



# IR NEWSLETTER

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- ❖ 5<sup>th</sup> Floor, Times Tower - HACCC1 Complex,  
No 35 Le Van Luong, Thanh Xuan, Ha Noi
- ❖ Tel: (84-24) 7309.4688
- ❖ Fax: (84-24) 7309.4686
- ❖ Establishment date: 08/03/2007
- ❖ Listed date: 26/07/2013



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## FIT accompany to the development of the stock market

Surely many investors are still surprised or have never heard of indices such as Vn-Diamond index (Vn-FOL index) or Vn capped financial index (Vn-finance), because these are two new sets of indices. is being built and prepared for launch by Ho Chi Minh Stock Exchange. The good news for shareholders of F.I.T Group is that FIT shares have been on the watchlist of one of these two indices (Vn-Finance index).

Along with the rapid change in the financial sector, Vietnam stock market is growing more and more with the advent of more and more new products such as index futures contracts or warrants. Even the underlying market has evolved a lot with the introduction of index funds and fund certificates. Especially in recent years, the increase of ETFs has brought great excitement and is partly a driving force for Vietnam's stock market.

Besides, one of the very clear guidelines of the Vietnamese government is to bring Vietnam's stock market more and more developed, along with removing difficulties for foreign investors such as: limiting to foreign room, so that Vietnam's stock market will soon be upgraded. The project of launching two indexes, Vn-FOL index and Vn-Finance, is the products that show that determination of Vietnam.

While Vn-FOL Index is a set of indicators including businesses that have nearly closed foreign room (Foreign owner ship limited), Vn-Finance focuses on businesses with reputable activities in the financial fields (securities. , banking and insurance) selected from Vn-Allshare stocks and sub-sectors according to GICs international standards.

VN-Capped Financial						
#	Stock	Name	Market Cap (thousand billion dong)	Traded Value (billion dong)	Free Float	Market Cap with Free Float
1	TCB	Ngân hàng Thương mại cổ phần Kỹ thương Việt Nam	97.62	138.26	65.0%	63.5
2	VPB	Ngân hàng Thương mại cổ phần Việt Nam Thịnh vượng	69.89	166.46	70.0%	48.9
3	MBB	Ngân hàng TMCP Quân Đội	51.88	166.10	55.0%	28.5
4	HDB	Ngân hàng Thương mại Cổ phần Phát triển Thành phố Hồ Chí Minh	37.77	116.86	70.0%	26.4
5	STB	Ngân hàng TMCP Sài Gòn Thương Tín	23.72	123.98	95.0%	22.5
6	VCB	Ngân hàng TMCP Ngoại Thương Việt Nam	217.98	133.04	10.0%	21.8
7	EIB	Ngân hàng TMCP XNK Việt Nam	17.65	13.75	80.0%	14.1
8	CTG	Ngân Hàng TMCP Công Thương Việt Nam	99.61	158.83	10.0%	10.0
9	SSI	CTCP Chứng khoán SSI	16.11	142.69	60.0%	9.7
10	TPB	Ngân hàng Thương mại Cổ phần Tiên Phong	17.05	9.88	55.0%	9.4
11	VCI	CTCP Chứng khoán Bản Việt	10.07	10.43	70.0%	7.0
12	HCM	CTCP Chứng khoán TPHCM	8.37	20.59	40.0%	3.3
13	VND	CTCP Chứng khoán Vndirect	4.66	35.59	70.0%	3.3
14	FTS	CTCP Chứng khoán FPT	1.59	0.65	55.0%	0.9
15	BMI	Tổng CTCP Bảo Minh	2.32	1.81	30.0%	0.7
16	BIC	Tổng CTCP Bảo Hiểm NH Đầu Tư và Phát Triển Việt Nam	3.54	0.28	15.0%	0.5
17	FIT	CTCP Tập đoàn F.I.T	1.27	3.04	35.0%	0.4
18	BSI	CTCP CK NH Đầu Tư và Phát Triển Việt Nam	1.41	1.13	25.0%	0.4
19	CTS	CTCP Chứng khoán Ngân hàng Công thương Việt Nam	1.20	2.58	25.0%	0.3
		<b>Total</b>	<b>683.7</b> <b>(22.8%)</b>	<b>1,245.9</b> <b>(28.7%)</b>		<b>271.7</b>

List of 19 stocks in above table of Vn-Finance index. This index will be reviewed once a quarter with initial estimates of 13 official codes and 6 codes in the watchlist.

