


## LENDING INTEREST RATE

Effective from : 26/08/2024


| AVERAGE LENDING INTEREST RATE<br>(PRODUCTION AND BUSINESS ENTERPRISES) |  |  |
|--|--|--|
| CURRENCY   | SHORT TERM   | MEDIUM -LONG TERM  |
| VND  | 6.45%<br><br>(2.68% difference compared<br>to deposit interest rate 3.77%) | 8.35%<br><br>(4.58% difference compared<br>to deposit interest rate 3.77%) |

Notes : 1. The above lending interest rate is the reference " interest rate + margin" for each term, mention that the reference interest rate will based on the interest repayment period and the margin ranges from 50BP to 350BP according but not limit to the term of loan, the risk assessment level, the risk mitigation measures, market status etc.

2. Better rate to client needs approval of General Manager.

Approved by 



  
 Huang Guoyong  
 General Manager