



TECHCOM BOND FUND

SEPTEMBER 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): 4,366 billion VND
NAV per Fund Certificate (NAV/certificates): 21,097 VND
Outstanding fund certificate: 206.9 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

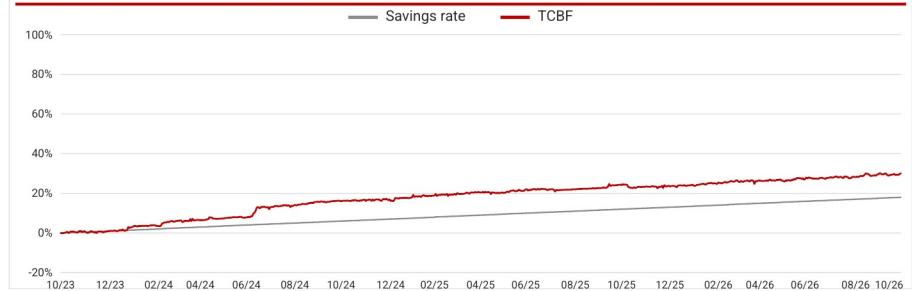
Period	Fee (% TV)
0 to 3 months	1.00%
3 to 6 months	0.05%
over 6 months	0.00%

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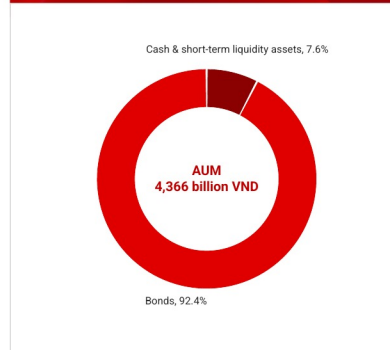
Investment Performance Since Fund Inception



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	0.5				5.1

Sector Allocation (%)



Performance by Period

Period	Volatility Level			
	Low	Low to Medium	Medium to High	High
Performance by Period				
Period	% growth in NAV/unit	% change in benchmark index	Difference	
1 month	0.5%	0.5%	0.0%	
3 months	1.6%	1.5%	0.1%	
YTD	5.1%	4.5%	0.6%	
1 year	4.8%	6.0%	-1.2%	
3 years	30.5%	18.0%	12.5%	

Top 10 Largest Holdings

No.	Asset	Weight	No.	Asset	Weight
1	NVLB2123012	19.1%	6	VICH2326002	6.4%
2	VHMB2126003	18.1%	7	MSNH2227003	5.4%
3	NPMP02328005	8.3%	8	NLGB2427002	4.5%
4	VICH2326003	7.4%	9	NPMP02328006	3.7%
5	CIIB2427001	6.8%	10	SHBC7Y202401	3.6%

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.