At present, Vietnam Fund Management Joint Stock Company (VFM) is raising capital for two index investment funds based on two indexes, Vn-FOL index and Vn-Finance. VFM is known for the successful development of the VFMVN30 ETF swap fund. After only a short time, NAV of VFMVN30 has reached over 6000 billion with code E1VFN30.

The above results are a very positive thing showing the objective evaluation of organizations on listed companies including FIT. This also shows the high rating of organizations about the attractiveness of the stock valuation of businesses in the index basket. This is also the motivation for all F.I.T Group's

employees to make more efforts to make F.I.T more developed and more reputable, as well as soon to enter the official list of Vn-Finance.

02

## **DCL strongly restructured, divested from Euvipharm**

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**DCL has recently reached an agreement with JW pharmaceutical Corporation, a leading Korean pharmaceutical corporation to transfer all of DCL's equity in Euvipharm on August 30, 2019**

This can be said to be a deal that benefits many parties, including sellers, buyers and opens a bright future for Euvipharm. JW pharmaceutical Corporation is the leading pharmaceutical corporation in Korea with audited owners' equity of more than US \$ 517 million in 2017. This corporation has a worldwide network of research teams, owns various special products, especially is a pioneer in researching new generation antibiotics. On the way to implement their expansion strategy in investment and production to Southeast Asia, JW has known about Euvipharm and DCL through AWR Lloyd consulting (the leading Asia Pacific M&A consultant with more than 8 representative offices in the world which successfully advised to sell 99.4% of CK Maritime Bank Company to KB of Korea). On the other side, divesting from Euvipharm brought Cuu Long Pharmaceutical many regrets because DCL had officially acquired 90% of Euvipharm in early 2017 with the hope of increasing the power of DCL based on the factory of GMP-WHO standard with modern equipped factories, especially the air treatment system (HVAC) up to 5 million USD.



Divestment at Euvipharm can be said to come from many reasons which are mainly from the dispersion of resources, leading to negative business results in the past 2 years of both DCL and EVP. With this divestment, DCL can focus on exploiting resources at the Factory in Vinh Long, researching and developing new products and promoting Benovas Oncology project – distributing and manufacturing cancer drugs. This project is expected to make a breakthrough for DCL. Simultaneously, DCL can be confident to build a new pharmaceutical factory with GMP-EU standards. Let's wait for DCL to take off in Q4/2019 and beyond.

03

## **DCL: Meeting and customers appreciation in the South**

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**Following the series of Meeting and Customers Appreciation in the North, Cuu Long Pharmaceutical Joint Stock Company (DCL) hold a meeting for customers appreciation to its distributors in the South.**

DCL always highly appreciate the companion and supports of distributors for the company development. Therefore, DCL's board of directors annually always prioritize meeting the company's customers nationwide. After the customers conference successfully organized in the North, another one was held in a warm and friendly atmosphere between DCL's senior leaders and distributors in the South.



Like in the customer conference in the North, DCL's senior management representatives introduced the Southern distributors the parent company FIT Group, the products and sales policies, especially big projects and the orientation of DCL in the near future. In addition, Board of Directors always highly appreciates distributors' ideas for DCL to have improvement plans, tightening the cooperation and companion relationship of the company with customers



*Distributors giving feedback contributed to DCL BOD*

At the meeting, Mr. Nguyen Van Sang – Chairman and CEO of DCL representing the leaders of DCL sent his gratitude to all distributors who had always accompanied and supported DCL during the time. With the aim of expressing great gratitude to customers, DCL has honored the most outstanding and active distributors with the biggest growth from 2016 to 2018; especially the most active distributors in the first half of 2019 in the South.



