

### Investment Approach

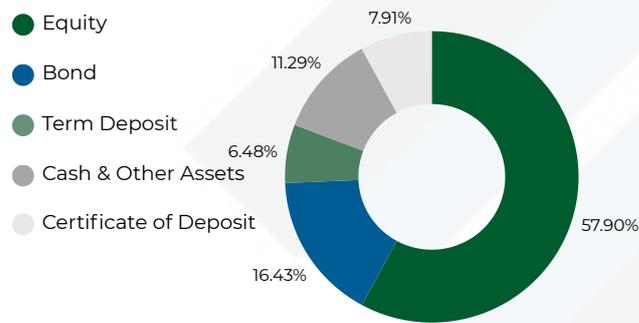
VCBF-TBF invests 50% (±25%) in listed equities with large and mid-market capitalization and fixed income assets. The investments include Vietnamese Government bonds, local government bonds, government-guaranteed bonds, or listed corporate bonds and other fixed income assets.

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

### Fund Information

NAV	VND 696 billion
NAV/Unit	VND 40,310.81
Inception	24/12/2013
Trading frequency	Daily (Business Days)
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 of the changes in the VN-Index and the 10-year Vietnamese Government Bond Yield

### Asset Mix



### Top 5 Holdings

Company	%/NAV
MBB	4.54%
FPT	3.72%
MWG	3.53%
CTG	3.48%
PNJ	3.35%
<b>Total</b>	<b>18.61%</b>

### Investor Relations

Email	investor@vcfb.com
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Hanoi Office	+84-24-39364540
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### VCBF-TBF Performance



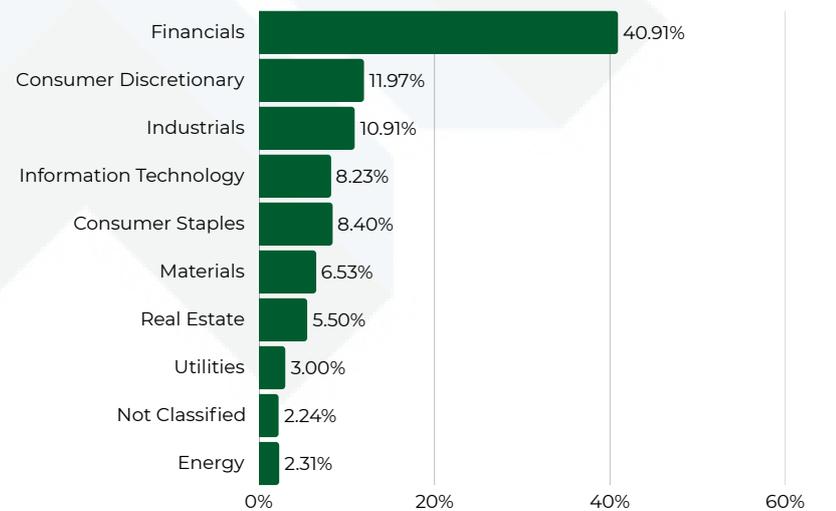
### Fund Performance

	VCBF-TBF	Benchmark
YTD (%)	4.82	1.42
Cumulative return:		
• 1 year (%)	21.14	23.63
• 3 year (% p.a.)	16.84	10.95
• 5 year (% p.a.)	13.85	8.23
• Since inception (% p.a.)	12.21	8.52

### Portfolio managers

- Ms. Dương Kim Anh, Master's degree in Financial Economics and Banking, with 25 years of experience in investment and investment advisory, active since 2000.
- Mr. Nguyen Trieu Vinh, CFA, 20 years of experience in investment and auditing, active since 2005.
- Mr. Pham Le Duy Nhan, 12 years of experience in investment management, active since 2013.

### 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.