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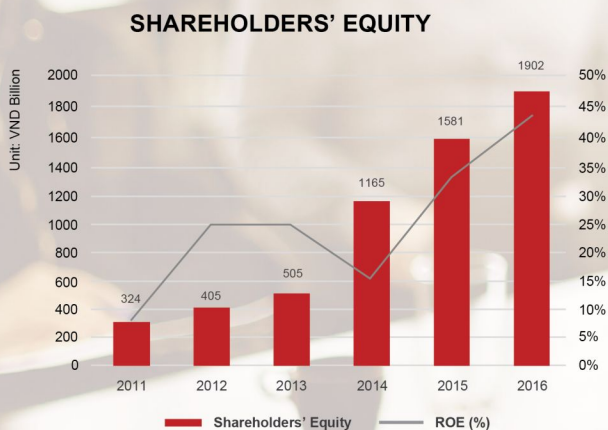
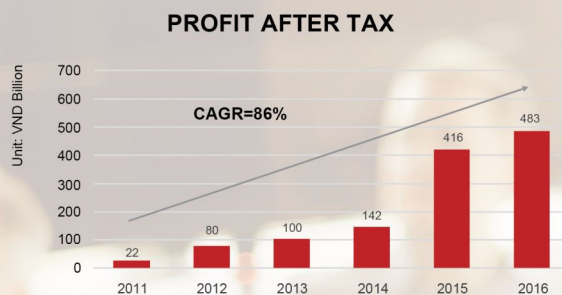
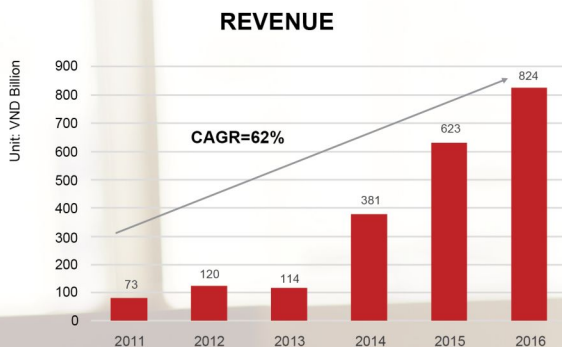
Hotline: 1800 588 826 | **Website:** www.tcbs.com.vn | **Email:** cskh@tcbs.com.vn

COMPANY PROFILE

**“We create a bespoke savings experience
for our customers in Vietnam”**

1 @ 1 @ 1 @ 1 = 2020





ABOUT TECHCOM SECURITIES

- ▶ Techcom Securities is a wholly owned subsidiary of Techcombank – one of the leading commercial banks in Vietnam. At present Techcom Securities (TCBS) is the fastest-growing securities company in the market and places among the three most profitable securities company and largest players in terms of revenue.
- ▶ TCBS is corporate bond market leader, holding an average of 40% share of bond advisory market and more than 80% share of bond brokerage market on HOSE. In 2015 TCBS was awarded "Best DCM House in Vietnam" by Finance Asia magazine and "Best Bond House in Vietnam (2007 – 2016)" by Alpha Southeast Asia magazine.



OUR MISSION

- ▶ To be the strategic financial advisor of corporate clients
- ▶ To create a new saving experience for Vietnamese families

1 @ 1 @ 1 @ 1 = 2020



No.1
in Vietnam

@



1 million
customers

@



USD 100 million
in revenue

@



USD 1 billion
in market value



2 STRATEGIC CORE BUSINESSES



INVESTMENT BANKING



ONLINE TRADING
& WEALTH MANAGEMENT



INVESTMENT BANKING

TCBS is a pioneer in developing the corporate bond market in Vietnam. During 2014 - 2016 period, the bond issuance volume advised by TCBS reached VND 70.000 billion. In 2016, Techcom Securities owned more than 40% bond advisory market share and more than 80% corporate bond brokerage market on HOSE.

