

## LENDING INTEREST RATE

Effective from : 24/2/2026

AVERAGE LENDING INTEREST RATE (PRODUCTION AND BUSINESS ENTERPRISES)		
CURRENCY	SHORT TERM	MEDIUM -LONG TERM
VND	8.65% (0.5% difference compared to 8.15% average funding cost)	10.65% (2.5% difference compared to 8.15% average funding cost)

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 



JIANG YUN  
Deputy General Manager