



# TECHCOM BOND FUND

APRIL, 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):** 6,117 billion VND

**NAV per Fund Certificate (NAV/certificates):** 20,531 VND

**Outstanding fund certificate:** 297.9 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)

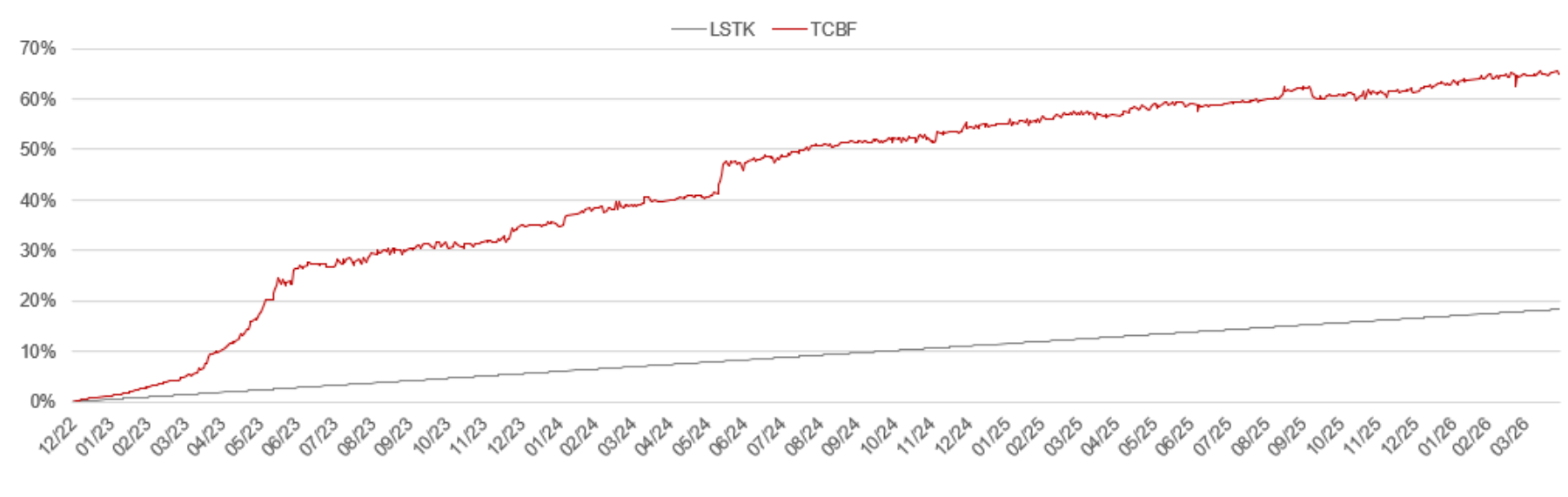
Certificate Redemption Fee	Fee (% TV)
0 to 3 months	1.00%
3 to 6 months	0.05%
over 6 months	0.00%

## 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)

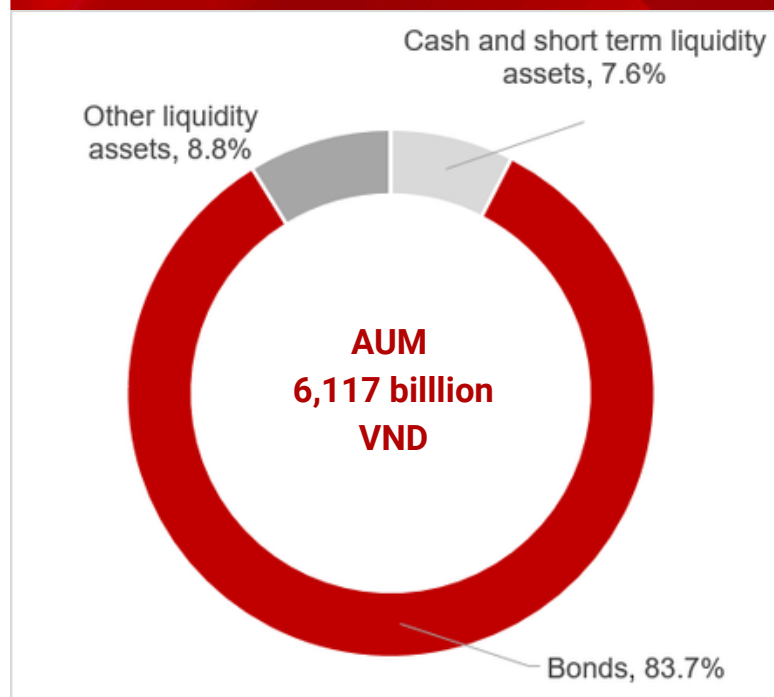
## Investment Performance Since Fund Inception



## 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	0.6	0.1	0.1									2.2

## Sector Allocation (%)



## Performance by Period

Period	Volatility Level		
	Low	Low to Medium	Medium to High
	% growth in NAV/unit	% growth in saving interest	Difference
1 month	0.3%	1.0%	-0.7%
3 months	2.2%	1.8%	0.3%
1 year	0.0%	5.5%	-5.5%
Since Inception	105.3%	58.7%	46.7%

## Top 10 Largest Holdings

No.	Asset	Weight	No.	Asset	Weight
1	MMLB2126001	20.0%	6	CIIB2427001	4.9%
2	VHMB2126003	18.7%	7	VICH2326002	4.5%
3	NVLB2123012	13.6%	8	NLGB2427002	3.3%
4	NPMPO2328005	6.0%	9	HDBC7Y202302	3.0%
5	VICH2326003	5.3%	10	SHBC7Y202401	2.5%

## 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.