**LPB122013: Notice on the Interest Rates of bonds**

On December 21, 2023, LienViet Post Joint Stock Commercial Bank announced Notice No. 26236/2023/TB-LPBank.KNV on the interest rates of LPB7Y202201 (LPB122012) and LPB10Y202202 (LPB122013) bonds for the 2nd Interest Calculation Period as follows:

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| --- | --- |
| Bond code | Interest Rate of the Second Interest Calculation Period (%/year) |
| LPB7Y202201  (LPB122012) | 7.750 |
| LPB10Y202202  (LPB122013) | 8.050 |

LPB7Y202201 (LPB122012) Bond Interest Rate: Reference interest rate + 2.8%/year margin

LPB10Y202202 (LPB122013) Bond Interest Rate: Reference interest rate + 3.1%/year margin

The Reference Interest Rate is the average interest rate on personal savings deposits in VND, with a 12-month term, interest paid in arrears, published on the official websites of the Reference Banks, including Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam and Vietnam Bank for Agriculture and Rural Development at the Interest Rate Determination Date being December 21, 2023.

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| --- | --- |
| Reference Bank | Interest rate  (%/year) |
| Joint Stock Commercial Bank for Investment and Development of Vietnam | 5.00 |
| Joint Stock Commercial Bank for Foreign Trade of Vietnam | 4.80 |
| Joint Stock Commercial Bank for Industry and Trade of Vietnam | 5.00 |
| Vietnam Bank for Agriculture and Rural Development | 5.00 |

On December 21, 2023, LienViet Post Joint Stock Commercial Bank announced Notice No. 26235/2023/TB-LPBank.KNV on the interest rates of LPB10Y202102 (LPB121036) bonds for the 3rd Interest Calculation Period as follows:

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| Bond code | Interest Rate of the Third Interest Calculation Period (%/year) |
| LPB10Y202102  (LPB121036) | 7.150 |

LPB10Y202102 (LPB121036) Bond Interest Rate: Reference interest rate + 2.2%/year margin

The Reference Interest Rate is the average interest rate on personal savings deposits in VND, with a 12-month term, interest paid in arrears, published on the official websites of the Reference Banks, including Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Joint Stock Commercial Bank for Industry and Trade of Vietnam and Vietnam Bank for Agriculture and Rural Development at the Interest Rate Determination Date being December 21, 2023.

|  |  |
| --- | --- |
| Reference Bank | Interest rate (%/year) |
| Joint Stock Commercial Bank for Investment and Development of Vietnam | 5.00 |
| Joint Stock Commercial Bank for Foreign Trade of Vietnam | 4.80 |
| Joint Stock Commercial Bank for Industry and Trade of Vietnam | 5.00 |
| Vietnam Bank for Agriculture and Rural Development | 5.00 |