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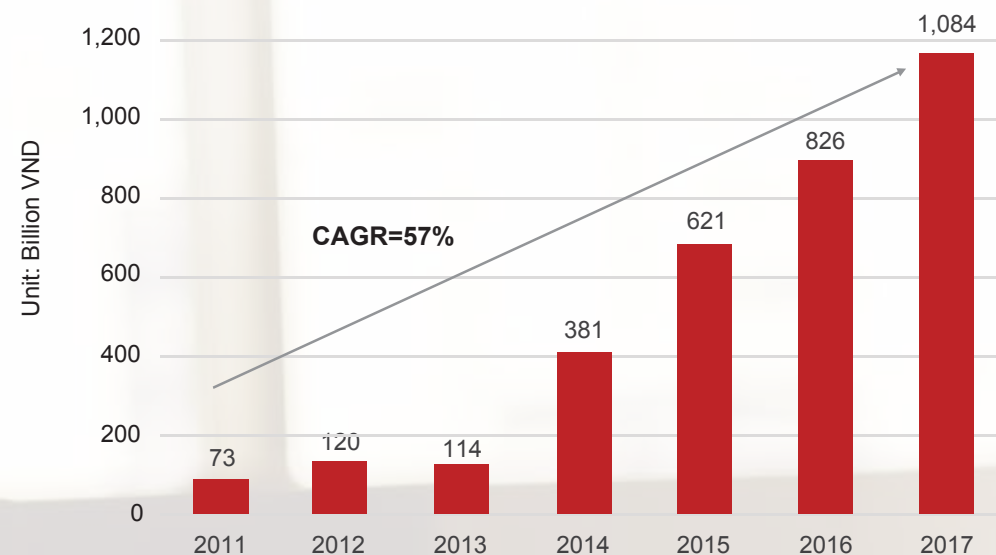
Company Profile

“We create bespoke investment and savings experiences for every family in Vietnam.”

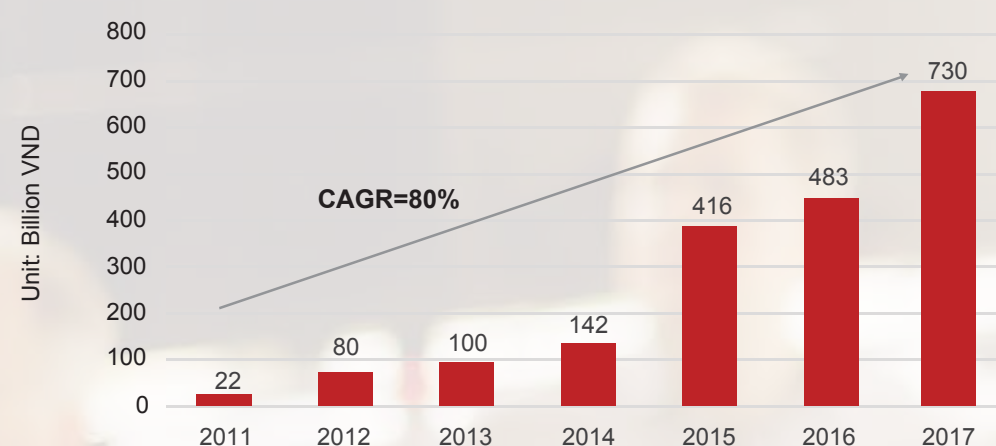
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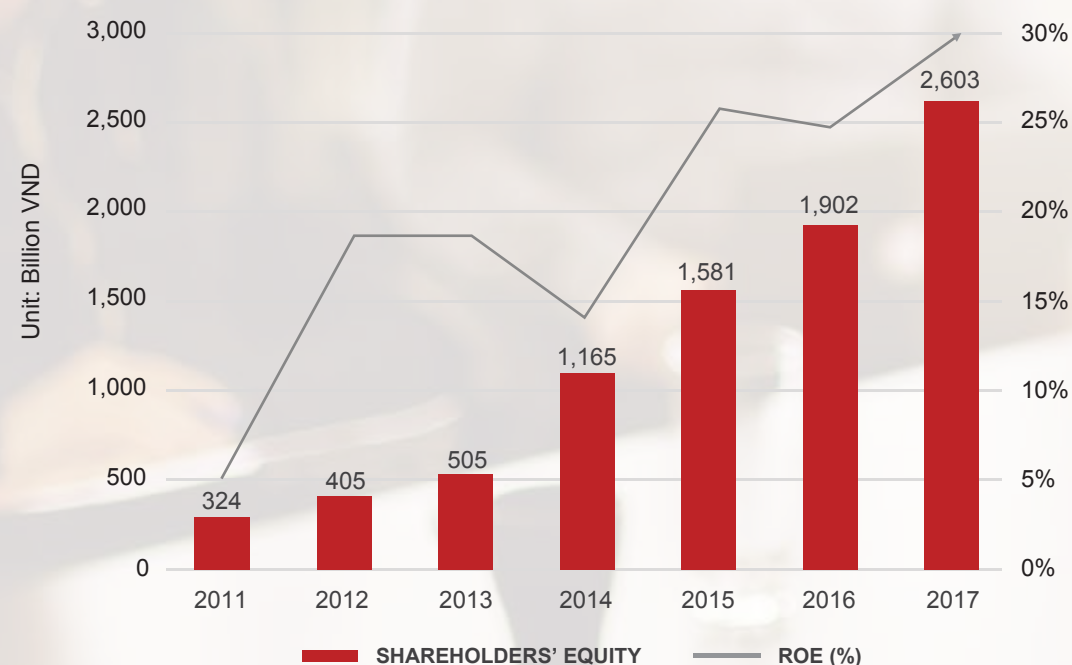
REVENUE



