



TECHCOM BOND FUND

AUGUST 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): 4,608 billion VND

NAV per Fund Certificate (NAV/certificates): 21,000 VND

Outstanding fund certificate: 219.4 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)

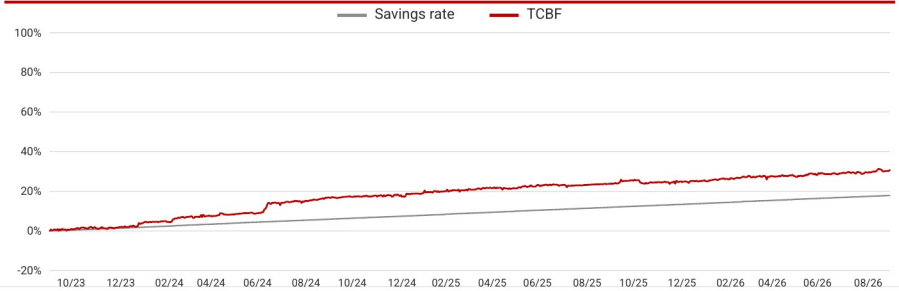
Certificate Redemption Fee	Fee (% TV)
0 to 3 months	1.00%
3 to 6 months	0.05%
over 6 months	0.00%

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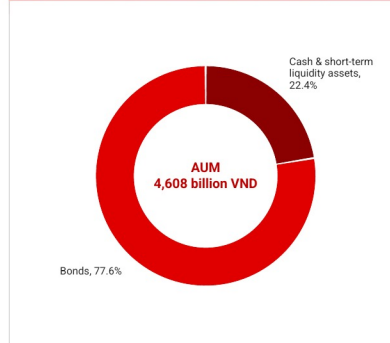
Investment Performance Since Fund Inception



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	0.9	0.8	0.4	0.0	0.6	0.7	0.2	1.0					4.6

Sector Allocation (%)



Performance by Period

Volatility Level			
	Low	Low to Medium	Medium to High
			High
Period	% growth in NAV/Unit	% change in benchmark index	Difference
1 month	1.0%	0.5%	0.5%
3 months	1.8%	1.5%	0.3%
YTD	4.6%	4.0%	0.6%
1 year	5.6%	6.0%	-0.4%
3 years	30.5%	18.0%	12.5%

Top 10 Largest Holdings

No.	Asset	Weight	No.	Asset	Weight
1	NVLB2123012	17.9%	6	VICH2326002	6.0%
2	VHMB2126003	17.1%	7	MSNH2227003	5.3%
3	NPMP02328005	8.1%	8	NLGB2427002	4.2%
4	VICH2326003	7.1%	9	DSE125018	2.1%
5	CIIB2427001	6.4%	10	VICH2326001	1.4%

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.