We provide advices on financial strategies and offer customized financial solutions for corporates, relating to:

- Corporate bond issuance
- Corporate equity IPO and listing
- M&A advisory
- Structured finance

VND 70.000 billion

Volume of corporate bond
issuance advised by TCBS
from 2014 to 2016

No.1

Local corporate bond
issuance advisory market
share

Our customers are leading conglomerates and companies operating in major economic sectors, including real estate, consumption goods, natural resources, agriculture, power, etc. Besides, TCBS owns a wide network of partners and investors including commercial banks, insurance companies, investment funds, securities firms, both domestic and international.

OUR BENCHMARK TRANSACTIONS

- ◆ Advised Vietnam Infrastructure and Property Development Group Corporation (VIPD Group) on issuing VND 7.732 billion secured bonds, which was the market's biggest leverage buyout transaction in 2013.
- ◆ Advised Electricity of Vietnam Group (EVN) on their issuance of VND 2.000 billion unsecured bonds.
- ◆ Advised Vingroup (VIC) on the VND 3.000 billion bond issuance guaranteed by Credit Guarantee and Investment Facility, a trust fund of Asian Development Bank (AA global rating by Standard & Poor's).
- ◆ Advised on the issuance of Masan (MSN) secured bonds with total value of VND 6.000 billion. This is by far the largest volume of bonds that Masan Group has issued.
- ◆ Advised Bao Viet Bank on tier 2 capital raising through issuing VND 2.050 billion of bonds with warrants.
- ◆ Advised Vingroup (VIC) on the issuance of unsecured bonds with total value of VND 6.000 billion, marking the first listing of corporate bonds with VND 5,000 billion in volume. This transaction provides opportunities for individual investors to invest in corporate bonds and help to effectively mobilize capital for corporates' manufacturing & business expansion.
- ◆ Advised Ho Chi Minh City Investment Service Trading Joint Stock Company on capital raising through issuing VND 3.900 billion Vin Eden bonds.
- ◆ Advised on the issuance of Anco secured bond with total value of VND 2.000 billion. Anco is a company owned more than 65% by Masan Group Corporation.
- ◆ Advised on the issuance of Thai Son secured bonds with total value of VND 5.600 billion which proceeds will be used for project acquisition. It is by far the most complex project finance transactions on the market.

OUR PARTNERS





iWealth ONLINE TRADING & INVESTMENT MANAGEMENT

iWealth is the first online trading and wealth management platform in Vietnam which include TCInvest - an online system to trade all financial products and TCWealth - advisory and wealth management system available in TCBS only.

TCInvest – The online system to trade all of financial products

TCInvest (<http://invest.tcbs.com.vn>) is designed to focus on online users and integrated with professional tools for investors. Using our single sign-on feature, customers are only one click away to experience a wide range of financial investment products, such as stock, bond, mutual fund, real estate investment trust, and other structured products.

Equipped with an advanced technology system, TCInvest allows investors to execute financial transactions online, including:

- ◆ Brokerage and securities transactions with 1.000 listed tickers
- ◆ Margin trading
- ◆ Fund, corporate bonds, structured products distribution
- ◆ Investment portfolio management



TCInvest is the first system that enables the direct trade of bonds among investors with attractive interest rates.

TCInvest is wholly integrated with the core banking system of Techcombank to ensure high level of security and safety in transactions, including password and OTP.

TCInvest offers customers an opportunity to participate in the financial market and invest like professional investors with the assistance of in-depth analytical system and modern trading system, including:

- ◆ Detailed investment portfolio and transaction reports
- ◆ One-click reports with in-depth analysis on 1.000 listed companies
- ◆ Portfolio optimization tools
- ◆ Portfolio risk management tools





TCWEALTH ONLINE WEALTH ADVISORY SYSTEM

TCWealth (<http://wealth.tcbs.com.vn>) is the online financial advisory system, also known as the first Robo – Advisor in Vietnam, which is an advanced personal financial advisory system in the world.

We provide investment management services to a diverse set of both local and foreign institutional and individual clients.