*Honor to outstanding distributors in South Area*

DCL had encountered great difficulties and challenges due to changes in market trends in 2015, but when becoming a member of FIT Group, DCL has been oriented and invested by the parent company in modern infrastructure, equipments as well as restructuring. DCL has been making strides with big and potential projects, contributing to ensure the strong development of the company in the future to become one of the leading pharmaceutical companies in Vietnam that is recognized and appreciated by patients, staff and partners for the best innovative, accessible and caring products and services.

04

## Vikoda signed cooperation contracts with five stars hotels and resorts in Nha Trang

After the launching ceremony in the middle of August, Vikoda glass mineral water bottle has received attention from the public, especially from five stars hotels and resorts in Nha Trang.

Designed with a modern, luxurious label, completely made of easily soluble paper, Vikoda glass mineral water bottles with two types of carbonated and non-carbonated minerals are directly mined at mineral mines, with pH above 8.5 are considered as nutritious products, good for user's health. Therefore, right from the launch of the product, Vikoda glass mineral water bottle has received positive feedback, especially get the attention of five stars hotels and resorts in Nha Trang and Khanh Hoa.



Currently, the use of glass water bottles in the world instead of plastic bottles is expected to be a trend in the future, because the use of plastic bottles will be a big problem of plastic waste, causing environmental pollution. In Vietnam in general and especially in the area of Khanh Hoa province in particular, the problem of plastic waste has received the attention of local authorities, especially Nha Trang with a large number of tourists with high risk of pollution. Plastic waste is very high. Being aware of this problem, hotels and resorts in Nha Trang pay great attention to using other products instead of plastic products. And Vikoda glass mineral water bottle was created, meeting the current requirement of hotels and resorts in Nha Trang.



Receiving attention from major hotels and resorts in Nha Trang, immediately after launching the glass mineral water bottle, Khanh Hoa Vikoda Mineral Water Joint Stock Company received proposals to sign cooperation agreement with Tran Vien Dong hotel, An Lâm resort, Lalya Ninh Vân Bay Resort and Evason Ana Mandara Resort.



With the history of nearly 30 years of establishment and development, Khanh Hoa Mineral Water Joint Stock Company has been a prestigious name in the drinking water market in Vietnam. Especially after restructuring the enterprise in accordance with the strategic direction of the parent company FIT Group, Vikoda has made strong changes on positioning key products; changing product design to modern and

friendly image; constantly innovating to create trendy products. With these achievements, the Board of Directors and the collective of Vikoda are continuously striving non-stop to bring Vikoda to a new level, becoming one of the leading drinking water companies in Vietnam with the desire to bring Vietnam's natural mineral water to the world.

## The International Travel Expo-Ho Chi Minh City (ITE HCMC 2019) helps to bring Vikoda to the world

Attending the Expo with many large businesses in the world, especially big hotels and resorts will help Vikoda gradually expand the market not only in the country but also to the world.

With 15 years of establishment and development, the ITE HCMC has achieved remarkable achievements. The fair was held for the first time in 2005 to support for domestic tourism businesses to meet the needs of international visitors. Only six international exhibitors, two Cambodian and Thailand national tourism agencies, 43 international buyers, 86 booths and local exhibitors participated in the Expo.



The International Travel Expo-Ho Chi Minh City (ITE HCMC) after 15 years has affirmed its brand and become a prestigious annual tourism event in Mekong sub-region in both domestic and foreign markets, attracting hundreds of participants as well as international buyers.





With the participation in ITE this year, Vikoda has got a lot of attention with its product of 100% natural mineral water, which is directly exploited at Dien Khanh mineral mine in Khanh Hoa province. The product retains pure minerals and is good for users' health. Especially Vikoda introduced its glass bottle version with luxurious and modern design, in line with the trend of using glass bottles against plastic waste, which is a globally concerned environmental issue. Right after its launch, Vikoda mineral water glass bottle has received great response and attention of large hotels and resorts in Nha Trang and the company is aiming expand other areas in the country as well as major markets in the world.

