

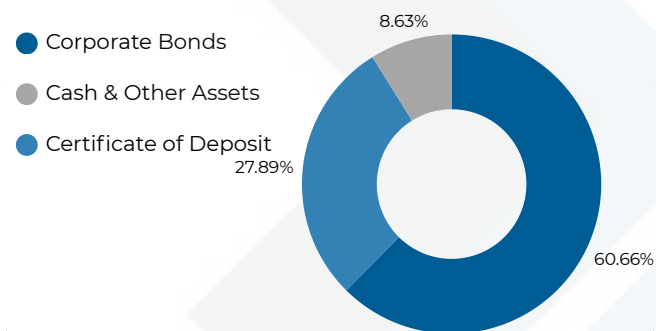
Investment Approach

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 611 billion
NAV/Unit	VND 15.732,90
Inception	09/08/2019
Trading frequency	Tuesdays and Thursdays weekly
Subscription Fee	0%
Redemption Fee	≤ 03 months: 2.0%
	03 months < holding period ≤ 12 months: 1.0%
	12 months < holding period: Free
Management Fee	0.8%
Benchmark	10-year Vietnamese Government Bond Yield

Asset Mix



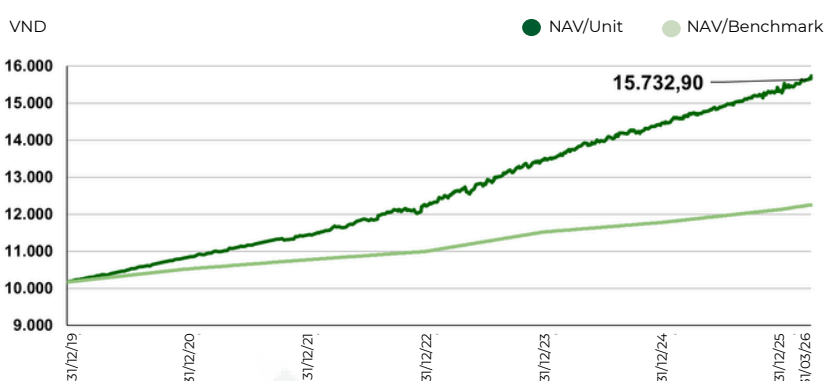
Top 5 Holdings

Security Name	ISIN	%/NAV
Bond of Masan	MSN123008	12.78
TNG Investment And Trading Joint Stock Company	TNG124027	10.26
Bond of Vinhomes JSC	VHM121025	8.08
Bond of DSE125018	DSE125018	6.55
Bond of Masan Meatlife JSC	MML121021	5.26
Total		42.93

Investor Relations

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VCBF-FIF Performance



Fund Performance

	VCBF-FIF	Benchmark
YTD (%)	3.01	1.00
Cumulative return:		
• 1 year (%)	6.87	3.27
• 3 year (% p.a.)	7.65	3.29
• 5 year (% p.a.)	7.41	2.98
• Since inception (% p.a.)	7.06	3.11

Portfolio managers

- Ms. Duong Kim Anh, Master's degree in Financial Economics and Banking, with 26 years of experience in investment and investment advisory, active since 2000.
- Mr. Nguyen Duy Anh, CFA, 14 years of experience in investment management, active since 2012.

Important information

- Investing in open-ended funds involves inherent risks and does not guarantee returns due to market fluctuations. Before making an investment decision, investors must carefully read and fully understand the Fund Charter, Prospectus, and all relevant disclosure documents. Investment decisions are the sole responsibility of the investor, based on their individual financial goals and risk tolerance. All information provided by any organization or individual is for reference purposes only and does not constitute investment advice or a formal recommendation.
- Open-ended funds are recommended for long-term investment. Redemption fees may apply if sold early and other applicable transaction costs.
- 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.