

## Investment approach

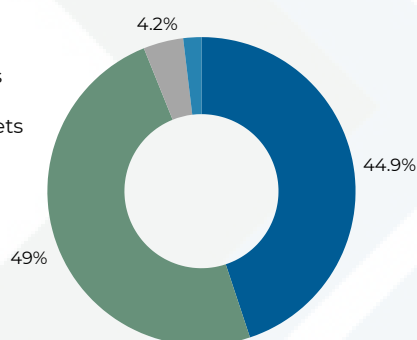
VCBF-FIF invests in fixed-income assets, government bonds, bonds guaranteed by the government, local government bonds, and corporate bonds with high credit quality.

## Fund information

NAV	VND 581 billion
NAV/ Unit	VND 14,893.85
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

- Corporate Bonds
- Term Deposit
- Deposits & Others
- Cash & Other Assets



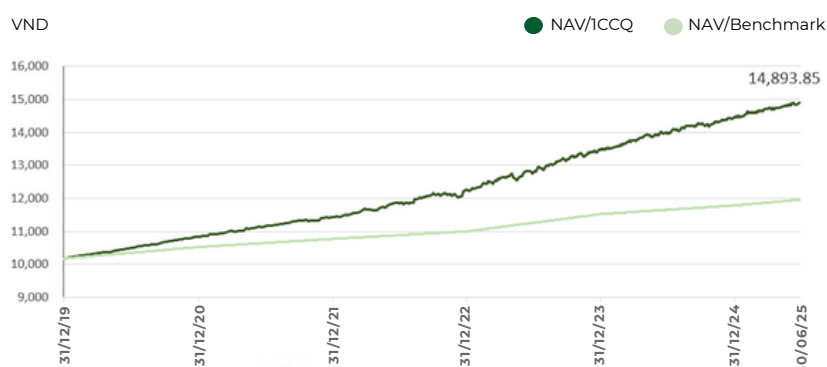
## Top 5 Holdings

		%/NAV
Agribank Bond	VBA122001	9,4%
Vinhomes Bond	VHM121025	8,2%
Masan Bond	MSN123008	7,5%
Masan MEATLife Bond	MML121021	6,1%
Becamex Bond	BCM12406	6,0%

## Investor Relations

Email	investor@vcbf.com
Website	www.vcbf.com
Hanoi Office	+84-24-39364540
Ho Chi Minh City Office	+84-28-38270750

## VCBF-FIF Performance



## Fund Performance

	VCBF-FIF	Benchmark
YTD (%)	3,0	1,5
Cumulative return:		
• 1 year (%)	6,6	2,7
• 3 year (% p.a.)	7,9	3,2
• 5 year (% p.a.)	7,2	3,0
• Since inception (% p.a.)	7,0	3,1

## 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.