VIETINBANK BOND INVESTMENT FUND

REVIEWED INTERIM FINANCIAL STATEMENTS

For the six-month period ended 30 June 2026

GENERAL INFORMATION

FUND

VietinBank Bond Investment Fund ("the Fund") was established on 06 September 2017 as an open-ended fund in accordance with Law on Securities No. 54/2019/QH14 dated 26 November 2019, as amended and supplemented by Law No. 56/2024/QH15, Decree No. 155/2020/NĐ-CP dated 31 December 2020 providing detailed regulations for the implementation of certain articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11 September 2025, Circular No. 98/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding the operation and management of securities investment funds, as amended and supplemented by Circular No. 136/2025/TT-BTC dated 29 December 2025, Circular No. 99/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding the operations of securities investment fund management companies, as amended and supplemented by Circular No. 88/2025/TT-BTC dated 03 September 2025, and other relevant legal regulations. The Fund was granted Certificate of Fund Unit Initial Public Offering No. 32/GCN-UBCK issued by the State Securities Commission ("SSC") on 07 July 2017. The Fund was granted Certificate of Registration of Public Fund Establishment No. 27/GCN-UBCK issued by SSC on 06 September 2017, accordingly, the Fund has no limit on its operating term.

The Fund's charter capital raised in its initial public offering was VND 66,000,000,000 equivalent to 6,600,000 fund units. As at 30 June 2026, the Fund's contributed capital is VND 47,068,085,200 at par value, equivalent 4,706,808.52 fund units.

BOARD OF REPRESENTATIVES

The members of the Board of Representatives during the period and at the date of this report are as follows:

Name	*Position*	*Date of appointment/reappointment/ Resignation/dismission*
Ms. Dong Thi Khanh Ngoc	Chairwoman	Appointed on 22 April 2025
Ms. Nguyen Thuc Anh	Member	Appointed on 22 April 2025
Ms. Nguyen Thi Hanh	Member	Reappointed on 22 April 2025

FUND MANAGEMENT COMPANY

VietinBank Bond Investment Fund is managed by VietinBank Fund Management Company Limited ("the Fund Management Company"). VietinBank Fund Management Company Limited was established under the Establishment and Operation License No. 50/UBCK-GP issued by the State Securities Commission of Vietnam (SSC) on 26 October 2010, and the latest amended License No. 72/GPĐC-UBCK issued by the State Securities Commission of Vietnam (SSC) on 17 June 2026.

The Board of Management and Chief Accountant of the Fund Management Company during the period and at the date of this interim financial statements are as follow:

Name	*Position*	*Date of appointment/reappointment/dismission*
Mr. Nguyen Hong Duc	General Director	Appointed on 01 January 2026
Ms. Phan Hai Sam	Vice General Director	Appointed on 01 January 2026
Mr. Tran Manh Tien	Accountant in charge	Reappointed on 28 April 2026

LEGAL REPRESENTATIVES OF THE FUND MANAGEMENT COMPANY

The legal representative of the Company during the period from 18 July 2025 to the date of this report is Ms. Bui Thu Trang - the Chairwoman of the Board of Member of the Company.

THE BOARD OF MANAGEMENT OF THE FUND

The members of the Board of Management of the Fund during the period and at the date of this interim financial statements are as follows:

Name	*Position*	*Date of appointment/reappointment*
Ms. Phan Hai Sam	Vice General Director	Appointed on 01 January 2026
Ms. Vu Thi Viet Ha	Vice Head of Fund Management Department	Appointed on 27 March 2025

SUPERVISORY BANK

The Supervisory Bank of the Fund during the period and as at the date of preparation of these interim financial statements is Bank for Investment and Development of Vietnam JSC – Ha Thanh Branch.

AUDITORS

The branch of NVA Auditing Co., Ltd. (NVA) has been engaged to review the Fund's interim financial statements for the six-month period ended 30 June 2026.

REPORT OF THE BOARD OF MANAGEMENT OF THE FUND MANAGEMENT COMPANY

The Board of Management of VietinBank Fund Management Company Limited ("the Fund Management Company") present this report and the Fund's financial statements for the six-month accounting period ended 30 June 2026.

THE FUND MANAGEMENT COMPANY'S RESPONSIBILITY IN RESPECT OF THE INTERIM FINANCIAL STATEMENTS

The Board of Management of the VietinBank Fund Management Company Limited ("the Board of Management") is responsible for the Interim Financial Statements which give a true and fair view of the financial position, investment portfolio as at 30 June 2026, the results of its operation, change in its net asset value, trading of fund units and its cash flow during the period. In preparing those Interim Financial Statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Financial Statements; and
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the Fund will continue its business.

The Board of Management of the Fund Management Company is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the financial position of the Fund and to ensure that the accounting records comply with the registered accounting system. It is also responsible for safeguarding the assets of the Fund and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirmed that it has complied with the above requirements in preparing the accompanying Interim Financial Statements.

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management does hereby state that, in its opinion, the accompanying Interim Financial Statements give a true and fair view of the financial position, investment portfolio as at 30 June 2026, the results of its operations, changes in its net asset value, trading of fund units and its cash flow for the six-month accounting period ended on the same date in accordance with Vietnamese Accounting Standards, Vietnamese Accounting Regime applicable to open-ended funds and other statutory requirements relevant to the preparation and presentation of the Interim Financial Statements.

Ha Noi, 13 August 2026
On behalf of the Board of Management of the Fund Management Company
Vice General Director

CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM
P. HAI BÀ TRƯNG - T.P. HÀ NỘI

Ms. Phan Hai Sam

REPORT OF THE FUND MANAGEMENT COMPANY

1. GENERAL INFORMATION

1.1 Investment objectives

The Fund's investment objective is to maximize returns and preserve capital for investors by investing in bills, bonds, valuable papers and other fixed-income instruments with proportion in these assets accounting for at least eighty percent (80%) of the Fund's net asset value.

1.2 The performance of the Fund

According to the reviewed Interim Financial Statements of the Fund, as of current period, changes in net asset value on a fund unit is 3.56% compared to the value stated at the prior year-end.

1.3 The Fund's investment policies and strategies

Investment strategies

The Fund has flexibility in asset allocation according to investment strategies to provide long-term returns and stability by investing primarily in fixed income assets with good credit quality. The Fund invests mainly in Government bonds, local government bonds, Government-guaranteed bonds, listed corporate bonds or privately issued corporate bonds under privately placement by listed organizations with a credit institution's payment guarantee or an issuer's commitment to acquire at least once in 12 months and each time commitment to acquire at least 30% of the issue's value, certificates of deposit, deposit contracts, derivatives listed and traded on the Stock Exchange and solely for the purpose of risk prevention against the underlying securities holding by the Fund.

The allocation of above assets depends on the available investment opportunities and the investment team's assessment of the risks and returns of these opportunities.

Assets allowed to be invested in

Assets selected for investment only consist of the followings:

- Deposits at commercial banks in accordance with the law on banking;
- Money market instruments include valuable papers, transferable instruments in accordance with laws;
- Government debt instruments, bonds guaranteed by the Government, local government bonds;
- Listed shares, shares registered for trading, bonds listed on the Stock Exchange, public fund certificates, shares offered to the public, and bonds offered to the public;
- Privately placed shares of listed organizations and organizations registered for trading; privately placed corporate bonds issued by listed organizations with payment guarantees provided by bond payment guarantors in accordance with applicable laws; privately placed corporate bonds issued by listed organizations with a commitment from the issuer to repurchase the bonds prior to maturity at least once within 12 months, with each repurchase commitment representing at least 30% of the value of the issuance; privately placed corporate bonds issued by listed organizations with a remaining maturity of 12 months or less; privately placed corporate bonds issued by listed organizations where the bonds or the issuers have been credit-rated by independent credit rating agencies under a credit rating agreement and have achieved the credit rating level prescribed in Appendix XXIX issued together with Circular No. 136/2025/TT-BTC in the latest credit rating report, provided that such report is not over one year old as at the date on which the Fund makes the investment. Where there are two or more credit ratings issued by different independent credit rating agencies for the same bond or the same issuer, all such credit ratings must meet the credit rating level prescribed in Appendix XXIX issued together with Circular No. 136/2025/TT-BTC[(1)];

- Listed derivatives traded on the Stock Exchanges, solely for the purpose of hedging risks associated with the underlying securities held by the Fund; (2)
- Rights arising in connection with securities held by the Fund;
- Listed covered warrants on the Stock Exchanges and settled in cash.

Investments in assets specified in (1) must satisfy the following conditions:

- The relevant investment is provided for in the Fund's Charter and Prospectus;
- The investment has been approved in writing by the Fund's Board of Representatives with respect to the type, securities code, quantity, transaction value and timing of the transaction;
- In respect of privately placed corporate bonds issued by listed organizations with payment guarantees or commitments for repurchase prior to maturity, supporting documents evidencing the payment guarantee or the issuer's repurchase commitment must be available;
- In respect of privately placed corporate bonds issued by listed organizations where the bonds or the issuer have been credit-rated, the latest credit rating report, updated credit rating report, documents specifying the term of the credit rating agreement and the credit rating level assigned by the credit rating agency must be available. The credit rating agency must not be a related party of the issuer, the fund management company or the supervisory bank;
- Investments in privately placed corporate bonds must be made in accordance with the risk management procedures developed by the fund management company, approved by the Fund's Board of Representatives prior to implementation, and provided to the supervisory bank for monitoring compliance with such procedures. At a minimum, the procedures must cover criteria for selecting privately placed corporate bonds, criteria for selecting issuers, methods for assessing and measuring risks, and methods for managing such risks.

Where a privately placed corporate bond or its issuer that has been credit-rated no longer meets the credit rating level prescribed in (1), or where the credit rating is terminated, the fund management company must sell such bonds within three months from the date of the updated credit rating result or from the date on which the credit rating is terminated, except where the remaining maturity of the bonds is 12 months or less.

Investments in derivatives specified in (2) must comply with the following requirements:

- The Fund holds at least 50% of the number of securities codes constituting the underlying assets of the derivatives;
- The commitment value of derivative contracts used for hedging purposes must not exceed 50% of the total value of the Fund's securities portfolio constituting the underlying assets; and
- Investments in derivatives must be made in accordance with the procedures for the use of derivatives for hedging purposes developed by the fund management company, approved by the Fund's Board of Representatives prior to implementation, and provided to the supervisory bank for monitoring compliance. Such procedures must prescribe the methodology for quantifying and determining the correlation coefficient of volatility risk between the Fund's securities portfolio constituting the underlying assets and the underlying assets of the derivatives. The correlation coefficient must be determined prior to investing in the derivatives.

1.4 Fund classification

VietinBank Bond Investment Fund is an open-ended fund and has the obligation to redeem the fund units which have been offered to the public at the request of investors.

1.5 *Short-term risk level*

The Fund's investment strategy focuses on investing in debt instrument market with low risk level. Furthermore, the risk of the investment portfolio will be minimized by investing in a variety of debt instruments in accordance with the Fund's investment strategy.

1.6 *Opeming term of the Fund*

VietinBank Bond Investment Fund was granted the Operating License No. 27/GCN-UBCK issued by the State Securities Commission on 06 September 2017.

VietinBank Bond Investment Fund is an open-ended fund and managed by VietinBank Fund Management Company Limited during its operating time, unless the Fund is transferred to be managed by another fund management company or is dissolved under the decision of the General Meeting of Investors.

The Fund has no limit on its terms of operation.

1.7 *Size of the Fund at reporting date*

As at 30 June 2026, the Fund's contributed capital was VND 47,068,085,200 at par value, equivalent to 4,706,808.52 fund units. The Fund's net asset value as at 30 June 2026 was VND 73,059,504,611.

1.8 *Profit Distribution Policy of the Fund*

The distribution of the Fund's profits to Investors shall be proposed by the Fund Management Company based on the audited financial statements confirming that sufficient distributable profits are available and shall be subject to the approval of the General Meeting of Investors. Prior to the distribution of profits to Investors, the Fund Management Company shall withhold all taxes, charges and fees in accordance with applicable laws and regulations. The Fund's profits shall not be distributed if, after such distribution:

- The Fund is no longer financially capable of fulfilling its tax obligations and other financial obligations in accordance with applicable laws and regulations; or
- The Fund's net asset value falls below the minimum level prescribed by applicable laws and regulations.

1.9 *Actual profit distribution per fund unit*

During the accounting period from 01 January 2026 to 30 June 2026, the Fund did not distribute profit to investors.

