

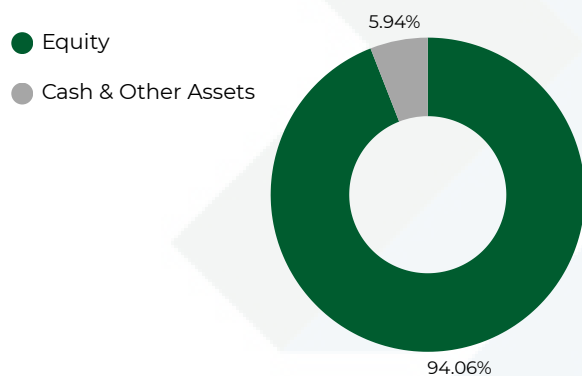
Investment Approach

VCBF-BCF primarily invests in listed stocks with large market capitalization, larger than the smallest company in the VN30 index, and high liquidity.

Fund Information

| | |
|-------------------|--|
| NAV | VND 1,569 billion |
| NAV/Unit | VND 44.480.98 |
| Inception | 22/08/2014 |
| Trading frequency | Daily (Business Days) |
| Subscription Fee | 0% |
| Redemption Fee | ≤ 01 month: 3.0% |
| | 01 month < holding period ≤ 12 months: 2.0% |
| | 12 months < holding period ≤ 24 months: 0.5% |
| | 24 months < holding period: Free |
| Management Fee | 1.9% |
| Benchmark | VN100 |

Asset Mix



Top 5 Holdings

| | %/NAV |
|--------------|--------------|
| MBB | 9.76 |
| MSN | 6.01 |
| CTG | 5.89 |
| HPG | 5.70 |
| MWG | 5.62 |
| Total | 32.99 |

Investor Relations

| | |
|-------------------------|-------------------|
| Email | investor@vcbf.com |
| Website | www.vcbf.com |
| Hanoi Office | +84-24-39364540 |
| Ho Chi Minh City Office | +84-28-38270750 |

VCBF-BCF Performance



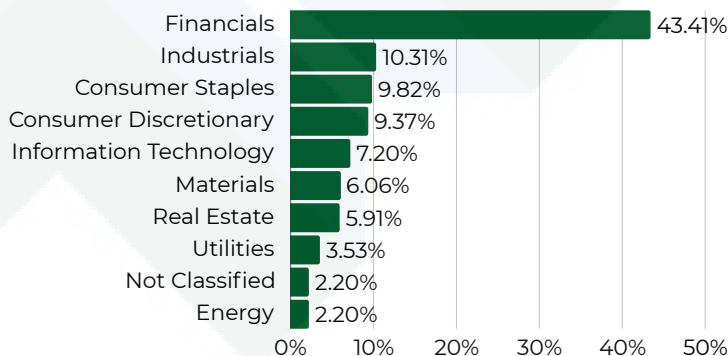
Fund Performance

| | VCBF-BCF | VN100 |
|----------------------------|----------|-------|
| YTD (%) | 1.25 | 0.95 |
| Cumulative return: | | |
| • 1 year (%) | 33.53 | 52.02 |
| • 3 year (% p.a.) | 21.27 | 24.49 |
| • 5 year (% p.a.) | 12.99 | 9.30 |
| • Since inception (% p.a.) | 13.62 | 10.76 |

Portfolio managers

1. Mr. Nguyen Trieu Vinh, CFA, 21 years of experience in investment and auditing, active since 2005.
2. Mr. Pham Le Duy Nhan, 13 years of experience in investment management, active since 2013.
3. Mr. Nguyen Duy Anh, CFA, 14 years of experience in investment management, active since 2012.

Industry Breakdown



Important information

- Investing in open-ended funds involves inherent risks and does not guarantee returns due to market fluctuations. Before making an investment decision, investors must carefully read and fully understand the Fund Charter, Prospectus, and all relevant disclosure documents. Investment decisions are the sole responsibility of the investor, based on their individual financial goals and risk tolerance. All information provided by any organization or individual is for reference purposes only and does not constitute investment advice or a formal recommendation.
- Open-ended funds are recommended for long-term investment. Redemption fees may apply if sold early and other applicable transaction costs.
- 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.