With the target mission of bringing Vietnam's natural mineral water to the world, Vikoda has always received strategic investment from its parent company FIT Group to gradually build and strengthen its brand, becoming one of the leading drinking water enterprises in Vietnam and expanding markets beyond the country's borders. Since 2018, Vikoda has had dramatic changes in business results as well as developed trendy product lines, improving the quality and labels of key products, laying the foundation for strong development in 2019 and in the following years. With these achievements, Vikoda shows great promise to become a big brand in the domestic and international market.

## Mui Dinh Ecopark project was honored at the Cityscape Awards 2019

06

On September 25, at the InterContinental Convention Center, Dubai Festival City took place the Cityscape Awards Ceremony for Emerging Market Awards and Gala Dinner Party. In which, there are two resorts in Vietnam honored to receive the award: Mui Dinh Ecopark Ninh Thuan Project and Sunbay Park Hotel & Resort Phan Rang.

The Cityscape Award for emerging Markets is the most prestigious award recognizing and honoring outstanding achievements in real estate development and architecture. This is an award that creates a significant impetus for the architecture and real estate development market when it is in competition for new businesses.

The Cityscape Awards ceremony for the emerging Market Awards and Gala Dinner took place successfully on the evening of September 25 at the InterContinental Convention Center, Dubai Festival City (DFC). The awards ceremony is considered a great opportunity for connecting investors, architects and real estate developers when important figures are gathering in Dubai to recognize and honor the characters. at the forefront, the initiators behind world-class luxury projects.

Meeting the criteria of the award, two young Vietnamese projects were honored at the awards ceremony: Mui Dinh Ecopark Ninh Thuan Project won the first prize in the resort architecture and the Sunbay Park Hotel & Resort Phan project roasting with consolation prize.



This is a pride and great motivation to promote the development of creating sustainable products and constructions with nature, and at the same time has created opportunities for Vietnamese projects to affirm their position. as well as my vision to international friends. With the cooperation of the famous design group NDA Group, the two projects have gradually shown their roles in changing the new face for Ninh Thuan province.



Mr. Nguyen Duc Chi – Mui Dinh Ecopark representative on the stage

Mui Dinh Ecopark is located on a unique terrain not found in Vietnam with rocky mountain, sand hills, sub-deserts located right next to the dreamy arc-shaped beaches. Mui Dinh Ecopark is not only unique due to its natural terrain but also unique in architecture, inspired by Champa culture, and especially the resort with the perfect service of the unique tourism complex. With the first prize in resort design at City Scape 2019, Mui Dinh Ecopark promises to be an ideal destination, attracting a large number of domestic and foreign tourists.

From mid-2019, Mui Dinh Ecopark project officially received a big investment from FIT Group Joint Stock Company. This is considered as one of the Group's great and potential projects in the field of real estate



*The beauty of Mui Dinh*

## Vikoda mineral water glass bottle leads the trend of environmental protection

07

Immediately after its launch in mid-August, Vikoda mineral water glass bottle of Khanh Hoa Mineral Water Joint Stock Company received great attention from public.



Recognizing the problem of plastic waste causing environmental pollution and seriously affecting the lives of people today, the collective of Vikoda's staff and employees has constantly researched and launched products suitable to the trend and Vikoda mineral water glass bottle was launched with the purpose of contributing to reduce the load of excessive use of plastic bottles, limiting plastic waste to the environment.