2. OPERATING INFORMATION

2.1 Structure of the Fund's assets

	Closing balance	*Opening balance*
Listed bonds	40.30%	29.13%
Unlisted bonds	9.24%	9.65%
Certificates of deposits	32.33%	39.72%
Cash at banks and cash equivalent	2.33%	0.88%
Deposits with a term of over 3 months	13.58%	18.44%
Other assets	2.22%	2.19%
	100.00%	**100.00%**

2.2 Detailed operating figures

	From 01/01/2026 to 30/6/2026	*From 01/01/2025 to 30/6/2025*
Net asset value ("NAV") of the Fund	73,059,504,611	68,342,915,463
Total fund units outstanding	4,706,808.52	4,677,949.92
NAV per one fund unit	15,522.08	14,609.58
The highest NAV per one fund unit during the period	15,522.08	14,609.58
The lowest NAV per one fund unit during the period	15,001.62	14,219.73
Closing price of one fund unit at the reporting date	Not applicable	Not applicable
The highest closing price of one fund unit in the reporting period	Not applicable	Not applicable
The lowest closing price of one fund unit in the reporting period	Not applicable	Not applicable
Total growth (%) per one fund unit		
► Capital growth (%) per one fund unit (Changes due to price fluctuations)	Not applicable	Not applicable
► Income growth (%) per one fund unit (Based on the realized income)	Not applicable	Not applicable
Gross distribution per one fund unit		-
Net distribution per one fund unit		-

	From 01/01/2026 to 30/6/2026
Fund operating expense ratio (%)	1.54%
Portfolio turnover rate (%)	42.84%

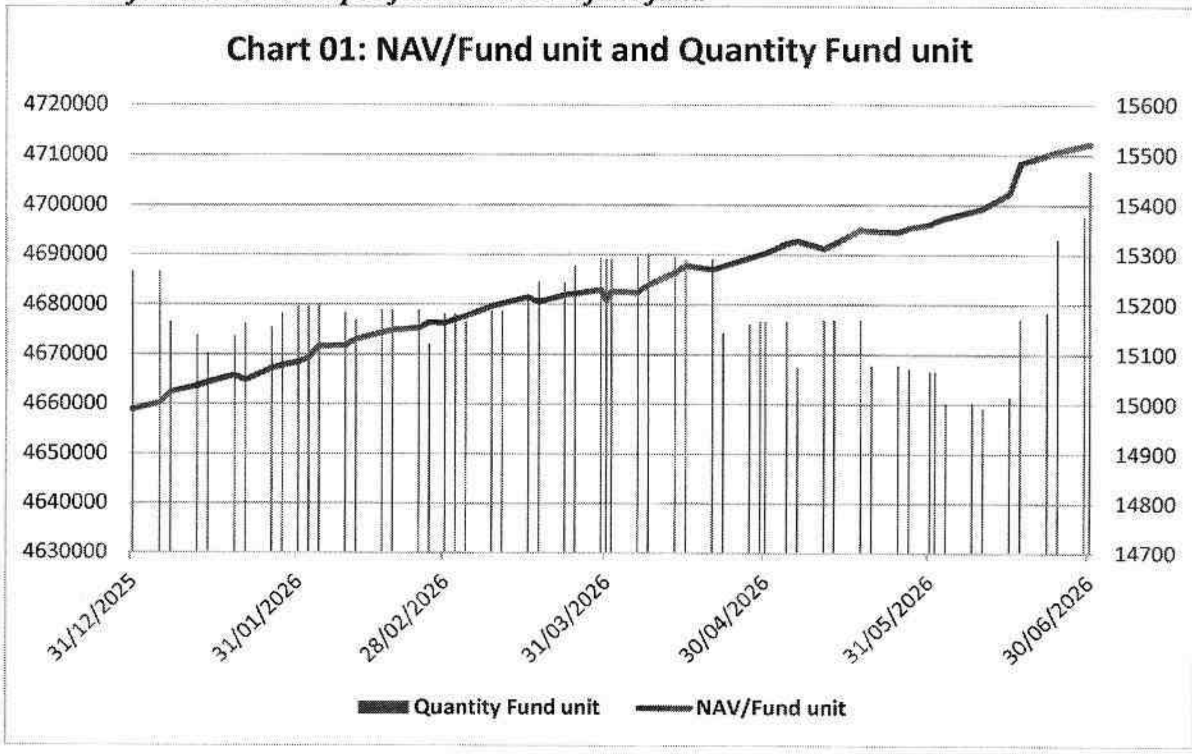
2.3 Growth over period

Phases	*Total growth of NAV/fund unit*
From establishment date to the reporting date	55.22%

2.4 Annual Growth

Period	*From 01/01/2026 to 30/6/2026*
Growth rate (%) per one fund unit	3.56%

2.5 Information on the portfolio and NAV of the fund



No.	Items	From 01/01/2026 to 30/6/2026
1	Dividend receivable	1,562,698,928
2	Interest receivable	1,339,706,415
3	Actual profit arises from investment activities	(52,446,027)
4	Changes in the value of investments in the period	188,953,816
	Total	**3,038,913,132**

- Profit distributed on a fund unit (net value and gross value) in the reporting period: The Fund does not distribute profits in the six-month period ended 30 June 2026.

Fund operating expenses ratio, portfolio turnover rate and notes of the operating expenses difference of the Fund:

No.	Items	From 01/01/2026 to 30/6/2026
1	Rate of management fee paid to the Fund Management Company/Average net asset value during the period	1.00%
2	Rate of custody and supervision fee paid to Supervisory Bank/Average net asset value during the period	0.08%
3	Rate of fund administration fee, transfer agent fee and other expenses paid by the Fund Management Company to related service providers/ Average net asset value during the period	0.22%
4	Rate of auditing fee paid to auditing organization (if any)/Average net asset value during the period	0.06%
5	Rate of legal consultancy services expense, quotation services and other reasonable services, remuneration for the Board of Fund representative /Average net asset value during the period	0.18%
6	Fund operating expenses ratio	1.54%
7	Portfolio turnover rate in the period	42.84%

2.6 Profit of the Fund

Items	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
Realized profit/(loss)	2,306,271,837	1,834,988,668
Unrealized (loss)/profit	188,953,816	(33,432,876)
Undistributed profit	**2,495,225,653**	**1,801,555,792**

3. MARKET DESCRIPTION DURING THE PERIOD

Macro-economic situation during the first six months of 2026

Against the backdrop of ongoing global geopolitical uncertainties, rising trade protectionism and weaker global growth prospects, Vietnam's economy maintained positive growth momentum. Key macroeconomic balances remained stable and production and business activities recovered strongly. However, inflation and exchange rate pressures increased due to stronger domestic demand and higher imports of production materials. The socio-economic situation in the first six months of 2026 was as follows:

- GDP in the first six months of 2026 increased by 8.18% compared to the same period in 2025, higher than the growth rate of 7.63% recorded in the same period of the previous year and representing a high growth rate in recent period. In particular, GDP in the second quarter of 2026 increased by approximately 8.39%, reflecting a strong recovery in the manufacturing and processing industry, services sector, and investment activities.
- Inflation continued to be controlled but showed an upward trend. On average, in the first six months of 2026, the Consumer Price Index (CPI) increased by 4.38% compared to the same period last year; core inflation rose by approximately 4.12%. Inflationary pressures mainly came from food, housing, electricity, water, and construction material prices, while gold prices and certain global commodities recorded strong increases
- International trade activities continued to achieve strong growth. The total import and export turnover of goods reached approximately USD 549.7 billion, up 27.1% compared to the same period in 2025. Of which, exports increased by 21.0% and imports rose by 33.4%. As imports of raw materials and machinery serving production increased faster than exports, the trade balance shifted to a trade deficit of approximately USD 16.65 billion, reflecting increased investment demand and business expansion activities.
- The exchange rate and foreign exchange market continued to face pressure amid increasing foreign currency demand for imports and international payments. The State Bank of Vietnam continued to operate the exchange rate in a flexible manner, combining monetary policy instruments to stabilize the foreign exchange market and limit fluctuations of the Vietnamese Dong amid international developments.

Flexible monetary policy, credit supporting economic growth

- In the monetary sector, the State Bank of Vietnam continued to implement proactive, flexible, and prudent monetary policy to control inflation and support economic growth.
- As of 24 June 2026, the total outstanding credit balance of the economy reached approximately VND 19.9 quadrillion, increasing by 7.08% compared to the end of 2025. Credit capital continued to be prioritized for production and business activities, agriculture, exports, and key economic sectors, while credit flows into potentially high-risk areas such as real estate, securities, and corporate bonds were strictly controlled.
- Although affected by global interest rate pressures, the State Bank of Vietnam requested credit institutions to reduce capital costs and support enterprises, contributing to maintaining economic liquidity.
- The USD/VND exchange rate was flexibly managed, increasing slightly by approximately 0.11% compared to the end of the previous year. The gold market stabilized as the gap between domestic and international gold prices narrowed due to management measures.

Expansionary fiscal policy continued to demonstrate its effectiveness

- Fiscal policy continued to play an important role as a key driver supporting economic growth.
- A series of tax and fee exemption and reduction policies were implemented in 2026, including a 2% reduction in value-added tax, adjustments to personal income tax, maintenance of a low environmental protection tax rate on petroleum products, and continued exemption and reduction of various fees and charges to support enterprises and stimulate consumption. The total scale of support from tax and fee policies reached hundreds of trillions VND.
- Despite various support policies, state budget revenue achieved positive results. In the first six months of 2026, cumulative revenue reached approximately VND 1,568.2 trillion, equivalent to 62% of the annual estimate and increasing by 17.4% year-on-year. Domestic revenue increased by 16.5%, while revenue from the three economic sectors rose by 38.4%, reflecting recovery in production and business activities.
- At them same time, budget expenditure was strictly controlled, prioritizing development investment, social security, and urgent tasks to maintain major economic balances.

Stock market continued to play a key capital mobilization role

- The stock market continued to serve as an important medium- and long-term capital mobilization channel for enterprises and the economy.
- According to the Ministry of Finance, the average market trading value reached approximately VND 29,315 trillion per session, equivalent to the previous year's level. Investor accounts increased to 13.16 million, adding nearly 1.3 million accounts in the first five months of 2026, demonstrating continued market attractiveness to domestic investors.
- Capital mobilization activities continued to expand, with registered capital mobilization through shares and corporate bonds reaching nearly VND 263.2 trillion, increasing by 18.6% year-on-year and supporting enterprises' investment, production, and business activities.
- The listed bond market also recorded positive growth, with 483 listed bond codes and total listed value reaching approximately VND 2.84 quadrillion, equivalent to over 22% of GDP. The average trading value exceeded VND 17 trillion per session, increasing by over 11% compared to the previous year. Meanwhile, the derivatives securities market continued to maintain stable liquidity with approximately 241 thousand contracts traded per session and the open interest volume increasing by over 13%.

i) Information on the division or separation of fund units during the period (if any); the impact of such division or separation on the fund units and the net asset value per fund unit (before and after the division or separation): None.

k) Information on cases affecting the rights and benefits of investors holding fund certificates: None.

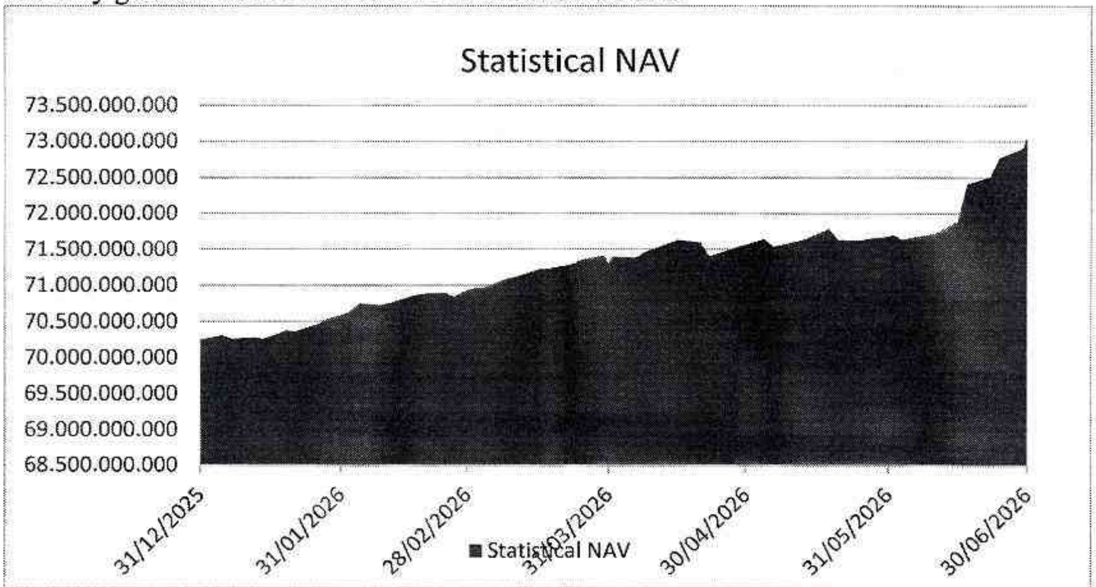
l) Information on transactions with related parties (if any): None.

