



**AVERAGE LENDING INTEREST RATE  
AND AVERAGE INTEREST RATE GAP**

*(For the term of January 2025)*

Vietnam - Russia Joint Venture Bank (VRB) announces *average lending interest rate of newly disbursed loans in the calculation period and average interest rate GAP of new arising accounts in the calculation period (the average lending interest rate of newly disbursed loans in the calculation period minus the average capital mobilization interest rate of newly arising deposits in the calculation period)* for the term of *January 2025* as follows:

*\*Unit: %/year*

**Average lending interest rate of newly disbursed loans in the calculation period**

5.41

**Average interest rate GAP of new arising accounts in the calculation period**

0.24