**Danh Thạnh**  
NATURAL MINERAL WATER

## VIKODA – NGUỒN NƯỚC DIỆU KỲ!

**Từ mảnh đất mẹ Khánh Hòa, những giọt mưa trên đỉnh Hòn Chuông.**

**Trải qua hàng trăm năm thấm chảy trong lòng đất.**

**Nóng lên nhờ địa nhiệt.**

**Hòa tan những khoáng chất quý trong mạch đá thuộc dãy Trường Sơn.**

**Chất lọc tinh túy từ thiên nhiên, nước khoáng Danh Thạnh trở thành nguồn nước diệu kỳ.**

Các nhà địa chất học của Pháp đã tìm hiểu về kết cấu địa tầng thì càng hiểu thêm sâu sắc hơn về Danh Thạnh bởi nguồn khoáng ở đây nằm trong khu vực địa lý có áp lực rất lớn với nhiều nét đứt gãy được hình thành của vỏ địa cầu nên chứa nhiều chất vi khoáng tự nhiên có tác dụng rất tốt cho cơ thể con người như **Canxi, Kali, Magiê, Natri, Silic, ...** Từ đó, **Nước khoáng thiên nhiên Vikoda** ra đời và được viết tắt từ **Vi lượng Khoáng Danh Thạnh**.

Nguồn nước đã được kiểm nghiệm tại châu Âu và được đánh giá cao về giá trị đặc biệt dành cho sức khỏe, dùng để chữa bệnh và giải khát rất tốt, đây chính là nguồn nước khoáng thiên nhiên quý hiếm ở **Đông Nam Á**.

Ngày nay, **nước khoáng thiên nhiên Vikoda** có mặt khắp mọi nơi, mang lại sức khỏe và làn da tươi trẻ cho mọi người.

Not only pioneering the reduction of plastic waste, Vikoda mineral water glass bottles are also appreciated by the quality of products. Directly mined at mineral water mines, up to 100% natural mineral water and especially with a pH above 8.5, is one of the rare mineral sources in Vietnam as well as in the world, Vikoda mineral water glass bottle will bring good health to users.

**Danh Thạnh**  
NATURAL MINERAL WATER

## Vì sao bạn nên chọn VIKODA chai thủy tinh?

### 2 ĐIỂM KHÁC BIỆT

- Nguồn khoáng Kiềm tự nhiên, có độ pH=8.5 phù hợp nhất ở Việt Nam
- Chai thủy tinh & nhãn giấy chung tay bảo vệ môi trường

### 4 ĐIỂM CỘNG

- Dem lại nhiều lợi ích sức khỏe cho người tiêu dùng
- Hình ảnh hiện đại & đẳng cấp
- Chất lượng cao như sản phẩm ngoại nhập
- Với 2 loại có ga & không ga dễ lựa chọn

With the history of nearly 30 years of establishment and development, Khanh Hoa Mineral Water Joint Stock Company has been a prestigious name in drinking water market in Vietnam. Especially after in accordance with the strategic direction from parent company FIT Group, Vikoda has made strong changes, positioning key products; changing product design to modern, friendly direction; constantly innovating to create trendy products. With these achievements, the Board of Directors and the staff of Vikoda are continuously striving to bring Vikoda to a new level, becoming one of the leading drinking water companies in Vietnam with the desire to bring the source of Vietnam's natural mineral water to the world.

## The superiority of neutral detergent Tero

Right from its launch, Tero neutral laundry detergent with PH = 7 helps soften the fabric, cleans deeply penetrates and especially does not harm the hands and health of the user, has received positive feedback from the market, Became one of the key products of FIT Cosmetics Joint Stock Company.

If ever, housewives have only heard about low or neutral pH (pH = 5-7) when it comes to shower gel, body lotion or cosmetics, ... TERO is now a pioneer. with a completely new concept: Neutral washing water pH = 7 (equivalent to the pH of pure water), in order to keep the acidic membrane under the skin always healthy.



The reason this acid film is important for the skin is because it is formed by greasy glands that help moisturize, along with sweat and dead cells, help protect the skin, prevent bacteria from invading and growing. However, this membrane is easily destroyed when exposed to alkaline solutions (pH > 7), not to mention far but the detergents and detergents we use every day. Now, with neutral TERO laundry detergent pH = 7 (equivalent to the pH index of pure water), it helps protect hands for women in daily laundry work.