4. DETAILS OF THE FUND PERFORMANCE INDICATORS

4.1 Details of the Fund's operation

	From 01/01/2026 to 30/6/2026 *(%)*
Income growth per fund unit	Not applicable
Capital growth per fund unit	Not applicable
Total growth per fund unit	3.56%
Annual growth (%) per fund unit	Not applicable
Growth of structured portfolio	Not applicable

Monthly growth chart of the Fund in the first half of 2026:



Changes in NAV

	Closing balance	*Opening balance*	*Variance proportion*
NAV of the Fund	73,059,504,611	70,246,484,992	4.00%
NAV per fund unit	15,522.08	14,988.59	3.56%

4.2 Investor ownership statistics at the reporting date:

Holding scale (units)	*Number of investors*	*Number of fund units held*	*Holding proportion*
Below 5,000	1018	230,561.40	4.90%
From 5,000 to 10,000	9	60,306.54	1.28%
From 10,000 to 50,000	3	103,426.09	2.20%
From 50,000 to 500,000	1	156,289.89	3.32%
Over 500,000	1	4,156,224.60	88.30%
Total	**1032**	**4,706,808.52**	**100%**

5. OTHER INFORMATION

The Board of Management of VietinBank Fund Management Company Limited ("VietinBank Capital") at the date of this report:

Ms. Bui Thu Trang *Chairwoman of the Board of Members*	Ms. Bui Thu Trang currently holds the position of Vice Head of Finance Division at VietinBank and concurrently serves as Chairwoman of the Board of Members of VietinBank Fund Management Company. With many years of experience in finance, banking and auditing, Ms. Bui Thu Trang has held various positions, including: Auditor at Ernst & Young Vietnam; Officer of the Planning and ALCO Support Department at VietinBank; Head of ALM Team, Planning and ALCO Support Department at VietinBank; Vice Head of Capital Balance Management and Financial Planning Department at VietinBank; Head of Treasury Department at VietinBank; and Vice Director of the Finance Division cum Head of Financial Planning and Management Department of the Finance Division at VietinBank. Ms. Bui Thu Trang holds a Bachelor's degree in International Economics from Foreign Trade University; a Master's degree in Banking and Finance from Paris Dauphine University and ESCP (France).
Mr. Nguyen Hong Duc *Member of the Board of Members cum General Director*	Mr. Nguyen Hong Duc currently serves as a Member of the Board of Members cum General Director of VietinBank Capital. With extensive management experience in the banking sector, Mr. Nguyen Hong Duc has held various positions, including: Head of International Payments Department at Chifon Bank; Vice General Director of Chifon Global Bank – Cambodia Branch; Vice President of CitiBank – Hanoi Branch; Vice General Director of Global Petroleum Commercial Joint Stock Bank (GPBank); Vice General Director of Tien Phong Commercial Joint Stock Bank (TPBank); Vice General Director of Petrolimex Group Commercial Joint Stock Bank (PG Bank); and Co-Director of VietinBank – Germany Branch. Mr. Nguyen Hong Duc holds a Bachelor's degree from Foreign Trade University and a Master's degree from the Asian Institute of Technology. He has been granted a Fund Management Practicing Certificate by the State Securities Commission of Vietnam.
Mr. Doan Ngoc Doan *Member of the Board of Memsbers*	Mr. Doan Ngoc Doan currently holds the position of Vice General Director of VietinBank Global Money Transfer One Member Limited Liability Company cum Member of the Members' Council of VietinBank Fund Management Company. With many years of experience in the banking sector, Mr. Doan has held various positions at the following organizations: Joint Stock Commercial Bank for Investment and Development of Vietnam; Business Operations Management Department, VietinBank; Small and Medium Enterprise Customer Department, VietinBank; Vice Head of the Capital Markets Department, VietinBank. Mr. Doan Ngoc Doan holds a Bachelor's degree in Finance and Banking from the National Economics University.
Ms. Phan Hai Sam *Vice General Director*	Ms. Phan Hai Sam is currently the Vice General Director of VietinBank Fund Management Company. Ms. Phan Hai Sam has over 30 years of working experience at VietinBank, during which she has held various key positions at VietinBank and its subsidiaries, including: Vice Head of Treasury and Payment Department, Vice Head of Accounting Policy Department at VietinBank; Chief Accountant and Vice General Director of VietinBank Securities Joint Stock Company; She holds a Master's degree in Economics from the Banking Academy of Vietnam. She has been granted a Fund Management Practice Certificate by the State Securities Commission of Vietnam.

The Fund's Management Board as at the date of this report:

Ms. Phan Hai Sam *Vice General Director*	Ms. Phan Hai Sam is currently the Vice General Director of VietinBank Fund Management Company. Ms. Phan Hai Sam has over 30 years of working experience at VietinBank, during which she has held various key positions at VietinBank and its subsidiaries, including: Vice Head of Treasury and Payment Department, Vice Head of Accounting Policy Department at VietinBank; Chief Accountant and Vice General Director of VietinBank Securities Joint Stock Company; She holds a Master's degree in Economics from the Banking Academy of Vietnam. She has been granted a Fund Management Practice Certificate by the State Securities Commission of Vietnam.
Ms. Vu Thi Viet Ha *Head of Fund Management Department*	Ms. Vu Thi Viet Ha currently serves as Vice Head of the Fund Management Department at VietinBank Fund Management Company. She has over 17 years of experience in the finance, banking, and fund management sectors, having held various positions at institutions such as Ocean Commercial Joint Stock Bank (currently known as Vietnam Modern Commercial One-Member Limited Liability Bank), National Citizen Bank (NCB), as well as several specialized departments at VietinBank Fund Management Company, including the Asset Management Department, Investment Department, and Portfolio Management Department. Ms. Vu Thi Viet Ha holds a Bachelor's degree in International Relations from the Diplomatic Academy of Vietnam, completed a Master of Business Administration (MBA) program at California State University – East Bay (USA), and holds a Fund Management License issued by the State Securities Commission of Vietnam.

The Fund's Board of Representatives

Ms. Dong Thi Khanh Ngoc *Chairman of the Board of Representatives*	Ms. Dong Thi Khanh Ngoc holds a Bachelor's degree in Economics from the Foreign Trade University and a Master's degree in Finance from the University of Toulon (France). She has been granted a Fund Management License by the State Securities Commission of Vietnam. Ms. Ngoc has over 20 years of experience, having held various positions at institutions such as: Vietnam Bank for Agriculture and Rural Development – Bac Hanoi Branch; KPMG Limited; Techcombank Asset Management and Debt Recovery Co., Ltd.; Techcom Securities JSC; and Techcom Fund Management JSC. She previously served as Head of Analysis and Investment Department at Techcom Fund Management JSC for 5 years and is currently Senior Director of Financial Solutions at Techcom Fund Management JSC.
Ms. Nguyen Thuc Anh *Member of the Board of Representatives*	Ms. Nguyen Thuc Anh holds a Bachelor's degree in Business Administration from the Foreign Trade University and a Master's degree in Finance from the joint training program between Troy University (USA) and the University of Economics – Vietnam National University. She has also obtained the Chief Accountant Training Certificate. Ms. Thuc Anh has held various positions such as Officer at FPT Investment Fund Management JSC. She has nearly 10 years of experience working in the Financial Planning Division of Techcombank and previously held the position of Chief Accountant at Techcom Securities JSC.
Ms. Nguyen Thi Hanh *Member of the Board of Representatives*	Ms. Nguyen Thi Hanh holds a Bachelor's degree in International Law and a Master's degree in Economic Law from Hanoi Law University. She also completed the Lawyer Professional Training Program at the Judicial Academy. Since 2012, Ms. Hanh has held various positions and gained extensive experience in legal consulting at several companies, including: Hoang Gia Consulting Co., Ltd. – Hanoi Branch; Hoang Phuc Construction, Trading and Minerals Joint Stock Company; Century Real Estate Joint Stock Company (Cenland); VietinBank Fund Management One-Member Limited Liability Company; and Minh Lang & Associates Law Firm.

Ha Noi, 13 August 2026
On Behalf of the Board of Management of the Fund Management Company
Vice General Director

CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM
P. HAI BÀ TRƯNG - T.P HÀ NỘI

Ms. Phan Hai Sam

REPORT OF THE SUPERVISORY BANK

We are the Supervisory Bank of VietinBank Bond Investment Fund (hereinafter referred to as the "Fund") as at 30 June 2026 for the financial period from 01 Jan 2026 to 30 June 2026. To our knowledge, during the financial period from 01 Jan 2026 to 30 June 2026, VietinBank Bond Investment Fund has been operating and managed with the following contents:

a) The depository of assets of the Fund: The depository of assets of the Fund has complied with current securities laws and relevant legal documents, the Fund's Charter and Prospectus.

b) VietinBank Fund Management Company has complied with the investment limit regulations as stipulated in the current securities laws regarding open-ended funds, the Fund's Charter, the Fund's Prospectus, and relevant legal documents.

c) The valuation and assessment of the Fund's assets were consistent with the Fund's Charter, the Fund's Prospectus and relevant legal documents.

d) The subscription and redemption of the Fund Certificates have complied with the Fund's Charters, the Fund's Prospectus and relevant legal documents.

e) During the reporting period, the Fund did not carry out any profit distribution activities to investors.

Hanoi, dated 13 month 08 year 2026

REPRESENTATIVE OF THE SUPERVISORY BANK	**SUPERVISOR**
NGÂN HÀNG TMCP ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM – CHI NHÁNH HÀ THÀNH – TP. HÀ NỘI	
PHÓ GIÁM ĐỐC Lê Mỹ Linh	**Vu Minh Hong**

No: 29.06.1.1/26/BCTC/NVA.CNHN

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: The investors of

VietinBank Bond Investment Fund

We have reviewed the Interim Financial Statements of VietinBank Bond Investment Fund ("the Fund"), as prepared on 13 August 2026 and set on pages 17 to 52, including: the Interim Statement of Financial Position and the Interim Statement of Investment Portfolio as at 30 June 2026, and the Interim Income Statement, the Interim Statement of Changes in Net Asset Value, Trading of Fund Units and the Interim Cash Flow Statement for the six-month accounting period ended on the same date and the Notes to the Interim Financial Statements.

The Board of Management of the Fund Management Company's responsibility

The Board of Management of VietinBank Fund Management Company Limited is responsible for the preparation and presentation of these Interim Financial Statements truly and fairly in accordance with Vietnamese Accounting Standards, Vietnamese Accounting Regime applicable to open–ended funds and the statutory requirements relevant to preparation and presentation of Financial Statements, and for such internal control as the Board of Management of the Fund Management Company determines that necessary to assure the preparation and presentation of the Interim Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express a conclusion on the Interim Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements (VSRE) 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity."

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Auditing Standards and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Financial Statements do not present fairly, in all material respects, the financial position and investment portfolio of VietinBank Bond Investment Fund as at 30 June 2026, as well as its results of operations, changes in net asset value, transactions of fund certificates, and cash flows for the six-month accounting period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and relevant legal regulations on the preparation and presentation of Interim Financial Statements.

Branch of NVA Auditing Co., Ltd

Vice Director

M.S.C.N: 0305213884-001-C.T.T.N.H.H
CHI NHÁNH
CÔNG TY TNHH
KIỂM TOÁN
NVA
THÀNH PHỐ HÀ NỘI

Nguyen Hai Linh
Registered Auditor Certificate No: 3407-2025-152-1

Ha Noi, 13 August 2026

B01-QM

INTERIM INCOME STATEMENT

For the six-month period ended 30 June 2026

Unit: VND

Items	Code	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
I. INCOME FROM INVESTING ACTIVITIES	**1**		**3,038,913,132**	**2,316,867,975**
1.1. Dividends received	2	5	1,562,698,928	414,110,652
1.2. Interest income	3	5	1,339,706,415	1,936,205,268
1.3. (Loss)/gain from securities trading	4	6	(52,446,027)	(15,069)
1.4. Difference of (decrease)/increase from revaluation of unrealized investment	5	7	188,953,816	(33,432,876)
II. EXPENSES FROM INVESTING ACTIVITIES	**10**	**8**	**3,524,845**	**400,000**
2.1. Transaction expenses of investment	11		3,524,845	400,000
2.5. Other investing expenses	15		-	-
III. OPERATING EXPENSES FOR OPEN-ENDED FUND	**20**	**9**	**540,162,634**	**514,912,183**
3.1. Open-ended fund management fee	20.1		353,638,041	328,564,809
3.2. Open-ended fund custody fee	20.2		21,426,449	19,758,289
3.3. Supervisory fee	20.3		7,780,035	7,228,425
3.4. Open-ended fund administration fee	20.4		11,670,055	10,842,640
3.5. Transfer agent fee	20.5		66,000,000	67,100,000
3.7. Open-ended fund expenses for meetings and congresses	20.7		-	-
3.8. Audit fee	20.8		19,835,609	19,835,609
3.10. Other operating expenses	20.10		59,812,445	61,582,411
IV. NET INCOME FROM INVESTING ACTIVITIES	**23**		**2,495,225,653**	**1,801,555,792**
VI. PROFIT BEFORE TAX	**30**		**2,495,225,653**	**1,801,555,792**
6.1. Realized profit	31		2,306,271,837	1,834,988,668
6.2. Unrealized (loss)/profit	32		188,953,816	(33,432,876)
VII. CORPORATE INCOME TAX EXPENSE	**40**		-	-
VIII. PROFIT AFTER TAX	**41**		**2,495,225,653**	**1,801,555,792**

Ha Noi, 13 August 2026

Prepared by	Approved by	Approved by
Ms. Vu Phuong Ly **Accountant**	**Mr. Tran Manh Tien** **Accountant in charge**	**Ms. Phan Hai Sam** **Vice General Director**

S.G.P: 33 - C.T.T.N.H.H CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM P. HAI BÀ TRƯNG - T.P HÀ NỘI

B02-QM

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(Full form)

Unit: VND

Items	Code	Notes	Closing balance	Opening balance
I. Assets				
1. Cash and cash equivalents	**110**	10	1,717,523,048	617,381,858
1.1 Cash at bank for operation of the open-ended Fund	111		*1,217,523,048*	*617,381,858*
1.2. Deposits with terms under 3 months	112		*500,000,000*	-
2. Net investments	**120**	11	70,268,528,180	68,331,816,923
2.1. Investments	121		*70,268,528,180*	*68,331,816,923*
3. Receivables	**130**	12	1,641,027,398	1,543,433,424
3.2. Accrued coupon bonds and interest receivables from investments	133		*1,641,027,398*	*1,543,433,424*
3.2.2. Undue coupon bonds and interest receivables			*1,641,027,398*	*1,543,433,424*
3.3. Other receivables	137		-	-
TOTAL ASSETS	**100**		**73,627,078,626**	**70,492,632,205**
II. Liabilities				
3. Payable to Fund Certificate Distributors	313		36,651	43,565
4. Tax and statutory obligations	314		224,987	209,504
6. Accrued expenses	316	13	22,315,054	20,000,000
7. Payables to investors of Fund unit acquirement	317		361,346,614	40,367,819
8. Payables to investors for fund certificate redemptions	318		45,384,511	-
9. Open-ended Fund management service fee payables	319	14	84,266,198	77,526,325
10. Other payables	320		54,000,000	108,000,000
TOTAL LIABILITIES	**300**		**567,574,015**	**246,147,213**
III. Net asset value distributable to holders of fund units	**400**		**73,059,504,611**	**70,246,484,992**
1. Contributed capital	411	15	47,068,085,200	46,866,619,900
1.1 Subscription capital	*412*		*316,221,731,200*	*314,932,692,000*
1.2 Redemption capital	*413*		*(269,153,646,000)*	*(268,066,072,100)*
2. Share premium	414		(10,343,251,466)	(10,459,580,132)
3. Undistributed earnings	420	16	36,334,670,877	33,839,445,224
IV. Net asset value per fund unit	**430**	**17**	**15,522.08**	**14,988.59**
V. Distributed profit to investors	**440**		-	-