PROFIT AFTER TAX



SHAREHOLDERS' EQUITY & ROE



ABOUT TECHCOM SECURITIES

Established in 2008, Techcom Securities is a subsidiary of Techcombank – one of the leading commercial banks in Vietnam.

From 2011 to 2017, TCBS was the fastest growing securities company in the market with a compound annual growth rate of 57% and 80% for revenue and profit respectively. In 2017, TCBS was one of the two leading securities companies in Vietnam in profit. The company is also the market leader in corporate bond with approximately 40% advisory market share and 82.33% bond brokerage in the Ho Chi Minh Stock Exchange (HOSE).

TCBS was awarded "Best DCM House in Vietnam" in 2016 & 2018 by FinanceAsia magazine and "Best Bond in Vietnam from 2007 to 2016" by Alpha Southeast Asia magazine.



OUR MISSION

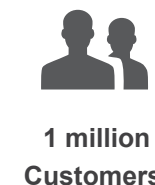
- ▶ To be the strategic financial advisor for corporate clients.
- ▶ To create a new saving experience for retail customers in Vietnam.

GOALS BY 2020:

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2 STRATEGIC CORE BUSINESS



CORPORATE ADVISORY



WEALTH MANAGEMENT

A man in a dark suit, white shirt, and red tie is holding a large, textured, light-colored briefcase. He is wearing a silver watch on his left wrist. The background is a blurred cityscape.

CORPORATE ADVISORY

Connecting Vietnamese corporates and investors with the debt capital markets

TCBS is a pioneer in developing the corporate bond market in Vietnam. From 2014-2017, our issuance volume was VND 99.000 billion, accounting for 40% market share of bond advisory and dominating the HOSE bond brokerage with 82.33% market share .

We provide advisory services on financial strategies and offer customized solutions for corporates:

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

VND 99,000 billion

Total volume of corporate
bond advisory from 2014-2017

No.1

Market share in corporate
bond issuance advisory

Our customers are corporates operating in major economic sectors, including real estate, consumer goods, natural resources, agriculture, power, etc. Besides, TCBS has access to a wide partnership network including commercial banks, insurance companies, investment funds, securities firms, both locally and internationally.

