VIETCOMBANK FUND MANAGEMENT

VCBF Global Knowledge. Local Expertise

VCBF Tactical Balanced Fund (VCBF-TBF) | As of 30/09/2025

Investment approach

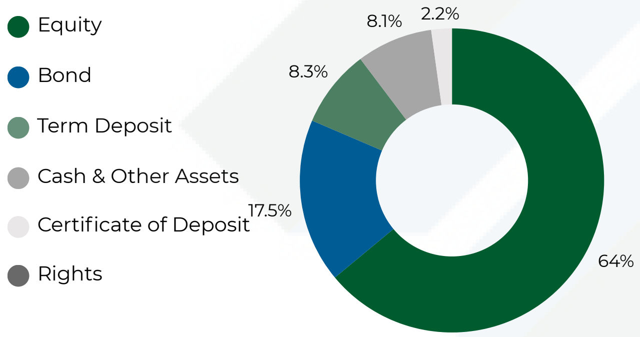
VCBF-TBF invests 50% (±25%) in listed equities and fixed income assets with large and mid-market capitalization. The investments include Vietnamese Government bonds, local government bonds, government-guaranteed bonds, or listed corporate bonds and other fixed income assets.

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

Fund information

NAV	VND 542 billion
NAV/ Unit	VND 37,763.62
Inception	24/12/2013
Trading frequency	Tuesdays and Thursdays weekly
Subscription Fee	0%
Redemption Fee	≤ 01 month: 3.0%
	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	5.6%
STB	5.1%
MML121021	4.2%
FPT	3.9%
MWG	3.8%

Investor Relations

Email	investor@vcbf.com
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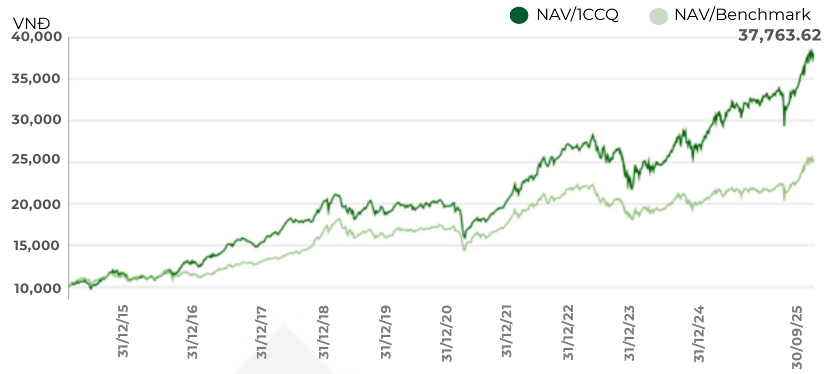
VCBF-TBF Performance

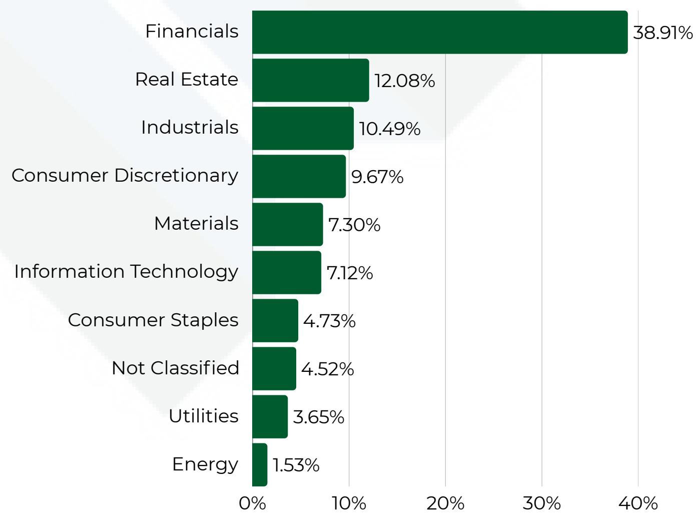


Fund Performance	VCBF-TBF	Benchmark
YTD (%)	13.4	16.3
Cumulative return:		
• 1 year (%)	15.7	15.7
• 3 year (% p.a.)	15.2	8.8
• 5 year (% p.a.)	14.4	8.3
• Since inception (% p.a.)	11.9	8.3

Portfolio managers

1. Ms. Dương Kim Anh, Master of Economics in Banking & Finance, 23 years of investment and investment consulting experience.
2. Mr. Nguyen Trieu Vinh, CFA, 20 years of investment and audit experience.
3. 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.