VI. OFF-BALANCE SHEET ITEMS – INTERIM STATEMENT OF FINANCIAL POSITION

Unit: Fund units

Items	Code	Notes	Closing balance	Opening balance
4. The number of fund units outstanding	004	18	4,706,808.52	4,686,661.99

Ha Noi, 13 August 2026

CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM

Prepared by	Approved by	Approved by
Ms. Vu Phuong Ly	**Mr. Tran Manh Tien**	**Ms. Phan Hai Sam**
Accountant	**Accountant in charge**	**Vice General Director**

B03-QM

STATEMENT OF CHANGES IN NET ASSET VALUE, TRADING OF FUND UNITS

For the six-month period ended 30 June 2026

Unit: VND

No.	Items	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
I	**Beginning balance of the Fund's net asset value ("NAV")**	**70,246,484,992**	**64,394,904,150**
II	**Changes in NAV during the period**	**2,495,225,653**	**1,801,555,792**
	In which:		
1	Changes in NAV due to market fluctuation and the Fund's operation during the period	2,495,225,653	1,801,555,792
2	Changes in NAV resulting from profit/asset distribution to investors during the period	-	-
III	**Changes in NAV due to the redemption and subscription of fund units**	**317,793,966**	**2,146,455,521**
1	Receipts from initial public offering	-	-
2	Amount generated by additional offering of fund units	1,972,771,890	3,195,941,593
3	Payment for redemption of fund units	(1,654,977,924)	(1,049,486,072)
IV	**Closing balance of the Fund's NAV**	**73,059,504,611**	**68,342,915,463**

Ha Noi, 13 August 2026

Prepared by	Approved by	Approved by
Ms. Vu Phuong Ly	**Mr. Tran Manh Tien**	**Ms. Phan Hai Sam**
Accountant	**Accountant in charge**	**Vice General Director**

S.G.P: 33 - C.T.T.N.H.H
CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM
P. HAI BÀ TRƯNG - HÀ NỘI

B04-QM

INTERIM STATEMENT OF INVESTMENT PORFOLIO

As at 30 June 2026

No.	Item	Quantity	Market price or fair value as at 30/06/2026 (VND)	Total value (VND)	Percentage of the Fund's total assets (%)
I	**BONDS**				
1	Listed bonds				
	HDB124018	40,000	100,306.41	4,012,256,438	5.45%
	TDP124010	122,000	103,738.26	12,656,068,274	17.19%
	BAF126003	130	100,001,565.14	13,000,203,468	17.66%
2	Unlisted bonds				
	VDS12504	68	100,000,000	6,800,000,000	9.24%
	Total	**162,198**		**36,468,528,180**	**49.53%**
II	**OTHER SECURITIES**				
1	Certificate of deposits		-	-	-
	Total		**-**	**-**	**-**
III	**OTHER ASSETS**				
1	Receivables of coupon bonds		-	942,224,658	1.28%
2	Interest receivables from deposits		-	698,802,740	0.95%
3	Other receivables		-	-	-
	Total		**-**	**1,641,027,398**	**2.23%**
IV	**CASH**				
1	Demand deposits		-	668,296,517	0.91%
2	Deposits with terms under 3 months		-	500,000,000	0.68%
3	Deposits of investors for fund unit trading		-	549,226,531	0.75%
4	Deposits with terms over 3 months		-	10,000,000,000	13.58%
5	Valuable papers		-	23,800,000,000	32.33%
	Total		**-**	**35,517,523,048**	**48.24%**
V	**TOTAL INVESTMENT PORTFOLIO**		**-**	**73,627,078,626**	**100.00%**

Ha Noi, 13 August 2026

Prepared by	Approved by	Approved by
Ms. Vu Phuong Ly	**Mr. Tran Manh Tien**	**Ms. Phan Hai Sam**
Accountant	**Accountant in charge**	**Vice General Director**

S.G.P: 33 - C.T.T.N.H
CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM
P. HAI BÀ TRƯNG - T.P HÀ NỘI

B05-QM

INTERIM CASH FLOW STATEMENT
For the six-month period ended 30 June 2026
(Under Indirect method)

Unit: VND

Items	Code	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
I. Cash flows from investing activities				
1. Profit before tax	01		2,495,225,653	1,801,555,792
2. Adjust for increases in net asset value from investment activities	02		(186,638,762)	15,027,396
Unrealized (- gain) or (+ loss) from exchange rates difference	*03*		*(188,953,816)*	*33,432,876*
(+) Prepaid expenses			*2,315,054*	*(18,405,480)*
3. Profit from investing activities before changes in working capital	05		2,308,586,891	1,816,583,188
Decrease/(increase) in investment	20		(1,747,757,441)	(2,999,984,931)
Decrease in receivables from selling investment securities	06		-	-
Decrease/(increase) in interest receivables from investments	07		(97,593,974)	(859,655,344)
(Decrease)/increase other receivables	08		-	-
(Decrease)/Increase in payables to fund units distribution agent	11		(6,914)	214,485
(Decrease)/increase in Tax and statutory obligations	13		15,483	210,162
Increase in payables for fund unit subscription from investors	14		320,978,795	235,310,403
Increase in payables to investors for fund certificate redemptions	15		45,384,511	(15,016,312)
Increase in other payables	16		(54,000,000)	(54,000,000)
(Decrease)/increase in payables for open-ended fund management services	17		6,739,873	(17,183,645)
Net cash flows from/(used in) investing activities	**19**		**782,347,224**	**(1,893,521,994)**
II. Cash flows from financing activities				
1. Proceeds from subscription of fund units	31		1,972,771,890	3,195,941,593
2. Payments for redemption of fund units	32		(1,654,977,924)	(1,049,486,072)
Net cash flows from financing activities	**30**		**317,793,966**	**2,146,455,521**

Unit: VND

Items	Code	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
III. Net cash flows during the period	**40**		**1,100,141,190**	**252,933,527**
IV. Cash and cash equivalents at the beginning of the year	**50**		**617,381,858**	**587,474,101**
V. Cash and cash equivalents at the end of the period	**55**	**10**	**1,717,523,048**	**840,407,628**
1. Cash at banks at the end of the period	56		1,717,523,048	840,407,628
Demand deposits	*57*		*668,296,517*	*581,817,606*
Deposits with terms under 3 months	*58*		*500,000,000*	-
Deposits of investors for fund unit trading	*59*		*549,226,531*	*258,590,022*
VI. Difference in cash and cash equivalents in the period	**60**		**1,100,141,190**	**252,933,527**

Ha Noi, 13 August 2026

Prepared by	**Approved by**	**Approved by**
Ms. Vu Phuong Ly	**Mr. Tran Manh Tien**	**Ms. Phan Hai Sam**
Accountant	**Accountant in charge**	**Vice General Director**

S.G.P: 33 - C.T.T.N.H.H
CÔNG TY TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN QUẢN LÝ QUỸ NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM
P. HAI BÀ TRƯNG - T.P HÀ NỘI

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the six-month period ended 30 June 2026

1. THE FUND'S OPERATIONAL CHARACTERISTICS

1.1 The Fund's information

Fund

VietinBank Bond Investment Fund ("the Fund") was established on 06 September 2017 as an open-ended fund in accordance with Law on Securities No. 54/2019/QH14 dated 26 November 2019, as amended and supplemented by Law No. 56/2024/QH15, Decree No. 155/2020/NĐ-CP dated 31 December 2020 providing detailed regulations for the implementation of certain articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11 September 2025, Circular No. 98/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding the operation and management of securities investment funds, as amended and supplemented by Circular No. 136/2025/TT-BTC dated 29 December 2025, Circular No. 99/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding the operations of securities investment fund management companies, as amended and supplemented by Circular No. 88/2025/TT-BTC dated 03 September 2025, and other relevant legal regulations. The Fund was granted Certificate of Fund Unit Initial Public Offering No. 32/GCN-UBCK issued by the State Securities Commission ("SSC") on 07 July 2017. The Fund was granted Certificate of Registration of Public Fund Establishment No. 27/GCN-UBCK issued by SSC on 06 September 2017, accordingly, the Fund has no limit on its operating term.

The Fund's Charter of Operation, issued on 26 April 2021 and amended and supplemented on 29 April 2026, was approved by the General Meeting of Investors.

Fund Management Company

The VietinBank Bond Investment Fund is managed by VietinBank Fund Management Company Limited (hereinafter referred to as the "Fund Management Company"). VietinBank Fund Management Company Limited was established under Establishment and Operation License No. 50/UBCK-GP issued by the State Securities Commission of Vietnam ("SSC") on 26 October 2010 and its latest amended license, No. 72/GPĐC-UBCK, was issued by the SSC on 17 June 2026.

The Fund Management Company has its head office at the 2nd Floor, 304 and 306 Ba Trieu Building, Hai Ba Trung Ward, Hanoi City, Vietnam.

Supervisory Bank

The Supervisory Bank of the Fund for the six-month period ended 30 June 2026 and at the reporting date is Bank for Investment and Development of Vietnam JSC – Ha Thanh Branch.

1.2 The Fund's main activities

Capital

The Fund's chartered capital raised in the initial public offering of the fund units is VND 66,000,000,000, equivalent to 6,600,000 fund units. As at 30 June 2026, the Fund's contributed capital was VND 47,068,085,200 at par value, equivalent to 4,706,808.52 fund units.

Investment objectives

The Fund's investment objective is to maximize profits and preserve capital for investors by investing in T-bills, bonds, valuable papers and other fixed-income instruments with proportion in these assets accounting for eighty percent (80%) of the net asset value.

Valuation and trading fund unit

The valuation date is the date that the Fund Management Company determines the net asset value of the Fund in accordance with Law on Securities and the Fund's charter. The valuation date is the fund unit transaction date and also the first working day of the subsequent month of the reporting period regarding the valuation for preparing monthly, quarterly and annual reports as prescribed by law.

Fund unit trading frequency

Investors may buy, sell, convert or transfer Fund Certificates twice a week on Tuesdays and Thursdays of each week ("Trading Day"). If a Trading Day falls on a public holiday, including any substitute holiday prescribed by law, such Trading Day shall be carried over to the next Business Day as announced by the Fund Management Company. Any increase or decrease in the trading frequency shall be subject to the approval of the General Meeting of Investors. In all cases, the trading frequency shall not be below two trading days per month.

Investment restrictions

VietinBank Bond Investment Fund complies with the investment restrictions as follows:

- Not to invest in securities of an issue over 10% of the total outstanding securities value of such organization, except for government debt instruments;
- Not to invest over 20% of the Fund's total asset value in circulating securities and deposits in commercial banks, monetary market instruments including valuable papers, transferable instruments (if any) of an issuer, except for government debt instrument;
- The Fund may not invest over 30% of the Fund's total assets in the assets specified in points (a), (b), (d) and (e) of Clause 3, Article 9 of the Fund's Charter, issued by companies within the same group of companies having ownership relationships with each other, including the following cases: parent companies and subsidiaries; companies owning over 35% of each other's shares or contributed capital; and groups of subsidiaries having the same parent company. Investments in derivatives are measured based on the commitment value of the contracts determined in accordance with Appendix XIV issued together with Circular No. 136/2025/TT-BTC. Investments in covered warrants are measured based on the aggregate value of the Fund's investments in covered warrants issued by the covered warrant issuer;
- The Fund may not invest over 20% of the Fund's total assets in the assets specified in point (e), Clause 3, Article 9 of the Fund's Charter. Of this amount, the Fund may not invest over 5% of the Fund's total assets in privately placed shares of listed organizations or organizations registered for trading that are subject to transfer restrictions for three years or more. Where privately placed corporate bonds or their issuers no longer meet the credit rating level prescribed in point (e), Clause 3, Article 9 of the Fund's Charter, or where the credit rating has been terminated but such bonds have not yet been sold, the Fund may not invest over 20% of the Fund's total assets in the assets specified in point (e), Clause 3, Article 9 of the Fund's Charter and in privately placed corporate bonds that no longer meet the credit rating level prescribed in point (e), Clause 3, Article 9 of the Fund's Charter or for which the credit rating has been terminated but which have not yet been sold;
- At any times, the total committed value of derivatives transactions, outstanding loans and liabilities of the fund must not exceed the Fund's net asset value;
- Not to invest in fund units of VTBF Fund itself;
- Only invest in other public fund units, public securities investment companies managed by other fund management companies and ensure the following restrictions:
  - + Not to invest in over 10% of total outstanding fund certificates of a public fund, outstanding shares of a public securities investment company;
  - + Not to invest over 20% of the fund's total asset value in fund units of a public fund, shares of a public securities investment company;
  - + Not to invest over 30% of the Fund's total asset value in public fund units, shares of public securities investment companies;
- Not to invest directly in real estate, gemstones, precious metals.