OUR BENCHMARK TRANSACTIONS:

- ▶ Advised Vingroup (VIC) on the issuance of unsecured bonds with a total value of VND 12,600 billion during 2015 to 2017, marking the first listing of non-bank corporate bonds with VND 9,600 billion in total 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 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 Ho Chi Minh City Infrastructure Investment JSC (CII) - one of the largest private infrastructure development companies in Vietnam - on the issuance of secured bonds with total value of VND 3,000 billion in December, 2017.
- ▶ Advised Thanh Thanh Cong Education JSC ("TTC Education") on the first issuance of secured and listed bonds with VND 150 billion in value in December, 2017.
- ▶ Advised Hanoi Southern City Development JSC ("Nam Ha Noi", now known as Vinhomes JSC (VHM), a member of Vingroup) on the issuance of secured senior bond with a total amount of VND 5,500 billion in October 2017.
- ▶ Advised the issuance of Masan (MSN) secured corporate bonds with a total value of VND 6,000 billion. In December 2017, we also advise the first ever listed unsecured bonds of Masan Group with VND 3,000 billion total value.
- ▶ Advised Masan Consumer Corporation for initial public offering with a market capitalization of approximately VND 45 trillion.
- ▶ Conducted share buyback program on behalf Masan Holding Corporation (9.5% of the outstanding shares with an estimated value of VND 6 trillion). The transaction resulted in ownership consolidation and profit realization for selling shareholders.
- ▶ Conducted public buyback of Masan Resource's shares with VND2.8 trillion in transaction value. The transaction helped increase the ownership of Masan Holding Corporation at Masan Resources – owner of the largest multi-metal deposits, in particularly tungsten deposit outside of China.
- ▶ Advised Techcombank on the acquisition and sale Vietnam Airlines' shares (1.82% of the outstanding shares). The transactions helped strengthen the strategic relationship between Techcombank and Vietnam Airlines.

OUR PARTNERS



WEALTH MANAGEMENT

From leading corporate bonds to professionally managed real estate and investment funds, we offer a diversified range of investment products for the different risk appetites of our customers.



iBond – Corporate bonds for retail customers

iBond is corporate bonds restructured exclusively for retail customers with an initial investment from VND 200 million. The bonds’ rate of return is amended annually or bi-annually to protect investors from the interest rate change risk. Issued by leading companies and advised by TCBS, iBond is a low-risk investment product that offers flexible liquidity and attractive returns.

Since its inception in 2014, iBond has made an excellent growth:



Total Sales	VND 34, 186 billion	Distributed at
Number of customers	13, 489	280 Techcombank branches
HOSE Bond brokerage share market	82.33%	44 provinces nationwide



Open-ended funds

iFund includes Techcom Bond Fund (TCBF) and Techcom Equity Fund (TCEF), both are managed by Techcom Capital (TCC). Customers can start investing from as little as VND 1 million.

Investing in iFund is low-risk and has flexible liquidity through SIP (Systematic Investment Plan).



Real Estate Investment Trust

TCBS distributes the first and only real estate investment trust in Vietnam managed by Techcom Capital (TCC). With an initial investment from only VND 1 million, TCREIT, listed on HOSE, is expected to generate good investment opportunities for a majority of individuals and families in Vietnam, who otherwise have to spend billions buying a property.

According to legal regulations, TCREIT are largely invested in rental residential and commercial properties with stable cash flows. The trust must also distribute 90% of its annual profit to investors.



Online trading platform

iWealth is the first of its kind online trading and wealth management platform (<http://invest.tcbs.com.vn>) providing an comprehensive systems and professional tools for investors in Vietnam. One iWealth account – full suite of banking, finance and investment services - to meet all financial demands of customers with high level of security, safety and convenience.

