



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

*(For the term of April 2024)*

Vietnam - Russia Joint Venture Bank (VRB) announces *average lending interest rate* and *average interest rate GAP (average lending minus average capital mobilization)* for the term of *April 2024* as follows:

*\*Unit: %/year*

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| <p style="text-align: center;"><b><u>Average loan interest rate</u></b></p> <p style="text-align: center;">8.19</p>  |
| <p style="text-align: center;"><b><u>Interest rate difference (average loans interest rate minus average capital mobilization interest rate)</u></b></p> <p style="text-align: center;">3.10</p> |