

Investment Approach

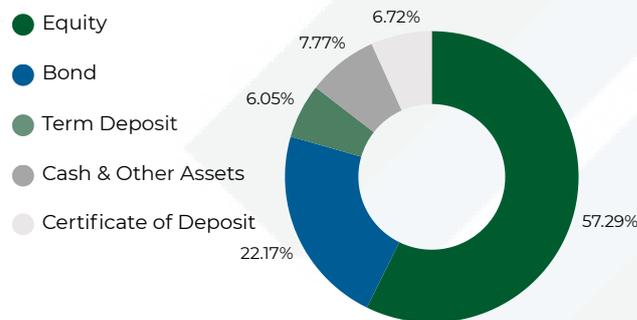
VCBF-TBF invests 50% (±25%) in listed equities with large and mid-market capitalization and fixed income assets. The investments include Vietnamese Government bonds, local government bonds, government-guaranteed bonds, or listed corporate bonds and other fixed income assets.

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

Fund Information

NAV	VND 745 billion
NAV/Unit	VND 40,634.17
Inception	24/12/2013
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	1.5%
Benchmark	Average change of VN-Index and 10-year Vietnamese Government Bond Yield

Asset Mix



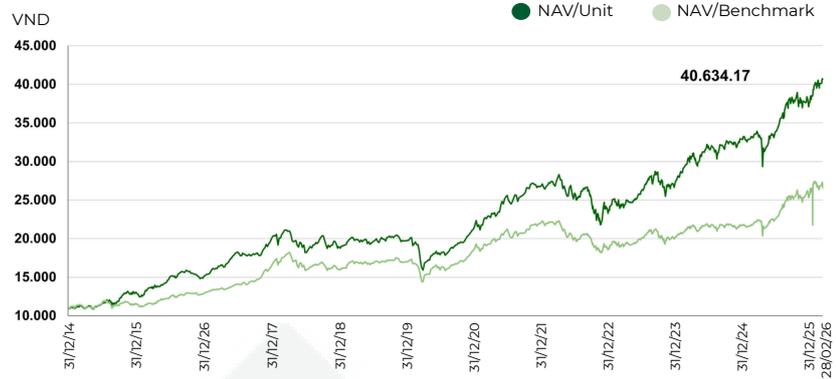
Top 5 Holdings

Symbol	%/NAV
MBB	5.50
MSN123010	3.95
CTG	3.33
MWG	3.27
STB	3.18
Total	19.23

Investor Relations

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VCBF-TBF Performance



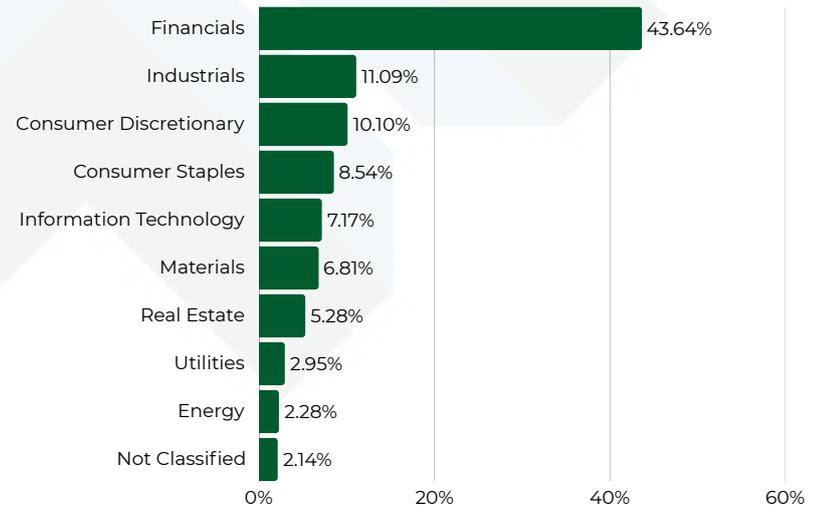
Fund Performance

	VCBF-TBF	Benchmark
YTD (%)	5.66	3.01
Cumulative return:		
• 1 year (%)	21.29	23.21
• 3 year (% p.a.)	19.15	12.99
• 5 year (% p.a.)	12.52	7.31
• Since inception (% p.a.)	12.20	8.60

Portfolio managers

- Ms. Duong 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.