

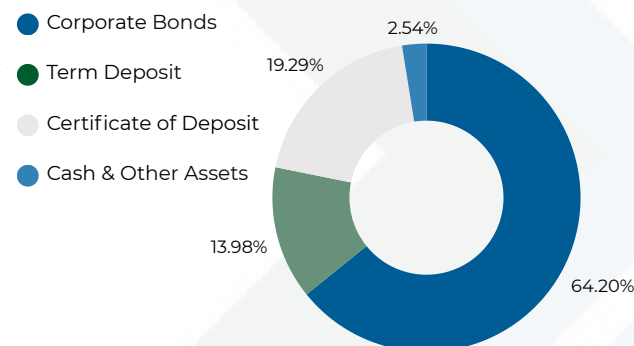
Investment approach

VCBF-FIF invests in fixed-income assets, government bonds, bonds guaranteed by the government, local government bonds, and corporate bonds with high credit quality.

Fund information

NAV	VND billion
NAV/ Unit	VND 15,318,09
Inception	09/08/2019
Trading frequency	Tuesdays and Thursdays weekly
Subscription Fee	0%
	≤ 03 months: 2.0%
Redemption Fee	> 03 months & ≤ 12 months: 1.0%
	> 12 months: 0%
Management Fee	0.5%
Benchmark	10-Year Government Bond Yield

Asset Mix



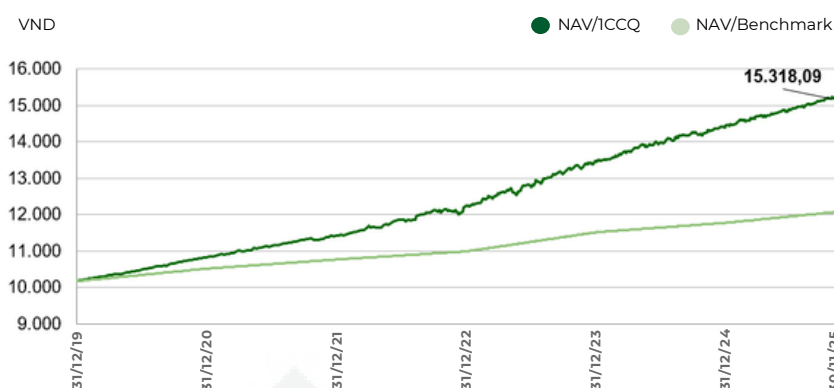
Top 5 Holdings

		%/NAV
Agribank Bond	VBA122001	15.69%
TNG Bond	TNG124027	9.63%
Vinhomes Bond	VHM121025	7.92%
Masan Bond	MSN123008	6.06%
Becamex Investment and Industrial Development Group	BCM12406	5.10%
Total		44.41%

Investor Relations

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VCBF-FIF Performance



Fund Performance

	VCBF-FIF	Benchmark
YTD (%)	5.91	2.73
Cumulative return:		
• 1 year (%)	6.67	2.93
• 3 year (% p.a.)	8.20	3.32
• 5 year (% p.a.)	7.27	2.90
• Since inception (% p.a.)	6.99	3.08

Portfolio managers

- Ms. Duong Kim Anh, Master of Economics in Banking & Finance, 23 years of investment and investment consulting experience.
- Mr. Nguyen Duy Anh, CFA, 10 years of investment and investment consulting experience.

Important information

- Investing in open-ended funds involves market risks. Investors should carefully read the Prospectus and Fund Charter before purchasing fund certificates.
- Open-ended funds are recommended for long-term investment. Redemption fees may apply if sold early.
- Fund certificate prices are subject to market fluctuations and may fall below the purchase price.
- Past fund performance is for reference only and does not guarantee future returns.