



# TECHCOM BOND FUND

JANUARY, 2026



The Techcom Bond Fund (TCBF) offers a sophisticated fixed-income solution by securing high-quality corporate bonds. The fund prioritizes issuers with proven solvency and sustainable cash flows to maintain capital stability, even during periods of equity market turbulence.

## Fund Details

**Inception Date:** 08/09/2015

**Benchmark Index:** Savings Interest Rate

**Fund Type:** Open-ended Bond Fund

**Net Asset Value (NAV):** 9,251 billion VND

**NAV per Fund Certificate (NAV/certificates):** 20,346 VND

**Outstanding fund certificate:** 455 million certificates

**Supervisory Bank:** Standard Chartered Bank (Vietnam) Limited

**Auditing Firm:** Ernst & Young Vietnam Limited Company

## Fees & Taxes

**Fund Management Fee:** 1.20%/NAV/year

**Fund Certificate Sale Tax:** 0.1% Transaction Value (TV)

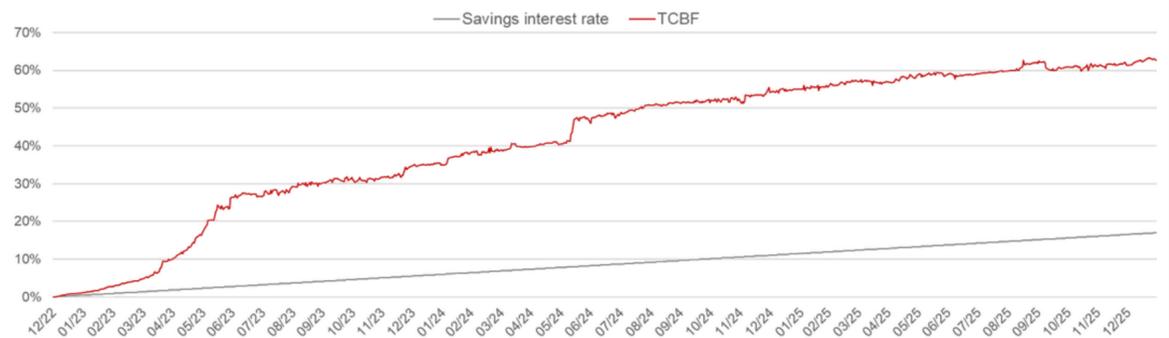
Certificate Redemption Fee	Fee (% TV)
0 to 3 months	1.00%
3 to 6 months	0.05%
over 6 months	0.00%

## Contact Details

Floor 20, Techcombank Tower,  
No. 06 Quang Trung Street, Cua Nam Ward, Hanoi City,  
Vietnam

- **Phone:** +84 24 39446368
- **Email:** [info@techcomcapital.com.vn](mailto:info@techcomcapital.com.vn)
- **Website:** [techcomcapital.com.vn](http://techcomcapital.com.vn)

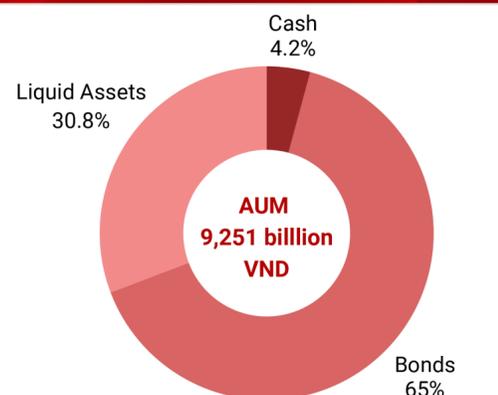
## Investment Performance Since Fund Inception



## Monthly Investment Performance (%)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Yearly
2021	0.5	0.4	0.6	0.7	0.5	0.6	0.5	1.0	0.1	0.5	0.8	0.4	6.9
2022	0.6	0.4	0.7	0.6	0.5	0.7	0.6	0.8	0.4	0.0	-20.0	1.7	-14.1
2023	1.0	1.5	2.0	4.8	6.2	6.8	0.4	1.6	0.9	0.3	0.7	2.2	32.1
2024	0.0	2.5	0.1	0.9	0.5	4.6	0.7	1.4	0.4	0.4	-0.4	1.9	13.6
2025	0.4	0.9	0.3	-0.1	1.4	0.0	0.2	0.4	1.6	-1.1	0.3	0.2	4.4
2026	1.3												1.3

## Sector Allocation (%)



## Performance by Period

Period	Volatility Level		
	Low	Low to Medium	Medium to High
	% growth in NAV/Unit	% change in benchmark index	% difference
1 month	0.7%	1.9%	-1.2%
3 months	1.6%	1.4%	0.2%
1 year	0.4%	5.5%	-5.2%
Since Inception	103.5%	57.2%	46.2%

## Top 10 Largest Holdings

No.	Asset	Weight	No.	Asset	Weight
1	MMLB2126001	13.9%	6	NLGB2427002	5.5%
2	VHMB2126003	10.3%	7	HCVN-CD11-2025	3.8%
3	NVLB2123012	9.2%	8	VICH2326002	3.4%
4	VICH2325005	7.1%	9	EVNFC_RL_KHCL_08.25_00	3.3%
5	VICH2326003	5.9%	10	HCVN-CD27-2025	3.3%

## Definition

1) **Volatility Level:** represents the level of uncertainty and potential fluctuations in the value of Investment Fund Certificates. It reflects the possibility that the fund certificates may decrease or increase in value in the future due to various factors such as market fluctuations, the financial situation of invested companies, politics, and the economy. The Fund's investment portfolio is diversified to help spread risk and make the portfolio more stable during changing market conditions. Investors should carefully review information about investment funds and consider their own risk aversion to make appropriate investment decisions.