Since our mission is to preserve our clients' wealth as well as seek sustainable asset growth, we offer individual clients a sophisticated online wealth advisory vehicle TCWealth (<http://wealth.tcbs.com.vn>) which aims to:

- ▶ Define long – term financial goals for individuals and families
- ▶ Identify optimal investment opportunities to help our clients reach their financial objectives
- ▶ Through the network and resources of Techcom Securities, clients are offered a wide range of investment products such as iFund, iBond, TCREIT to ensure a diversified and risk-mitigating asset allocation, especially during periods of financial market distress





INVESTMENT PRODUCTS

From bond of leading corporations to mutual and real estate investment funds professionally managed, we offer a diversified range of investment products, which meet demands for different risk appetite and expected return.



► iBond

iBond is the corporate bond designed exclusively for individual customers with the minimum amount of money required for investing is VND 200 million. Compared to deposits, corporate bonds offer higher rate of return. Bond rate of return is amended every 6 months or once a year to protect investors from the risk of interest rate change. iBond is created from corporate bonds issued by leading companies that TCBS advised, and thus is a safe investment product, which offers both high return and high level of liquidity.



► iFund:

iFund is an open – ended fund in which investors purchase shares in the fund directly from the fund itself and entrust iFund to engage in investment activities. The aim of iFund is to generate stable, long – term and periodic dividend for investors.

iFund includes Techcom Bond Fund (TCBF) and Techcom Equity Fund (TCEF), which are professionally managed by Techcom Capital (TCC). Depending on individual preferences, investors can choose to join these funds with an initial investment just from VND 1 million per month.

By joining iFund, investors have chosen a safe and liquid investment option, which offers simple and convenient procedure with automatic order.



► TCREIT

TCBS distributes the only real estate investment trust in Vietnam, managed by Techcom Capital (TCC). TCREIT is listed on HOSE in the hope of generating good real estate investment opportunities for a major of individuals and families in Vietnam. The minimum amount of money required for investing is VND 1 million per month, in comparison to millions of VND spent on the direct purchase of property.

OUR PEOPLE

Our core team consists of more than 70 experts with strong professional knowledge, coupled with a deep understanding of the local and global market as well as more than 300 years' experience in investment management, banking and corporate finance.



NGUYEN XUAN MINH, CFA

Chairman

Master of Applied Finance & Investment in Australia. Master of Science, Oil & Gas – Mechanical Engineering, USSR

Minh has over 20 years of investment and fund management experience. He was CEO of Vietnam Asset Management Ltd. (VAM) and was Senior Vice President of Franklin Templeton Investments in Singapore. He is now the member of the Director of the Board of several corporations in Vietnam.



NGUYEN THI THU HIEN

CEO

Master of Banking and Finance - Monash University, Australia

Hien has more than 15 years of banking and finance experience. She held some key positions, such as Director of capital market – Treasury and financial market, Techcombank, assistant to Vice – President, senior analyst in Debt market and capital products at Citibank Vietnam, a member of Global Asia Tiger program of Citibank Singapore.



NHAM HA HAI

Deputy CEO cum Head of Investment

Master's degree, Finance, CFVG, Paris Dauphine – ESCP; A degree holder of Advanced Macroeconomics, Germany

Hai has hands – on experience in the debt and equity finance as well as structured financial tools. He has more than 14 years of working as a staff member as well as senior manager at State Bank of Vietnam, FPT Capital, Techcombank, and Techcom Capital.



TRAN NHAT NAM, CFA

Deputy CEO cum Head of iWealth

Research Assistant at George Mason University, USA. Vietnam Government Full scholarship.

Nam has over 15 years of investment, corporate finance and M&A advisory. He was the Associate Director, leading the M&A advisory at KPMG Hanoi, Investment Banking Director of Vietnam Partners in Vietnam and New York.



DO TU ANH

HCMC Branch Manager

BSc Physics, Vietnam National University, Hanoi.

BSc Business Management, USA

Tu Anh has 20 years' experience in trading and investment advisory, foreign investment, project development, fundraising, and M&A deals. Tu Anh was the trade representative of Dresser Industries, co-founder of AIPF, General Director of Nettra Ltd., General Director of INB Ltd., and Vice-director of Techcombank AMC.