The Fund's investment structure is allowed to exceed the restrictions but only due to the following reasons:

- Fluctuations in market price of assets in the Fund's investment portfolio;
- Payments made by the Fund in accordance with the law, including the execution of investors' transaction orders;
- Division, separation, consolidation, merger of issuers;
- Newly established fund or separated, merged, consolidated fund with operation period of six (06) months or less since the date of issuance of the Fund registration certificate or amendment fund registration certificate;
- The fund is in the process of dissolution.

Report, disclose information and adjust the investment structure of the Fund

- Within 03 months from the date of deviations arising from the above reasons, the Fund Management Company is obliged to notify the SSC and adjust the investment portfolio structure in accordance with regulations on investment restrictions;
- In case the deviation is caused by the Fund Management Company's failure to comply with the investment restrictions as prescribed by law or the Fund Charter, the Fund Management Company is responsible for adjusting the investment portfolio within 15 days (fifteen) days from the date of discovery of deviation. The Fund Management Company must compensate for any damage to the Fund (if any) and suffer from all costs incurred in relation to the adjustment of the investment portfolio. If profits are generated, all profits must be immediately recorded to the Fund;
- Within 05 working days from the date of completing the adjustment of the investment portfolio, the fund management company must disclose information in accordance with regulations and notify the SSC of the deviations in investment portfolio structure, the cause, the time of arising or discovery of the incident, extent of damage and compensation for damage to the Fund (if any) or profits generated for the Fund (if any), remedial measures recovery, implementation time, remedial results.

2. ACCOUNTING YEARS AND ACCOUNTING CURRENCY

2.1 Financial year

The Fund's financial year starts on 1 January and ends on 31 December, annually.

2.2 Accounting currency

The Fund's Interim Financial Statements are prepared in Vietnam dong ("VND") which is also the Fund's accounting currency.

3. APPLIED ACCOUNTING STANDARDS AND SYSTEM

3.1 Statement of compliance

The Management of VietinBank Fund Management Company Limited confirms that the Financial Statements comply with Vietnamese Accounting Standards, Vietnamese Accounting Regime applicable to open-ended fund and the statutory requirements relevant to the preparation and presentation of Financial Statements.

3.2 Accounting standards and system

The Interim Financial Statements of the Fund are prepared in Vietnam dong ("VND") in accordance with Vietnamese Accounting Standards, Circular No. 198/2012/TT-BTC dated 15 November 2012 of the Ministry of Finance on the accounting regime applicable to open-ended funds and Circular No. 98/2020/TT-BTC of the Ministry of Finance issued on 16 November 2020 guiding on operation and management of securities investment funds.

The Interim Financial Statements of the Fund include:

1. Interim Income statement;
2. Interim Statement of financial position;

3. Interim Statement of changes in net asset value, trading of fund units;
4. Interim Statement of investment portfolio;
5. Interim Cash flow statement;
6. Notes to the Interim Financial Statements.

Accordingly, the accompanying Interim Financial Statements and their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the financial position, investment position and results of operation, changes in net assets and cash flows of the Fund in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

3.3 Accounting documentation system

The accounting documentation system of the Fund is the General Journal system.

3.4 Accounting estimates

The preparation of the Financial Statements requires the Board of Management of the Fund Management Company to make estimates and assumptions that affect the reported amounts of assets, liabilities, the disclosures of contingent assets and liabilities as at the date of the Interim Financial Statements as well as the reported amount of revenues and expenses during the reporting period. Though these accounting estimates are based on the best knowledge of Board of Management of the Fund Management Company, the actual results may differ.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Changes in accounting policies

The accounting policies applied by the Company in preparing these Interim Financial Statements are consistent with those applied in the preparation of the Interim Financial Statements for the six-month period ended 30 June 2025, and the financial statements for the fiscal year ended 31 December 2025.

4.2 Cash and cash equivalents

Cash and cash equivalents comprise cash at banks for the Fund's operation, term deposits, certificate of deposits, short-term investments with an original maturity of below 03 months that are readily convertible into known amounts of cash and are subject to an insignificant risk of change in value.

4.3 Investments

The Fund's investments include investments in listed shares, listed and unlisted bonds and term deposits at banks, certificates of deposits with terms of over three (03) months.

Initial recognition

The Fund records its investments on the acquisition date.

Investments are initially recognized at cost that includes only purchase price without any costs incurred to acquire the investments.

For investments in bonds and bank deposits, the purchase price does not include accrued interest (clean price) is recognized in "Investments", the accrued interest not yet received up to the acquisition date are recorded in "Accrued coupon and interest receivables" in the interim statement of financial position.

Subsequent recognition

Revenues from investments after the date of acquisition is recognized in the income statement. Investments are revaluated on valuation date at fair value. The gain, loss from revaluation of investment is recognized in the income statement. Revaluation method is regulated in the Valuation Manual in accordance with asset valuation method as set out in the Fund's Charter and Circular No. 98/2020/TT-BTC dated 16 November 2020 issued by the Ministry of Finance guiding on the operation and management of securities investment fund.

The Fund's investments are valued in accordance with the principles and methods set out in the Valuation manual as follows:

- Cash is the cash on hand balance as at the date prior to the valuation date;
- Term deposits are principal balances plus accrued interest receivables as at the date preceding the valuation date;
- Treasury bills, transferable certificates of deposit and discounted money market instruments are defined as: purchase price plus accrued interest up to the day before the valuation date;
- Non-interest-paying instruments, including treasury bills, valuable papers and other non-interest-paying instruments, are valued as follows:

  Listed price on the trading system of the Stock Exchange.

  In the absence of quoted prices, the value shall be determined based on the discounted cash flow model, taking into account the holding period of the instrument and the interest rate, which shall be determined based on the following rates in the order of priority from top to bottom:

  - The winning bid interest rate on the latest auction date conducted by the Stock Exchange within fifteen (15) days prior to the valuation date;
  - The interest rate determined by the Fund Representative Board.
- For listed bonds and privately placed corporate bonds registered for trading on the Stock Exchange:

  Average quoted price on the trading system or another name, depending on the internal regulations of the Stock Exchange, on the latest trading date before the valuation date plus accrued interest up to but excluding the valuation date;

  In case there is no transaction for over 15 days prior to the valuation date, or the market price of the bond fluctuates outside the Difference Limit (*), the bond price shall be determined based on one of the following prices in the order of priority from top to bottom:

  - Purchase price (clean price) plus accrued interest; or
  - Face price plus accrued interest; or
  - Valued price under the valuation methods approved by the Fund's Board of Representatives.

  For convertible bonds: On the day before the conversion date into shares, the price shall be determined based on the valuation method applicable to listed corporate bonds as mentioned above. On the conversion date into shares, the price shall be determined in accordance with the criteria applicable to shares.

  For bonds delisted due to a change of Stock Exchange: The bond price shall be the average quoted price (clean price) on the trading system or another name, depending on the internal regulations of the Stock Exchange, on the latest trading date before the valuation date until the first trading date on the new Stock Exchange, plus accrued interest.

  For bonds suspended from trading, delisted, or deregistered from trading for reasons other than a change of Stock Exchange, or bonds delisted pending maturity: The bond price shall be the par value plus accrued interest.
- For unlisted bonds:
  - The bond price shall be determined based on one of the following prices in the order of priority from top to bottom:

- Purchase price (clean price) plus accrued interest; or
- Face price plus accrued interest; or
- Valued price under the methods approved by the Fund's Board of Representatives.

▸ For shares listed on the Stock Exchange, privately placed shares of listed organizations, additional shares offered to the public by listed organizations, shares of public companies registered for trading on the UpCOM system, privately placed shares of registered trading organizations, additional shares offered to the public by registered trading organizations, shares suspended from trading, delisted shares or shares deregistered from trading for reasons other than a change of Stock Exchange, and shares delisted or deregistered from trading due to a change of Stock Exchange:

Closing price or another name, depending on the internal regulations of the Stock Exchange of the most recent trading day preceding the valuation date;

In case there is no transaction for over 15 days from the valuation date, one of the following rates is applied in the order of priority from top to bottom:

- Purchase price; or
- Book value; or
- Valued price under the valuation methods approved by the Fund's Board of Representatives.

▸ For shares of organizations undergoing dissolution or bankruptcy: The fair value is determined based on one of the following prices, in the order of priority from highest to lowest:

- 80% of the liquidation value of such shares as at the latest balance sheet date prior to the valuation date; or

▸ The value determined using a method approved by the Fund Representative Board

▸ For other shares and contributed capital: The market price is the average price of successfully executed transactions on the latest trading date prior to the valuation date, provided by pricing organizations. In the absence of quoted prices, the value is determined based on one of the following prices, in the order of priority from highest to lowest:

- Book value; or
- Purchase price/contributed capital value; or
- The value determined using a method approved by the Fund Representative Board.

▸ For stock purchase rights: Value of purchase rights = Max {0; (Stock price – Subscription price) × Conversion ratio}. The stock price is determined in accordance with the valuation criteria specified above.

▸ For listed public fund certificates

The closing price or other equivalent price name as prescribed under the internal regulations of the Stock Exchange on the latest trading date prior to the valuation date;

In cases where there have been no transactions for over 15 days up to the valuation date, the value is determined based on one of the following prices:

- Net asset value per fund certificate disclosed on the website of the State Securities Commission, the Stock Exchange, or the fund management company as at the latest date prior to the valuation date; or
- Purchase price; or
- The value determined using a method approved by the Fund Representative Board.

▸ For unlisted public fund certificates: The value is determined based on the net asset value per fund certificate disclosed as at the latest date prior to the valuation date.

- For public fund certificates delisted due to a change of Stock Exchange: The value is determined based on one of the following prices:
  - Net asset value per fund certificate disclosed as at the latest date prior to the valuation date; or
  - Purchase price; or
  - The value determined using a method approved by the Fund Representative Board.
- For listed derivative securities:

  The closing price or other equivalent price name as prescribed under the internal regulations of the Stock Exchange on the nearest trading date prior to the valuation date.

  In the absence of a closing price provided by the Stock Exchange as mentioned above, the value is determined based on the end-of-day settlement price or final settlement price (in the case of maturity), provided by the Vietnam Securities Depository and Clearing Corporation to derivative clearing members and disclosed on the website of the Vietnam Securities Depository and Clearing Corporation as at the latest trading date prior to the valuation date.
- For listed derivative securities with no transactions for over 15 days up to the valuation date: The value is determined using a valuation method approved by the Fund Representative Board.
- For other permitted investment assets: The market price is the average price of successfully executed transactions on the latest trading date prior to the valuation date provided by pricing organizations. In the absence of quoted prices, the value is determined based on a theoretical valuation model approved by the Fund Representative Board.

Investments are derecognized when the Fund's right to receive cash flows from such investments has expired or when the Fund has transferred substantially all risks and rewards associated with ownership of such securities.

Gain/(loss) from the disposal of investments represents the difference between the selling price and the cost of investments, with cost determined using the weighted average method.

Notes:

(*) Price fluctuation threshold:

- *Government bonds, government-guaranteed bonds and local government bonds:* The price fluctuation threshold is defined as a change of 0.5% or more (increase or decrease) in the discount rate applicable for the valuation period compared to the interest rate of the corresponding maturity on the VBMA yield curve (determined using the linear interpolation method) (for Government bonds), and a change of 1% or more (increase or decrease) (for government-guaranteed bonds and local government bonds) compared to the discount rate applicable for the most recent valuation period.
- *Corporate bonds*: The price fluctuation threshold is defined as a change of 1% or more (increase or decrease) in the applicable valuation price compared to the bond price determined at the most recent valuation date or the purchase price if no bond price was available at the most recent valuation date.

(*) Quoted price: In cases where there is over one transaction of the bond subject to valuation on the latest trading date prior to the valuation date (resulting in multiple quoted prices), the price used shall be the average of the quoted prices of transactions executed on such date.

4.4 Net asset value and net asset value per fund unit

Net asset value ("NAV") is the total value of assets owned by the Fund after deducting related payables and payment obligations at the date preceding the valuation date.

Net asset value per fund unit is calculated by dividing net asset value by the total number of fund units outstanding as at the most recent transaction date preceding the valuation date. Net asset value is rounded in accordance with regulations and requirements in accounting and auditing fields. The residue resulting from rounding net asset value is accounted for the Fund.

4.5 Receivables

Receivables include those arising from sales of investments, accrual of coupon bonds, bank deposits and other receivables. Receivables are recognized at the difference between cost and net of provision for bad debts.

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who are going bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased.

For overdue receivables, the provision rate in accordance with Circular No. 48/2019/TT-BTC dated 8 August 2019 issued by the Ministry of Finance are as follow:

Overdue time	**Provision level**
From over 06 months to below 01 year	30%
From 01 year to below 02 years	50%
From 02 years to below 03 years	70%
Over 03 years	100%

4.6 Payables

Payables are presented in the Interim Financial Statements according to the cost of the accounts payable for the redemption of fund units, payable for securities trading activities, payable for the Board of Representatives' remuneration, payables for the Fund Management Company and the Supervisory Bank and other payables.

4.7 Contributed capital

The investors' contributed capital comprises contributed capital at par value and premium. In which, premium represents the difference between actual receipts/payments from subscription/redemption based on the Fund's NAV per unit and the par value per unit.

Fund units which entitle their holders to a dividend are classified as equity share capital. Each fund unit is of VND 10,000 at par value.

Quantity of fund units after distribution is an odd number in decimal form, round down to two decimal places.

4.8 Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized:

Interest income

Interest income from deposits and bonds are recognized to the income statement based on accrual basis unless collectability is in doubt.

Dividend

Dividend and sharing profits are recognized when the shareholders are entitled to receive dividend or parties contributing share capital are entitled to receive profits.

Income from securities trading activities

Income from securities trading is recognized to the income statement on the date of receiving the deal confirmation from Vietnam Security Depository (for listed securities) and on the date when assets transferring contracts are settled (for unlisted securities).