In addition, neutral detergent dissolves quickly in water, so it easily penetrates deep into each fabric, helping the process of "softening" and knocking off stains faster and more efficiently. When using washing liquid will not leave white streaks, damaging the fabric and losing aesthetics when wearing.

With its outstanding advantages, FCO neutral detergent Tero is gradually conquering the market and becoming the favorite choice of housewives. Currently, Tero neutral detergent is not only available in big stores and supermarkets across the country but also on popular websites such as Tiki, Lazada, Shopee or Sendo and increasing coverage in the market. Vietnam washing-water school. Strategically oriented from the parent company FIT Group and selected to develop personal and family care products in the direction of Green - Clean - Safe for users, FCO's products are affirmed. Quality and has been proved by the award of Top 100 best products and services for families and children 2019 honored at the end of June.



In the coming time, FCO will continue to improve product quality, increase market coverage and research and launch new products to meet the diverse needs of consumers as well as contribute to improving the lives and Vietnamese people's health, gradually affirming its name to become one of the leading cosmetic chemical companies in Vietnam.

## **FIT Group accompanies with giving free medical care to poor people in Ninh Thuan**

09

**At the end of August, FIT joined with MT group and Tu Hue Voluntary Doctors Association implemented the program "Medical examination, medicine distribution, giving gift " for 700 people & 300 children in Vinh Hai, Ninh Hai district, Ninh Thuan province.**

As a commune located along the northeastern coast of Ninh Hai district, Binh Thuan province, Vinh Hai is a land of lack of rain, lots of sunshine, tropical savanna climate to sub-desert with characteristics of hot, dry wind, strong evaporation, complex terrain with 88% of the total natural area is mountainous forests. In the whole commune, 33% of the Raglay ethnic population lives and lives in poverty due to the lack of productive land and lives mainly on the State's subsidy. Low yields, shrinking acreage. Therefore, people rely on forests to collect forest honey, collect drunken fruits, and sasa fruits to sell. Images of children having to drop out of school to go into forests to collect firewood for sale, which is no stranger in the land this. Poverty, low educational level lead people not to have access to modern health care, medical examination and treatment in this area still faces many difficulties. Therefore, medical examination and treatment, medicine distribution and gift giving organized by the MT team with the companion of FIT and its member companies have chosen Vinh Hai as the next location of the program.



Since 2017, every quarter, FIT Group has always accompanied the medical examination, drug distribution and gift giving programs organized by MT. Especially, this is a volunteer program with the participation of FIT and its member companies such as medicines sponsored by Cuu Long Pharmaceutical Joint Stock Company or items for daily life such as toothpaste, hand sanitizer, ... sponsored by FIT Cosmetics Joint Stock Company or 100% natural drinking water sponsored by Khanh Hoa Mineral Water Joint Stock Company Vikoda.



With a focus on community responsibility activities, FIT and its affiliates are always interested in and participate in diverse social activities in many areas such as health care for poor people, sponsorship activities to improve the health of Vietnam or career-oriented seminars for the younger generation. In the future, FIT and companies in the same system will continue to carry out corporate responsibility with large-scale philanthropy activities with the desire to bring more contributions to improve the lives and health of Vietnamese people, together building for the common and sustainable development of the society.



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Monthly IR is for the purpose of providing the overview of FIT Group to Investors, Shareholders, Communication and staff then can value the true value of F.I.T.

Besides, monthly IR shows the transparent, publicity and respect of F.I.T to related parties, partners to ensure the effective, sustainable corporation.

**Person in charge: Nguyen Thi Huong Tra**

**Communication Department – F.I.T Group Joint Stock Company**



5<sup>th</sup> Floor Times Tower – HACCC1 No 35 Le Van Luong, Thanh Xuan, Ha Noi



(84-4) : 7309.4688 (108)



[tra.nth@fitgroup.com.vn](mailto:tra.nth@fitgroup.com.vn)



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