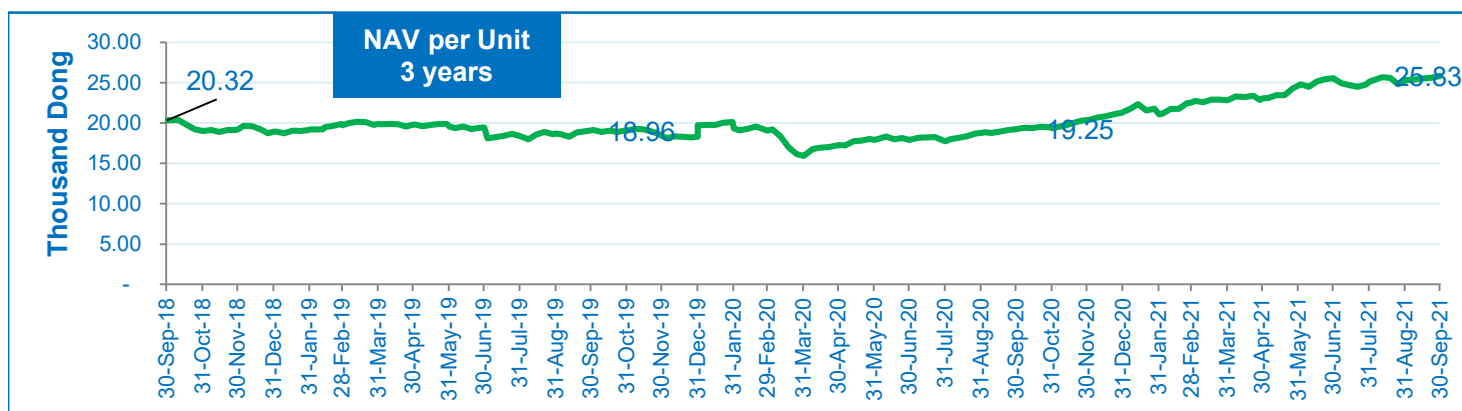
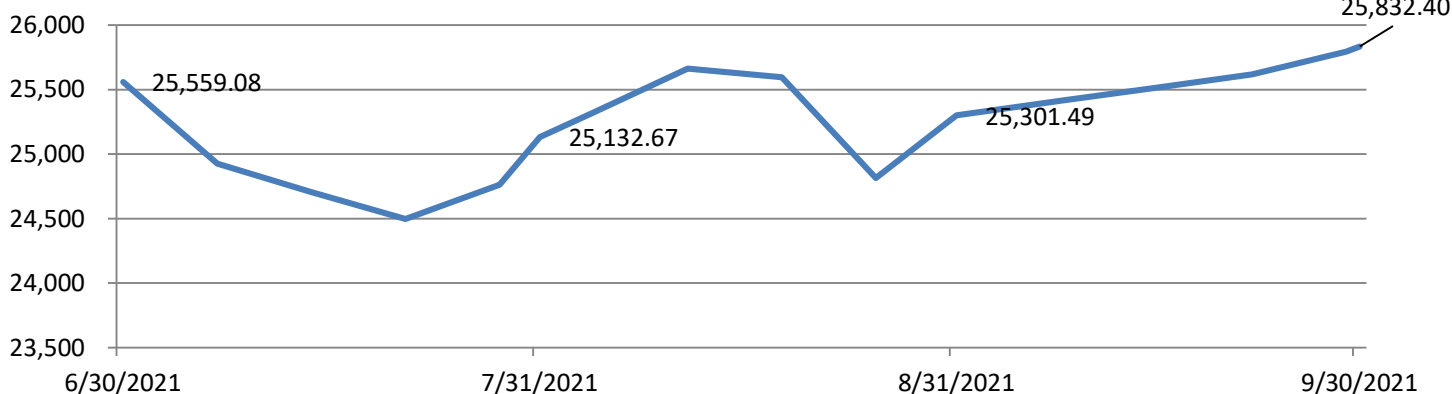
Fund Managers

M.Fin. Nguyen Thi Hang Nga (Mrs.), CFA
 M.Fin. Duong Kim Anh (Mrs.)

Return (w/o subscription fees)	Fund	Benchmark
Since inception (compound return)	13.00%	9.8%
YTD	21.00%	11.7%

Benchmark is average of VN-Index and 10-year government bond yield.

