

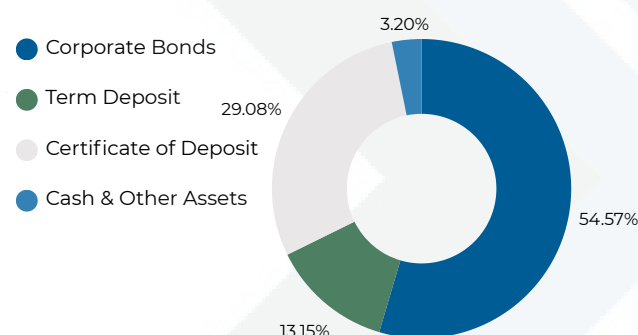
Investment approach

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 619 billion
NAV/ Unit	VND 15.273,10
Inception	09/08/2019
Trading frequency	Tuesdays and Thursdays weekly
Subscription Fee	0%
Redemption Fee	≤ 03 months: 2.0% > 03 months & ≤ 12 months: 1.0% > 12 months: 0%
Management Fee	0.5%
Benchmark	10-Year Government Bond Yield

Asset Mix



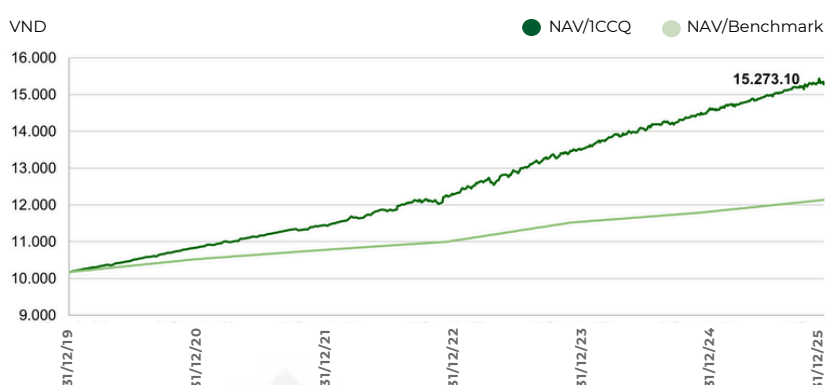
Top 5 Holdings

Holder	ISIN	%/NAV
Masan Bond	MSN123008	12.07%
TNG Bond	TNG124027	9.65%
Vinhomes Bond	VHM121025	7.83%
Masan Meatlife Bond	MML121021	5.19%
Becamex Investment and Industrial Development Group	BCM12406	5.09%
Total		39.83%

Investor Relations

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VCBF-FIF Performance



Fund Performance

	VCBF-FIF	Benchmark
YTD (%)	5.60	3.03
Cumulative return:		
• 1 year (%)	5.60	3.03
• 3 year (% p.a.)	7.61	3.40
• 5 year (% p.a.)	7.11	2.94
• Since inception (% p.a.)	6.84	3.12

Portfolio managers

- Ms. Dương Kim Anh, Master's degree in Financial Economics and Banking, with 25 years of experience in investment and investment advisory, active since 2000.
- Mr. Nguyen Duy Anh, CFA, 13 years of experience in investment management, active since 2012.

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.