

Investment approach

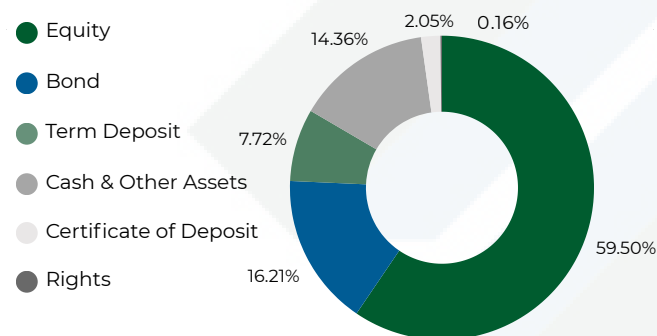
VCBF-TBF invests 50% ($\pm 25\%$) in listed equities and fixed income assets with large and mid-market capitalization. The investments include Vietnamese Government bonds, local government bonds, government-guaranteed bonds, or listed corporate bonds and other fixed income assets.

The fund's asset allocation is adjusted based on the return/risk assessment of investment opportunities.

Fund information

NAV	VND 584 billion
NAV/ Unit	VND 37,963.09
Inception	24/12/2013
Trading frequency	Tuesdays and Thursdays weekly
Subscription Fee	0%
	≤ 01 month: 3.0%
Redemption Fee	01 month & ≤ 12 months: 2.0%
	12 months: 0%
Management Fee	1.5%
Benchmark	The average change of the VNIndex and the 10-year Vietnamese Government bond yield.

Asset Mix



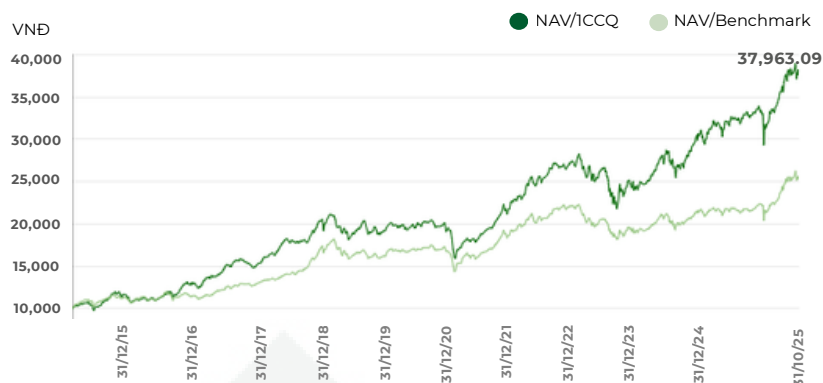
Top 5 Holdings

	%/NAV
MBB	4.68%
STB	4.59%
FPT	4.06%
MML121021	3.93%
MWG	3.73%
Total	20.99%

Investor Relations

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VCBF-TBF Performance



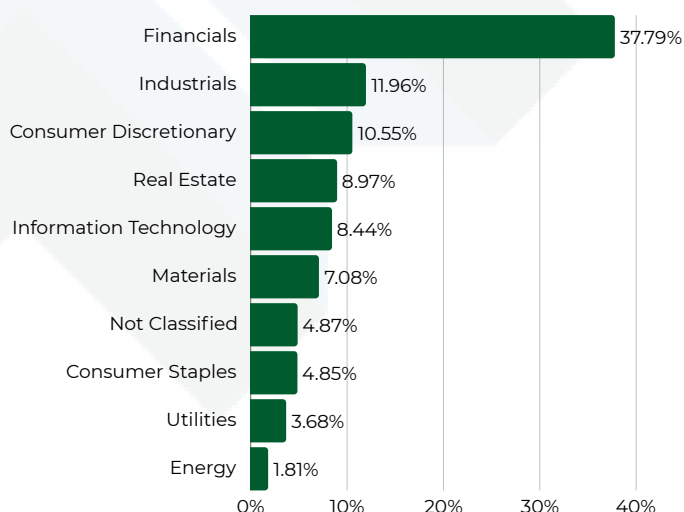
Fund Performance

	VCBF-TBF	Benchmark
YTD (%)	14.33	15.96
Cumulative return:		
• 1 year (%)	17.05	15.48
• 3 year (% p.a.)	17.77	6.54
• 5 year (% p.a.)	14.41	8.99
• Since inception (% p.a.)	11.91	8.12

Portfolio managers

- Ms. Dương Kim Anh, Master of Economics in Banking & Finance, 23 years of investment and investment consulting experience.
- Mr. Nguyen Trieu Vinh, CFA, 20 years of investment and audit experience.
- Mr. Pham Le Duy Nhan, 10 years of investment and investment consulting experience.

Equity Sector Allocation by Industry



Important information

- Investing in open-ended funds involves market risks. Investors should carefully read the Prospectus and Fund Charter before purchasing fund certificates.
- Open-ended funds are recommended for long-term investment. Redemption fees may apply if sold early.
- Fund certificate prices are subject to market fluctuations and may fall below the purchase price.
- Past fund performance is for reference only and does not guarantee future returns.