As an user-centric system, iWealth system is also integrated advanced features and tools allowing investors to manage their investment portfolio including stocks, bond, fund certificates and other structured investment products. The system provides helpful tools such as:

- 1Click - analysis report system on 1,000++ listed companies
- MarketWatch - a cloud-based market tracking tool
- TCAalysis – analytic portal of more than 1,350 listed companies
- Priceboard – for real-time updates on stock exchange market
- Portfolio optimizing and risk management tools





TCWEALTH Online Wealth Advisory System

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

In order to help our retail customers to manage a sustainable portfolio, TCWealth offers an advisory system to plan and manage long-term investments:

- Define a long-term financial goal for individuals and families
- Identify optimal investment portfolio to reach the goal
- Provide a wide range of investment products such as **iBond** (corporate bond for retail customers), **iFund** (open-ended funds), **TCREIT** (real estate investment trust) to ensure a diversified and risk-mitigating asset allocation.

TCBS also provides exciting features and tools for a whole new customer experience:



iConnect

the first peer-to-peer corporate bond trading platform with attractive returns, high level of liquidity and effectiveness.



iAdvisor

a real-time advisory tool for our sales team to check the latest products, rates and yields to serve customers' effective, timely decision making.



KEY EXECUTIVES



NGUYEN XUAN MINH, CFA

Chairman

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

Minh has over 25 years of investment and fund management experience. He was the 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 20 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 16 years of working as a staff member as well as senior manager at State Bank of Vietnam, FPT Capital, Techcombank, and Techcom Capital. T



TRAN NHAT NAM, CFA

Deputy CEO cum Head of E-Securities

Research Assistant at Geogre Mason Univeristy, USA. Vietnam Government Full scholarship.

Nam has over 17 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 DUNG

Head of Equity Capital Markets

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

Dung has 18 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.

Mr. Tran Ha Thanh has more than 17 years of international experiences in Information Technology including 10 years specializing on finance and stock investment. He was Deputy CEO of VietWealth Capital; CTO of LR Global Partner. He has also worked many years in Singapore for several financial institutions such as Barclays Capital.



PHAM DIEU LINH

Head of Debt Capital Markets

MSc Finance, Francep.

Linh has a solid knowledge of issuance advisory and capital raising. She has over 9 years' experience in capital market and debt instruments with hands-on experience in client management as well as investment portfolio management at Techcombank.

**BUI THI THU HA***Head of Wealth Advisors*

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

Ms. Ha has over 12 years' experience in banking and finance. She went through different positions at Vinacomin, Treasury and Financial Market at Techcombank. Also, she used to be Senior Executive Assistant to CEO of Techcombank.

**TRAN THI THU TRANG***Head of Debt Capital Markets*

Bachelor Degree from Academy of Finance, Hanoi.

Ms. Tran Thi Thu Trang has more than 12 years of debt capital markets for Techcombank's medium and large corporate clients. With her profound knowledge in corporate finance advisory, Trang has managed a diverse client portfolio in different industries.

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

BSc Accounting – Audit, National Economics University, ACCA..

Hoat has over 12 years of experience in banking, finance and audit. She was the 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 11 years investment, capital market and M&A experience. Prior to joining TCBS, he was the manager of Investment Bank Division at Phoenix Securities Corporation and worked for several years at Cattles Plc, UK.

**PHAM THANH PHONG***Head of UX*

BAs Visual Design and Digital Arts, University of New South Wales Art & Design, Australia

Phong has over 12 years of experiences in UI/UX design, especially on user-centered products design. Before joining to TCBS, he was Art Director and Head of Product Strategy at PlanV Software, USA.

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

Education: BSc International Trade, National Economics University

Ms Hang has over 16 years of experience in securities and investment. She held different positions, including Transaction and Payment management team leader, Risk Management staff member, and Stock Exchange manager at MB Securities Corp.