NAV per Unit

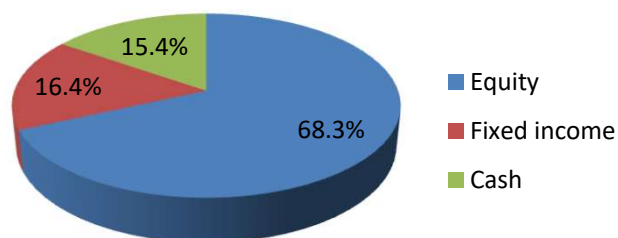


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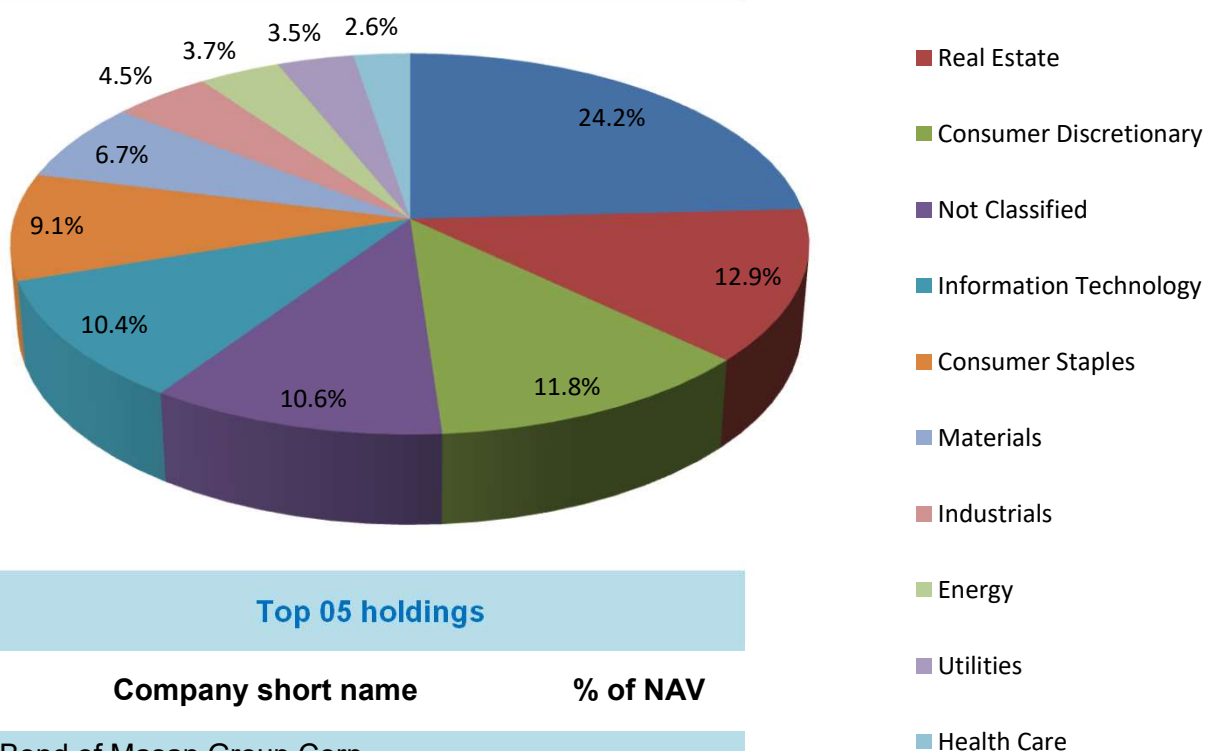
What are the risks?

Investments in Fund Units are exposed to the risks of securities' investments, which include: credit risk, market risk, inflation risk, liquidity risk, fund performance risk, extraordinary and other risks. The risks are explained more fully in the prospectus. Note that the Fund Manager always monitors and seeks to manage and mitigate these risks.

Fund Breakdown



Category



Top 05 holdings

Company short name	% of NAV
Bond of Masan Group Corp. (MSN11906)	7.2%
FPT Corp (FPT)	7.1%
Bond of Ha Do Group JSC	6.0%
Mobile World (MWG)	5.4%
Military Commercial JS Bank (MBB)	5.1%

To obtain a prospectus, please call us or visit www.vcbf.com.

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