DANG LUU D(Z)UNG

Head of Equity Capital Markets

LL.M - International Business Law, Kyushu University, Japan

D(Z)ung has 16 years' experience in state management, legal advices, banking and finance and fund management. He was the vice-director of Techcombank AMC, co-founder and CEO of FPT Capital and Vietnam Japan Fund (VJF). He also was Vietnamese lawyer at Freshfield Bruckhaus Deringer International law firm.



TRAN HA THANH

Head of Technology

Master of Applied Finance, Macquarie University, Australia

He has 15 years of international experience in Information Technology, with focus on investment and banking industries.

Prior to joining TCBS, Thanh held senior position at several companies including Senior Solution Architect at Techcombank, Associate Director at Vietwealth Capital and Head of Technology for LR Global Partners.



NGUYEN TRUNG HUNG

Head of Treasury & Financial Management

BSc Foreign Economics Relations, Foreign Trade University, Hanoi.

Hung has over 7 years of experience in treasury and investment. He was the Head of Treasury in IBSC and MBS. Prior to joining Techcom Securities, he worked for many years at Military Bank.

**PHAM DIEU LINH***Head of Debt Capital Markets*

MSc Finance, IAE Grenoble, France.

Linh's expertise specializes in bond origination and advisory. Over 8 years of working in the debt capital markets field at Techcombank and TCBS, Linh has led and coordinated numbers of complex bond issuance transactions and worked with leading companies in different industries including real estates, banking, manufacturing, mining, etc.

**BUI THI THU HA***Head of Retail Sales & Distribution*

MSc Finance and Investment, University of London. A degree holder of Financial and Banking Risk Management.

Ha has over 10 years of experience in banking and finance. She went through different positions at Vinacomin, Treasury and Financial Markets at Techcombank. Also, she was formerly Senior Executive Assistant to CEO of Techcombank.

**DAM TRUNG KIEN***Head of Corporate Sales & Distribution*

MSc Finance, University of Paris Dauphine, France.

Kien has 10 years of experience in capital markets and asset management. Prior to joining Techcom Securities, he led the arrangement of many large bond issuances in Treasury and Financial Markets, Techcombank. In addition, he was a portfolio manager at Bao Viet Fund and AEW Europe Fund, France.

**NGUYEN THI HOAT***Head of Financial Solutions*

BSc Accounting – Audit, National Economics University, ACCA.

Hoat has over 10 years of experience in banking, finance and audit. She was Director of Hue Real Estate Ltd. and held many senior positions at Vietbridge Capital, International Royal Securities Corp., KPMG and Treasury and Financial Market, Techcombank before joining Techcom Securities.

**NGUYEN HA QUYNH, CFA***Head of Research & Development*

BSc Economics and Econometrics, University of Nottingham, UK.

Quynh has over 10 years of experience in investment, capital markets and M&A. Prior to joining TCBS, he was formerly Investment Bank Division Manager at Phoenix Securities Corporation and worked for several years at Cattles Plc, UK.

**LE HUY HOANG***Head of Risk Management*

MBA, major in Finance, UK. Master of Science in Management, UK.

Hoang has 7 years of working experience in banking-related field, risk management and financial advisory (M&A). He was Deputy Director of Risk Management team at VietinBank German branch - Frankfurt, Financial and M&A advisor at PwC Vietnam before joining Techcom Securities.

**BUI THI THU HANG***Head of Operations*

BSc International Trade, National Economics University.

Hang has over 15 years of experience in securities and investment. She held different positions, including Transaction and Payment management team leader, Risk management officer, and Stock Exchange manager at MBS.

**LUONG TUAN THANH, PMP***Head of Information Technology*

MBA – National University of Singapore. Project Management Institute, USA. Asian scholarship for the BSc Computer Engineering, Nanyang Technological University, Singapore.

Thanh has 10 years of experience in IT system management for banking and finance, retail, manufacturing and state-owned enterprises. Prior to joining Techcom Securities, Thanh was project manager and business analyst at several MNCs in Singapore.

