

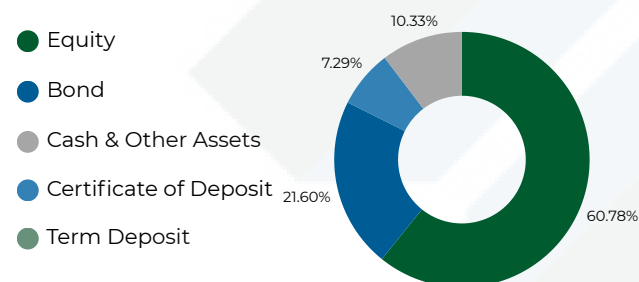
Investment Approach

VCBF-TBF invests 50% ($\pm 25\%$) 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 798 billion
NAV/Unit	VND 38,903.74
Inception	24/12/2013
Trading frequency	Daily (Business Days)
Subscription Fee	0%
	≤ 01 month: 3.0%
	01 month < holding period ≤ 12 months: 2.0%
Redemption Fee	12 months < holding period ≤ 24 months: 0.5%
	24 months < holding period: Free
Management Fee	1.5%
Benchmark	Average of VN-Index return and 10-year Vietnam Government Bond yield

Asset Mix



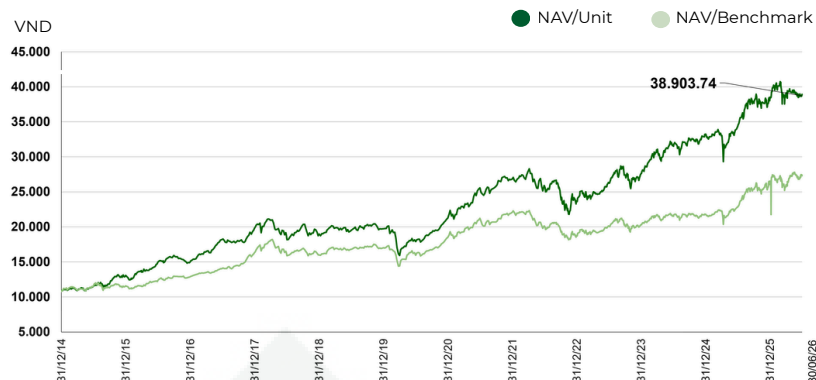
Top 5 Holdings

	%/NAV
MBB	5.91%
MSN123010	3.84%
CTD126006	3.72%
MWG	3.59%
CTG	3.58%
Total	20.65%

Investor Relations

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VCBF-TBF Performance



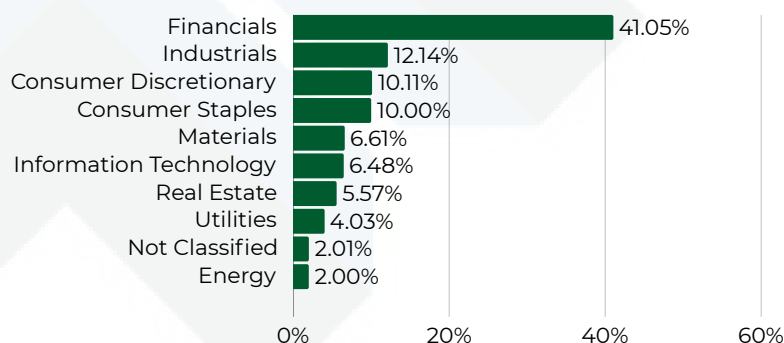
Fund Performance

	VCBF-TBF	Benchmark
YTD (%)	1.16	3.12
Cumulative return:		
• 1 year (%)	13.24	19.20
• 3 year (% p.a.)	14.18	11.06
• 5 year (% p.a.)	8.77	5.14
• Since inception (% p.a.)	11.47	8.37

Portfolio managers

- Ms. Duong Kim Anh, Master's degree in Financial Economics and Banking, with 26 years of experience in investment and investment advisory, active since 2000.
- Mr. Nguyen Trieu Vinh, CFA, 21 years of experience in investment and auditing, active since 2005.
- Mr. Pham Le Duy Nhan, 13 years of experience in investment management, active since 2013.

Equity Sector Allocation by Industry



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.