4.9 Expenses recognition

Expenses are recognized on an accrual basis. During the period, the Fund incurred certain expenses, including fund management fees, fund administration fees and transfer agency fees:

Fund management fees payable to the Fund Management Company

The fund management fee is charged at 1% of the Fund's net asset value (NAV) per annum and is paid monthly in arrears on the last day of each month to the Fund Management Company for providing fund management services to the Fund. The monthly fund management fee payable is the aggregate of the fees calculated for each valuation period during the month.

The fund management fee is calculated based on the following formula:

Fund management fee = (x% × NAV at the valuation date × actual number of days in the period) / actual number of days in the year (365 or 366)

In which:

x%: 1%

NAV: Net asset value of the Fund

Fund custody, supervisory and administration fees payable to the Supervisory Bank

The custody and supervisory fee is 0.08% of NAV per annum, subject to a minimum of VND 20 million per month for NAV of VND 150 billion or more. The fund administration fee is 0.03% of NAV per annum, subject to a minimum of VND 15 million per month for NAV of VND 150 billion or more.

The fees payable to the Supervisory Bank are paid in accordance with the terms and payment arrangements specified in the Custody and Supervisory Agreement and the Fund Administration Agreement for providing custody, supervisory and fund administration services to the Fund:

Custody and supervisory fee = (y% × NAV at the valuation date × actual number of days in the period) / actual number of days in the year (365 or 366)

In which:

y%: 0.08%

NAV: Net asset value of the Fund

Fund administration fee = (z% × NAV at the valuation date × actual number of days in the period) / actual number of days in the year (365 or 366)

In which:

z%: 0.03%

NAV: Net asset value of the Fund

Transfer agency fees and other expenses paid by the Fund Management Company to relevant service providers.

Annual management fee payable to the State Securities Commission of Vietnam

The annual management fee is 50% of the fee prescribed in the Schedule of fees and charges in the securities sector promulgated together with Circular No. 25/2022/TT-BTC dated 28 April 2022.

4.10 Principles and method of recording current corporate income tax expense

Method of determining and distributing the Fund's profits: The Fund Management Company may distribute the Fund's profits to Investors in accordance with the Fund Charter and the profit distribution policy disclosed in the Prospectus. Distributable profits shall be sourced from retained profits or the Fund's income. The Fund Management Company may only distribute profits when the Fund has fulfilled, or has sufficient financial capacity to fulfill, its tax obligations and other financial obligations in accordance with applicable laws; has fully made the required appropriations to funds; and, immediately after the distribution of the determined profits, the Fund remains able to fully settle its due debts and other financial obligations.

Tax policy: Taxes applicable to the Fund and income tax applicable to Investors (whether settled through withholding at source or directly by Investors) shall be governed by applicable laws and regulations from time to time.

4.11 Related parties

Parties are considered to be related if they have the ability, directly or indirectly via intermediary, to control the Fund or to be controlled by the Fund or under the same control with the Fund. The institutions, individuals directly or indirectly holding voting right with significant influence on the Fund, the key management such as the General Director of the Fund Management Company, members of the Board of Representatives, close family members of the individuals or the companies associated with the individuals are considered related parties.

In consideration of the relationship of each related party, nature of the relationship, not only its legal form, is also taken into account.

4.12 Nil balance

Items or balances specified in Circular No. 198/2012/TT-BTC dated 15 November 2012 issued by the Ministry of Finance on the accounting regime applicable to open-ended funds are not shown in the Financial Statements. These Financial Statements are interpreted as having a zero balance.

5. INTEREST INCOME

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Bond coupon	1,562,698,928	414,110,652
Interest of demand deposits	1,090,523	685,266
Interest of term deposits	516,857,535	21,286,029
Interest receivables from certificates of deposits	821,758,357	1,914,233,973
Total	**2,902,405,343**	**2,350,315,920**

6. (LOSS)/GAIN FROM SECURITIES TRADING

	Total value of investment sold VND	Weighted average cost at the latest of transaction date VND	Gain/(loss) from investment in the six-month period ended 30 June 2026 VND
Listed bonds	4,000,000,000	4,052,446,027	(52,446,027)
Certificates of deposit	21,200,000,000	21,200,000,000	-
Total	**25,200,000,000**	**25,252,446,027**	**(52,446,027)**

7. NET (DECREASE)/INCREASE IN THE REVALUATION OF INVESTMENTS

	Cost VND	Fair value as at 30 June 2026 VND	Revaluatio n difference as at 30 June 2026	Revaluation difference as at 31 December 2025	Change in revaluation difference as at 30 June 2026 compared with 31 December 2025
Unlisted bonds (VDS12504)	6,800,000,000	6,800,000,000	-	-	-
Listed bonds	29,668,528,180	29,668,528,180	-	(188,953,816)	188,953,816
Certificates of deposit	23,800,000,000	23,800,000,000	-	-	-
Deposits with terms over 3 months	10,000,000,000	10,000,000,000	-	-	-
Total	**70,268,528,180**	**70,268,528,180**	**-**	**(188,953,816)**	**188,953,816**

8. TRANSACTION EXPENSES OF INVESTMENT

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Brokerage fees, processing transactions to buy stocks, bonds, and certificates of deposit	2,194,907	-
Brokerage expenses for selling bonds, certificates of deposits	-	-
Custody expenses for purchasing and selling securities	1,329,938	400,000
Total	**3,524,845**	**400,000**

9. OPERATING EXPENSES FOR OPEN-ENDED FUND

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Fund management fee	353,638,041	328,564,809
Fund asset depository service fee (*)	21,426,449	19,758,289
Supervisory service fee	7,780,035	7,228,425
Open-ended fund administration service fee	11,670,055	10,842,640
Transfer agent service fee	66,000,000	67,100,000
Audit fee	19,835,609	19,835,609
Other operating expenses	59,812,445	61,582,411
Including:		
- *Bank charges*	*3,333,000*	*2,623,500*
- *Annual SSC's management fee*	*2,479,445*	*4,958,911*
- *Board of Representatives' remuneration*	*54,000,000*	*54,000,000*
Total	**540,162,634**	**514,912,183**

(*): Details of fees for custody services of open-ended funds

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Depository service fee to be paid to the Custodian Bank	21,218,278	19,713,889
Depository service fee to be paid to the Transfer Agent	208,171	44,400
Total	**21,426,449**	**19,758,289**

10. CASH AND CASH EQUIVALENTS

	Closing balance VND	Opening balance VND
Demand deposits in VND for operation of the Fund at:		
- *Bank for Investment and Development of Vietnam – Ha Thanh branch*	*668,296,517*	*577,014,039*
Deposits with terms under 3 months in VND	500,000,000	-
Deposits from Investors for subscription of Fund Certificates, of which:		
- *Deposits from Investors received from distribution agents*	*549,226,531*	*40,367,819*
Total	**1,717,523,048**	**617,381,858**

11. NET INVESTMENTS

Details about investments of the Fund as of 30 June 2026 are as follows:

STT		Purchase price VND	Fair value VND	Revaluation difference: Increase VND	Revaluation difference: Decrease VND	Revaluation value VND
1	Listed bonds	29,668,528,180	29,668,528,180	-	-	29,668,528,180
2	Unlisted bonds	6,800,000,000	6,800,000,000	-	-	6,800,000,000
3	Certificate of Deposits (*)	23,800,000,000	23,800,000,000	-	-	23,800,000,000
4	Deposits with term over 03 months (*)	10,000,000,000	10,000,000,000	-	-	10,000,000,000
	Total	**70,268,528,180**	**70,268,528,180**	**-**	**-**	**70,268,528,180**

Details about investments of the Fund as of 31 December 2025 are as follows:

STT		Purchase price VND	Fair value VND	Revaluation difference: Increase VND	Revaluation difference: Decrease VND	Revaluation value VND
1	Listed bonds	20,720,770,739	20,531,816,923	-	188,953,816	20,531,816,923
2	Unlisted bonds	6,800,000,000	6,800,000,000	-	-	6,800,000,000
3	Certificate of Deposits (*)	28,000,000,000	28,000,000,000	-	-	28,000,000,000
4	Deposits with term over 03 months (*)	13,000,000,000	13,000,000,000	-	-	13,000,000,000
	Total	**68,520,770,739**	**68,331,816,923**	**-**	**188,953,816**	**68,331,816,923**

(*) Certificate of deposits (CDs) at 30 June 2026 and 31 December 2025 as are follows:

30 June 2026	***Value***	***Term***	***Interest rate***	***31 December 2025***	***Value***	***Term***	***Interest rate***
Certificate of Deposit EVNFC_RL_KHCL_07.25_009 issued on 03/07/2025, maturing on 03/07/2026	4,000,000,000	12 months	6.80%	Certificate of Deposit CCTG2025.01.13 issued on 05/02/2025, maturing on 05/02/2026	1,200,000,000	12 months	7.80%
Certificate of Deposit CCTG2025.01.97 issued on 15/08/2025, maturing on 17/08/2026	2,800,000,000	12 months	7.10%	Certificate of Deposit TAN.LOC.02.2024 issued on 21/03/2025, maturing on 23/03/2026	10,000,000,000	12 months	6.20%
Certificate of Deposit No. CCTG2026.01.155, issued on 16 April 2026 and maturing on 15 April 2027	10,000,000,000	12 months	9.80%	Certificate of Deposit EVNFC_RL_KHCL_03.25_028 issued on 21/03/2025, maturing on 23/03/2026	1,000,000,000	12 months	7.00%
Certificate of Deposit No. EVFCO0526012, issued on 26 May 2026 and maturing on 26 May 2027	3,000,000,000	12 months	9.20%	Certificate of Deposit CCTG2025.01.39 issued on 16/04/2025, maturing on 16/04/2026	9,000,000,000	12 months	7.30%
Certificate of Deposit No. EVFCO0626013, issued on 25 June 2026 and maturing on 25 December 2026	4,000,000,000	06 months	9.00%	Certificate of Deposit EVNFC_RL_KHCL_07.25_009 issued on 03/07/2025, maturing on 03/07/2026	4,000,000,000	12 months	6.80%
				Certificate of Deposit CCTG2025.01.97 issued on 15/08/2025, maturing on 17/08/2026	2,800,000,000	12 months	7.10%
Total	**23,800,000,000**				**28,000,000,000**		

12. RECEIVABLES

	Closing balance VND	Opening balance VND
Accrued coupon bonds	942,224,658	219,120,548
Interest receivables from term deposits	16,808,219	19,695,890
Interest receivables from certificate of deposits	681,994,521	1,304,616,986
Total	**1,641,027,398**	**1,543,433,424**

13. ACCRUED EXPENSES

	Closing balance VND	Opening balance VND
Audit fee payable	19,835,609	20,000,000
Annual SSC's management fee	2,479,445	-
Total	**22,315,054**	**20,000,000**

14. FUND MANAGEMENT FEE PAYABLES

	Closing balance VND	Opening balance VND
Management fee payable	59,375,245	59,631,169
Custody fee payable	7,277,451	3,615,442
Supervisory fee payable	2,645,400	1,311,885
Fund administration fee payable	3,968,102	1,967,829
Transfer agent fee payable	11,000,000	11,000,000
Other fees payable	-	-
Total	**84,266,198**	**77,526,325**

15. CONTRIBUTED CAPITAL

Contributed capital of investors as of 30 June 2026 is as follows:

	Unit	As at 31/12/2025	Generated during the period	As at 30/6/2026
Subscription capital				
Quantity (1)	Fund unit	31,493,269.20	128,903.92	31,622,173.12
Face value (2)	VND	314,932,692,000	1,289,039,200	316,221,731,200
Subscription capital premium (3)	VND	35,046,380,812	683,732,690	35,730,113,502
Total fund unit issuance value Fund unit (4) = (2) + (3)	VND	349,979,072,812	1,972,771,890	351,951,844,702
Average NAV (5) = (4)/(1)	VND/Fund unit	11,112.82		11,129.91
Redemption capital				
Quantity (6)	Fund unit	26,806,607.21	108,757.39	26,915,364.60
Face value (7)	VND	268,066,072,100	1,087,573,900	269,153,646,000
Redemption capital premium (8)	VND	45,505,960,944	567,404,024	46,073,364,968
Total fund unit redemption value (9) = (7) + (8)	VND	313,572,033,044	1,654,977,924	315,227,010,968
Average NAV (10) = (9)/(6)	VND/Fund unit	11,697.57		11,711.79
Number of fund units in circulation (11) = (1) – (6)	**Fund unit**	**4,686,661.99**	**20,146.53**	**4,706,808.52**
Current contributed capital (12) = (4) – (9)	**VND**	**36,407,039,768**	**317,793,966**	**36,724,833,734**
Undistributed earnings (13)	**VND**	**33,839,445,224**	**2,495,225,653**	**36,334,670,877**
Current NAV (14) = (12) + (13)	**VND**	**70,246,484,992**	**2,813,019,619**	**73,059,504,611**
NAV per fund unit (15) = (14)/(11)	**VND/Fund unit**	**14,988.59**		**15,522.08**

Contributed capital of investors as of 31 December 2025 is as follows:

	Unit	As at 31/12/2024	Incurred during the year	As at 31/12/2025
Subscription capital				
Quantity (1)	FU	31,123,726.41	369,542.79	31,493,269.20
Face value (2)	VND	311,237,264,100	3,695,427,900	314,932,692,000
Subscription capital premium (3)	VND	33,359,967,119	1,686,413,693	35,046,380,812
Total fund unit issuance value Fund unit (4) = (2) + (3)	VND	344,597,231,219	5,381,841,593	349,979,072,812
Average NAV (5) = (4)/(1)	VND/FU	11,071.85		11,112.82
Redemption capital				
Quantity (6)	FU	26,594,427.22	212,179.99	26,806,607.21
Face value (7)	VND	265,944,272,200	2,121,799,900	268,066,072,100
Redemption capital premium (8)	VND	44,517,723,923	988,237,021	45,505,960,944
Total fund unit redemption value (9) = (7) + (8)	VND	310,461,996,123	3,110,036,921	313,572,033,044
Average NAV (10) = (9)/(6)	VND/FU	11,673.95		11,697.57
Number of fund units in circulation (11) = (1) – (6)	**FU**	**4,529,299.19**	**157,362.80**	**4,686,661.99**
Current contributed capital (12) = (4) – (9)	**VND**	**34,135,235,096**	**2,271,804,672**	**36,407,039,768**
Undistributed earnings (13)	**VND**	**30,259,669,054**	**3,579,776,170**	**33,839,445,224**
Current NAV (14) = (12) + (13)	**VND**	**64,394,904,150**	**5,851,580,842**	**70,246,484,992**
NAV per fund unit (15) = (14)/(11)	**VND/FU**	**14,217.41**		**14,988.59**

16. UNDISTRIBUTED PROFITS

	Closing balance VND	Opening balance VND
Undistributed profit at the beginning of the period	33,839,445,224	30,259,669,054
(Loss)/Undistributed profit for the period	2,495,225,653	3,579,776,170
Realized profit	*2,306,271,837*	*3,802,162,862*
(Loss)/Unrealized profit	*188,953,816*	*(222,386,692)*
Total	**36,334,670,877**	**33,839,445,224**

17. NET ASSET VALUE ON FUND UNIT

	The six-month period ended 30 June 2026				
No.	**Valuation date**	**NAV VND**	**Quantity of Fund unit**	**NAV/fund unit VND**	**Increase/ (Decrease) of NAV/fund unit VND**
1	31/12/2025	70,246,484,992	4,686,661.99	14,988.59	-
2	05/01/2026	70,307,565,363	4,686,661.99	15,001.62	13.03
3	07/01/2026	70,259,056,548	4,676,467.08	15,023.96	22.34
4	12/01/2026	70,278,564,296	4,673,720.22	15,036.96	13.00
5	14/01/2026	70,258,077,861	4,670,277.58	15,043.66	6.70
6	19/01/2026	70,374,387,837	4,673,665.90	15,057.64	13.98
7	21/01/2026	70,363,754,946	4,676,067.95	15,047.63	(10.01)
8	26/01/2026	70,468,600,372	4,675,454.74	15,072.03	24.40
9	28/01/2026	70,534,150,840	4,678,183.71	15,077.25	5.22
10	31/01/2026	70,587,367,255	4,679,608.78	15,084.03	6.78
11	02/02/2026	70,631,678,810	4,679,608.78	15,093.50	9.47
12	04/02/2026	70,746,180,860	4,680,181.46	15,116.11	22.61
13	09/02/2026	70,721,843,168	4,678,311.06	15,116.96	0.85
14	11/02/2026	70,758,606,888	4,676,784.63	15,129.75	12.79
15	16/02/2026	70,854,733,540	4,678,965.93	15,143.24	13.49
16	18/02/2026	70,878,844,435	4,678,965.93	15,148.39	5.15
17	23/02/2026	70,896,870,804	4,678,965.93	15,152.25	3.86
18	25/02/2026	70,838,994,691	4,671,938.59	15,162.65	10.40
19	28/02/2026	70,929,907,698	4,678,028.49	15,162.35	(0.30)
20	02/03/2026	70,964,080,402	4,678,028.49	15,169.65	7.30
21	04/03/2026	70,969,726,424	4,676,675.19	15,175.25	5.60
22	09/03/2026	71,098,688,305	4,678,672.35	15,196.33	21.08
23	11/03/2026	71,123,488,804	4,678,705.25	15,201.53	5.20
24	16/03/2026	71,224,136,498	4,681,388.84	15,214.31	12.78
25	18/03/2026	71,227,952,615	4,684,625.86	15,204.61	(9.70)
26	23/03/2026	71,290,654,567	4,684,416.94	15,218.68	14.07
27	25/03/2026	71,352,680,505	4,687,764.06	15,221.04	2.36

The six-month period ended 30 June 2026

No.	Valuation date	NAV VND	Quantity of Fund unit	NAV/fund unit VND	Increase/ (Decrease) of NAV/fund unit VND
28	30/03/2026	71,415,349,918	4,689,372.20	15,229.19	8.15
29	31/03/2026	71,313,913,931	4,689,157.06	15,208.25	(20.94)
30	01/04/2026	71,397,430,190	4,689,157.06	15,226.06	17.81
31	06/04/2026	71,388,654,495	4,689,485.40	15,223.13	(2.93)
32	08/04/2026	71,467,970,513	4,690,043.71	15,238.23	15.10
33	13/04/2026	71,581,453,709	4,689,612.19	15,263.83	25.60
34	15/04/2026	71,635,213,964	4,689,054.84	15,277.11	13.28
35	20/04/2026	71,598,620,640	4,688,979.61	15,269.55	(7.56)
36	22/04/2026	71,406,432,901	4,674,302.11	15,276.38	6.83
37	27/04/2026	71,509,050,892	4,676,121.10	15,292.38	16.00
38	29/04/2026	71,551,986,314	4,676,669.87	15,299.77	7.39
39	30/04/2026	71,566,406,047	4,676,669.87	15,302.85	3.08
40	04/05/2026	71,653,872,041	4,676,669.87	15,321.55	18.70
41	06/05/2026	71,538,738,188	4,667,489.21	15,327.02	5.47
42	11/05/2026	71,613,850,419	4,676,895.70	15,312.26	(14.76)
43	13/05/2026	71,656,879,814	4,676,921.07	15,321.37	9.11
44	18/05/2026	71,789,793,723	4,676,921.07	15,349.79	28.42
45	20/05/2026	71,636,618,681	4,667,845.34	15,346.82	(2.97)
46	25/05/2026	71,629,674,395	4,667,877.92	15,345.23	(1.59)
47	27/05/2026	71,654,371,097	4,667,122.50	15,353.00	7.77
48	31/05/2026	71,684,785,971	4,666,697.16	15,360.92	7.92
49	01/06/2026	71,710,238,996	4,666,697.16	15,366.37	5.45
50	03/06/2026	71,642,499,189	4,660,197.16	15,373.27	6.90
51	08/06/2026	71,706,054,475	4,660,229.68	15,386.80	13.53
52	10/06/2026	71,718,204,661	4,659,297.56	15,392.49	5.69
53	15/06/2026	71,893,348,038	4,661,434.59	15,423.00	30.51
54	17/06/2026	72,413,521,599	4,677,097.13	15,482.57	59.57
55	22/06/2026	72,511,250,389	4,678,395.18	15,499.17	16.60
56	24/06/2026	72,776,349,864	4,693,062.55	15,507.21	8.04
57	29/06/2026	72,902,370,908	4,697,630.27	15,518.96	11.75
58	30/06/2026	73,059,504,611	4,706,808.52	15,522.08	3.12

Average NAV for the period	71,315,175,525
Amplitude changes in NAV/fund unit during the period	
▶ Highest level during the period (VND)	59.57
▶ Lowest level during the period (VND)	(20.94)
NAV/fund unit during the period	

- Highest level during the period (VND) 15,522.08
- Lowest level during the period (VND) 15,001.62

Year 2025

No.	Valuation date	NAV VND	Quantity of Fund unit	NAV/fund unit VND	Increase/ (Decrease) of NAV/fund unit VND
1	31/12/2024	64,394,904,150	4,529,299.19	14,217.41	-
2	01/01/2025	64,405,437,230	4,529,299.19	14,219.73	2.32
3	06/01/2025	64,462,348,076	4,529,875.10	14,230.49	10.76
4	08/01/2025	64,364,824,234	4,521,541.34	14,235.15	4.66
5	13/01/2025	64,385,305,315	4,521,359.17	14,240.25	5.10
6	15/01/2025	64,507,496,917	4,523,358.34	14,260.97	20.72
7	20/01/2025	64,608,357,504	4,526,731.15	14,272.62	11.65
8	22/01/2025	64,675,458,002	4,529,954.07	14,277.28	4.66
9	27/01/2025	64,729,243,367	4,530,024.11	14,288.94	11.66
10	29/01/2025	64,750,339,288	4,530,024.11	14,293.59	4.65
11	31/01/2025	64,698,843,727	4,530,024.11	14,282.22	(11.37)
12	03/02/2025	64,730,010,689	4,530,024.11	14,289.10	6.88
13	05/02/2025	64,796,710,150	4,533,273.15	14,293.58	4.48
14	10/02/2025	64,856,510,480	4,533,797.66	14,305.11	11.53
15	12/02/2025	65,173,721,307	4,554,511.11	14,309.70	4.59
16	17/02/2025	65,312,657,482	4,560,567.88	14,321.16	11.46
17	19/02/2025	65,340,452,442	4,561,045.37	14,325.76	4.60
18	24/02/2025	65,393,832,348	4,561,115.17	14,337.24	11.48
19	26/02/2025	65,475,275,883	4,565,331.09	14,341.84	4.60
20	28/02/2025	65,674,099,244	4,575,222.48	14,354.29	12.45
21	03/03/2025	65,636,850,922	4,575,222.48	14,346.15	(8.14)
22	05/03/2025	65,740,938,188	4,578,721.65	14,357.92	11.77
23	10/03/2025	65,775,291,162	4,577,446.07	14,369.43	11.51
24	12/03/2025	65,851,655,888	4,581,294.62	14,374.02	4.59
25	17/03/2025	65,902,099,354	4,581,607.65	14,384.05	10.03
26	19/03/2025	66,088,684,554	4,593,428.96	14,387.65	3.60
27	24/03/2025	66,223,331,926	4,599,465.16	14,398.05	10.40
28	26/03/2025	66,247,919,846	4,599,741.02	14,402.53	4.48
29	31/03/2025	66,312,193,342	4,600,678.34	14,413.56	11.03
30	02/04/2025	66,343,439,790	4,601,441.46	14,417.96	4.40
31	07/04/2025	66,389,495,369	4,601,121.86	14,428.98	11.02
32	09/04/2025	66,425,063,101	4,602,182.50	14,433.38	4.40
33	14/04/2025	66,420,807,949	4,598,459.88	14,444.14	10.76
34	16/04/2025	66,559,053,363	4,606,857.62	14,447.82	3.68
35	21/04/2025	66,655,445,758	4,610,076.06	14,458.64	10.82

No.	Valuation date	NAV VND	Quantity of Fund unit	NAV/fund unit VND	Increase/ (Decrease) of NAV/fund unit VND
	Year 2025				
36	23/04/2025	66,575,308,592	4,603,152.90	14,462.98	4.34
37	28/04/2025	66,534,558,814	4,596,875.25	14,473.86	10.88
38	30/04/2025	66,602,519,375	4,600,191.55	14,478.20	4.34
39	05/05/2025	66,652,519,745	4,600,191.55	14,489.07	10.87
40	07/05/2025	66,783,512,264	4,607,852.43	14,493.41	4.34
41	12/05/2025	66,829,165,551	4,607,554.29	14,504.26	10.85
42	14/05/2025	67,038,557,932	4,620,613.49	14,508.58	4.32
43	19/05/2025	67,364,910,877	4,639,667.75	14,519.33	10.75
44	21/05/2025	67,459,493,733	4,644,797.40	14,523.66	4.33
45	26/05/2025	67,518,813,268	4,645,416.88	14,534.50	10.84
46	28/05/2025	67,694,134,996	4,656,097.29	14,538.81	4.31
47	31/05/2025	67,777,713,210	4,659,774.08	14,545.27	6.46
48	02/06/2025	67,797,750,338	4,659,774.08	14,549.57	4.30
49	04/06/2025	67,828,985,555	4,660,543.81	14,553.87	4.30
50	09/06/2025	67,909,360,375	4,662,625.69	14,564.61	10.74
51	11/06/2025	67,943,828,993	4,663,617.02	14,568.91	4.30
52	16/06/2025	68,037,030,697	4,666,578.51	14,579.63	10.72
53	18/06/2025	68,087,640,454	4,668,676.51	14,583.92	4.29
54	23/06/2025	67,974,801,138	4,657,506.37	14,594.67	10.75
55	25/06/2025	68,161,182,795	4,668,927.31	14,598.89	4.22
56	30/06/2025	68,342,915,463	4,677,949.92	14,609.58	10.69
57	02/07/2025	68,595,767,897	4,693,966.75	14,613.60	4.02
58	07/07/2025	68,622,752,573	4,692,363.56	14,624.34	10.74
59	09/07/2025	68,613,341,837	4,690,328.93	14,628.68	4.34
60	14/07/2025	68,730,620,910	4,694,870.81	14,639.51	10.83
61	16/07/2025	68,743,410,003	4,694,363.31	14,643.81	4.30
62	21/07/2025	68,782,255,369	4,693,558.33	14,654.60	10.79
63	23/07/2025	68,894,348,228	4,699,825.65	14,658.91	4.31
64	28/07/2025	68,965,053,964	4,701,189.92	14,669.70	10.79
65	30/07/2025	69,039,814,426	4,704,904.98	14,674.00	4.30
66	31/07/2025	68,979,918,438	4,700,132.69	14,676.16	2.16
67	04/08/2025	69,020,441,217	4,700,132.69	14,684.78	8.62
68	06/08/2025	68,972,316,667	4,695,475.48	14,689.10	4.32
69	11/08/2025	69,029,943,620	4,695,950.29	14,699.88	10.78
70	13/08/2025	68,981,210,193	4,691,256.50	14,704.20	4.32
71	18/08/2025	69,016,047,564	4,690,260.28	14,714.75	10.55
72	20/08/2025	69,078,295,495	4,693,115.86	14,719.06	4.31
73	25/08/2025	69,121,079,613	4,692,633.96	14,729.69	10.63

