**VND122014: Notice on the interest rate for interest calculation period 03**

On February 27, 2024, VNDIRECT Securities Corporation announced Notice No. 143/2024/CV-VNDIRECT on the interest rate of VND122014 bonds (VNDL2124008) as follows:

Interest rate applied for Interest Calculation Period = Reference Interest Rate + 2.8%/year

In which, the Reference Interest Rate is the average of the savings deposit interest rates applied to individual customers with a 12-month term in VND, issued by 04 Banks including: (i) Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), (ii) Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), (iii) Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) and (iv) Vietnam Bank for Agriculture and Rural Development (Agribank) on the website on the Interest Rate Determination Date (February 27, 2024).

Savings deposit interest rates applicable to individual customers with a 12-month term in VND listed on the banks' websites on February 27, 2024 are as follows:

|  |  |
| --- | --- |
| Bank | Interest rate (%/year) |
| BIDV | 4.8% |
| Vietcombank | 4.7% |
| Vietinbank | 4.8% |
| Agribank | 4.8% |
| Reference Rate: | 4.775% |

Thus, the interest rate of VND122014 bonds applied for Interest Calculation Period 03 from March 7, 2024 to March 7, 2025 is 7.575%/year.