	Year 2025				
No.	**Valuation date**	**NAV VND**	**Quantity of Fund unit**	**NAV/fund unit VND**	**Increase/ (Decrease) of NAV/fund unit VND**
74	27/08/2025	69,277,911,263	4,693,249.92	14,761.18	31.49
75	31/08/2025	69,390,946,873	4,696,140.29	14,776.16	14.98
76	01/09/2025	69,401,123,530	4,696,140.29	14,778.33	2.17
77	03/09/2025	69,407,037,377	4,696,140.29	14,779.59	1.26
78	08/09/2025	69,551,619,155	4,701,387.08	14,793.85	14.26
79	10/09/2025	69,537,749,918	4,699,088.93	14,798.13	4.28
80	15/09/2025	69,583,312,779	4,699,113.10	14,807.75	9.62
81	17/09/2025	69,558,725,675	4,696,494.43	14,810.77	3.02
82	22/09/2025	69,483,080,168	4,697,974.25	14,790.00	(20.77)
83	24/09/2025	69,550,854,458	4,701,178.77	14,794.34	4.34
84	29/09/2025	69,497,951,965	4,694,421.25	14,804.37	10.03
85	30/09/2025	69,465,404,031	4,691,602.27	14,806.32	1.95
86	01/10/2025	69,474,617,482	4,691,602.27	14,808.29	1.97
87	06/10/2025	69,458,986,054	4,688,186.64	14,815.74	7.45
88	08/10/2025	69,417,660,074	4,685,156.60	14,816.50	0.76
89	13/10/2025	69,469,131,116	4,684,254.67	14,830.34	13.84
90	15/10/2025	69,371,008,515	4,675,979.92	14,835.60	5.26
91	20/10/2025	69,481,508,717	4,678,460.33	14,851.36	15.76
92	22/10/2025	69,696,500,000	4,691,352.91	14,856.37	5.01
93	27/10/2025	69,737,925,443	4,690,671.44	14,867.36	10.99
94	29/10/2025	69,761,119,764	4,690,671.44	14,872.31	4.95
95	31/10/2025	69,750,788,082	4,690,478.67	14,870.71	(1.60)
96	03/11/2025	69,789,626,183	4,690,478.67	14,878.99	8.28
97	05/11/2025	69,784,878,667	4,689,245.64	14,881.89	2.90
98	10/11/2025	69,847,435,764	4,689,107.90	14,895.67	13.78
99	12/11/2025	69,892,656,724	4,689,745.63	14,903.29	7.62
100	17/11/2025	69,948,594,582	4,689,563.65	14,915.80	12.51
101	19/11/2025	69,962,331,870	4,690,771.66	14,914.88	(0.92)
102	24/11/2025	70,024,021,910	4,690,449.51	14,929.06	14.18
103	26/11/2025	70,001,144,372	4,687,521.10	14,933.51	4.45
104	30/11/2025	70,021,651,025	4,687,515.38	14,937.90	4.39
105	01/12/2025	70,048,309,940	4,687,515.38	14,943.59	5.69
106	03/12/2025	70,032,113,233	4,687,768.66	14,939.32	(4.27)
107	08/12/2025	70,087,936,571	4,687,925.96	14,950.73	11.41
108	10/12/2025	70,110,383,802	4,691,282.90	14,944.82	(5.91)
109	15/12/2025	70,215,247,819	4,690,690.70	14,969.06	24.24
110	17/12/2025	70,233,144,886	4,691,168.27	14,971.35	2.29
111	22/12/2025	70,304,348,914	4,691,702.44	14,984.82	13.47

	Year 2025				
No.	**Valuation date**	**NAV VND**	**Quantity of Fund unit**	**NAV/fund unit VND**	**Increase/ (Decrease) of NAV/fund unit VND**
112	24/12/2025	70,278,763,324	4,690,885.34	14,981.98	(2.84)
113	29/12/2025	70,278,067,852	4,689,694.10	14,985.64	3.66
114	31/12/2025	70,246,484,992	4,686,661.99	14,988.59	2.95

Average NAV for the year	67,906,607,268
Changes in NAV/fund unit during the year	
▸ Highest level during the year (VND)	31.49
▸ Lowest level during the year (VND)	(20.77)
NAV/fund unit during the year	
▸ Highest level during the year (VND)	14,988.59
▸ Lowest level during the year (VND)	14,219.73

18. QUANTITY OF FUND UNITS IN CIRCULATION

As at 30 June 2026, the quantity of fund units in circulation is 4,706,808.52 units.

19. RELATED PARTIES AND OTHER KEY CONTRACTS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions.

The transactions incurred during the six-month period ended 30 June 2026 are as follows:

Related parties	**Relationship**	**Description**	**From 01/01/2026 to 30/6/2026 VND**
VietinBank Fund Management Company Limited	The Fund Management Company	Management fee	353,638,041
Bank for Investment and Development of Vietnam JSC – Ha Thanh branch	Supervisory Bank	Bank deposit interests	1,090,523
		Supervisory fee	7,780,035
		Custody fee	21,426,449
		Fund administration fee	11,670,055
Board of Representatives	Board of Representatives	Board of Representatives' remuneration	54,000,000

Apart from remuneration, there are no contracts under which the Fund and any member of the Representative Board are parties, in cases where such member has a significant interest in the contract.

19. RELATED PARTIES AND OTHER KEY CONTRACTS (continued)

Balances as at 30 June 2026 are as follow:

Related parties	Relationship	Description	Opening balance VND	Increase VND	Decrease VND	Closing balance VND
VietinBank Fund Management Company Limited	The Fund Management Company	Management fee payables	59,631,169	353,638,041	353,893,965	59,375,245
Bank for Investment and Development of Vietnam JSC – Ha Thanh branch	Supervisory Bank	Demand deposits	577,014,039	44,488,881,424	44,397,598,946	668,296,517
		Deposits with term under 03 months	-	1,900,000,000	1,400,000,000	500,000,000
		Deposits of investors to buy fund units	40,367,819	2,464,948,719	1,956,090,007	549,226,531
		Custody fee payables	3,577,870	21,218,278	17,581,422	7,214,726
		Supervisory fee payables	1,311,885	7,780,035	6,446,520	2,645,400
		Fund administration fee payables	1,967,829	11,670,055	9,669,782	3,968,102
Board of Representatives	Board of Representatives	Board of Representatives' Remuneration payables	108,000,000	54,000,000	108,000,000	54,000,000

20. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Fund has investments in listed bonds, receivables, cash and deposits that arise directly from its operations. Financial liabilities consist mainly of payables to the fund unit distribution agencies, to service provider, to investors and management fee payables. The Fund does not hold or issue any derivative financial instruments.

The Fund is exposed to market risk, credit risk and liquidity risk.

The Fund Management Company has a system of controls in order to create an acceptable balance between the cost of risks occurring and the cost of managing the risks. The Fund's Board of Representatives continually monitors the Fund's risk management process to ensure that an appropriate balance between risk and control is achieved.

The Fund's Board of Representatives reviews and agrees policies for managing each of these risks, which are summarized below:

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises four types of risk: interest rate risk, currency risk, commodity price risk and other price risk, such as shares price risk. Financial instruments affected by market risk include deposits and securities investments.

Interest rate risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate in response to changes in market interest rates. Market risk due to changes in the interest rate of the Fund mainly relates to certificate of deposits and bank deposits of the Fund. These assets are highly liquid and not held by the Fund for the purpose of gaining from waiting for price increase.

The Fund Management Company manages interest rate risk by looking at the competitive structure of the market to obtain rates, which are favorable for its purposes within its risk management limits.

The Fund Management Company believes that the interest rate risk has no significant effect on the Fund's performance because the Fund does not hold any debt securities.

Interest rate sensitivity

The Fund does not apply a sensitivity analysis to interest rates since the Fund has a minimal interest rate risk at the balance sheet date.

Currency risk

The Fund was not exposed to foreign currency risk during the six-month period ended 30 June 2026, as it did not have any transactions in foreign currencies.

Market price risk of bonds

The Fund's investments in listed bonds are susceptible to market price risk arising from uncertainty about future values of the bonds. The Fund manages stocks price risk by placing a limit on investments. The Fund's Board of Representatives reviews and approves all bonds investment decisions.

Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Fund is exposed to credit risk from its financial investing activities, including deposits with banks and bonds.

The Fund's exposure to credit risk is assessed by the Fund Management Company at low level as the Fund's bank deposits and deposit interest receivables are mainly maintained with well-known banks in Vietnam in the list which has been approved by the Board of Representatives and the Fund is currently holding bonds which are guaranteed by the Government or Government bonds or listed corporate bonds.

Liquidity risk

The liquidity risk is the risk that the Fund will encounter difficulty in meeting financial obligations due to shortage of capital. The Fund's exposure to liquidity risk arises primarily from mismatches of maturities of financial assets and financial liabilities.

The Fund Management Company frequently assesses liquidity demand, analyses cash inflows/outflows and monitors liquidity risk by maintaining sufficient amount of cash and cash equivalents for the Fund's operation and to mitigate the effect of fluctuations in cash flows.

The table below summarizes the maturity profile of the Fund's financial liabilities based on contractual undiscounted payments:

	On demand VND	Below 03 months VND	From 03 to 12 months VND	From 01 to 05 years VND	Over 05 years VND	Total VND
As at 30 June 2026						
Payables to fund unit distribution agencies	-	36,651	-	-	-	36,651
Tax and Statutory Obligation	-	224,987	-	-	-	224,987
Accrued expenses	-	22,315,054	-	-	-	22,315,054
Payables to Investor about purchasing Fund Units	-	361,346,614	-	-	-	361,346,614
Payables to Investors for redemption of Fund Certificates	-	45,384,511	-	-	-	45,384,511
Fund Management Service Payables	-	84,266,198	-	-	-	84,266,198
Other payables	-	54,000,000				54,000,000
Total	**-**	**567,574,015**	**-**	**-**	**-**	**567,574,015**
As at 31 December 2025						
Payables to fund unit distribution agencies	-	43,565	-	-	-	43,565
Tax and Statutory Obligation	-	209,504	-	-	-	209,504
Accrued expenses	-	20,000,000	-	-	-	20,000,000
Payables to Investor about purchasing Fund Units	-	40,367,819	-	-	-	40,367,819
Payables to Investors for redemption of Fund Certificates	-	-	-	-	-	-
Fund Management Service Payables	-	77,526,325	-	-	-	77,526,325
Other payables	-	108,000,000	-	-	-	108,000,000
Total	**-**	**246,147,213**	**-**	**-**	**-**	**246,147,213**

The Fund assessed that the risk concentration for payment is low. Sources of funding were deemed to be sufficiently available to meet the Fund's current obligations.

21. PERFORMANCE INDICES

No.	Items	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
I	**Performance indices**		
1	Management fee/Average NAV (%)	1.00%	1.00%
2	Custody and Supervisory fees/Average NAV (%)	0.08%	0.08%
3	Administration fee, transfer agent fee and other services fees paid to other providers/Average NAV (%)	0.22%	0.24%
4	Audit fee/Average NAV (%)	0.06%	0.06%
5	Legal advisory fees, price quotation services fee and other expenses, remuneration of the Board of Representatives/Average NAV (%)	0.18%	0.19%
6	Operating expense ratio (%) = Total operating expenses during the period x 365 x 100%/ Average NAV in the reporting period x Operating time of the Fund (since the date of license)	1.54%	1.57%
7	Portfolio turnover rate (%) = (Total purchases + Total sales during the period) x 365 x 100%/ 2 x Average NAV in the reporting period x Operating time of the Fund (since the date of license)	42.84%	32.28%
II	**Other indices**		
1	Fund scale at the beginning of the year		
	Value of fund units at the beginning of the year	46,866,619,900	45,292,991,900
	Quantity of fund units in circulation at the beginning of the year	4,686,661.99	4,529,299.19
2	Change of fund scale during the period	201,465,300	-
	Quantity of fund units subscribed in the period	128,903.92	221,336.16
	Capital raised during the period (at par value)	1,289,039,200	2,213,361,600
	Quantity of redeemed fund units in the period	(108,757.39)	(72,685.43)
	Capital redeemed during the period (at par value)	(1,087,573,900)	(726,854,300)
3	Fund scale at the end of the period		
	Total value of fund units in circulation at the end of the period	47,068,085,200	46,779,499,200
	Quantity of fund units in circulation at the end of the period	4,706,808.52	4,677,949.92
4	Fund Management Company and related parties of Fund Management Company' ownership ratio at the end of the period	88.99%	89.32%
5	Top 10 investors' ownership ratio at the end of the period	94.58%	94.83%
6	Foreign investors' ownership ratio at the end of the period	0.69%	0.47%
7	Number of investors at the end of the period (including nominee transactions)	1032	692
8	NAV per unit at the end of the period (VND/unit)	15,522.08	14,609.58

22. EVENTS AFTER THE REPORTING DATE

There has not been any other matter that generated since the reporting date required to be adjusted or disclosed in the Financial Statements of Fund.

Ha Noi, 13 August 2026

Prepared by	Approved by	Approved by
Ms. Vu Phuong Ly	**Mr. Tran Manh Tien**	**Ms. Phan Hai Sam**
Accountant	**Accountant in charge**	**Vice General Director**