

INTEREST RATES FOR CREDIT PROGRAMS, CREDIT PACKAGES AND OTHER LENDING INTEREST RATES

For Corporate customers (*For the term of January 2026*)

Vietnam - Russia Joint Venture Bank (VRB) announces *interest rates for credit programs, credit packages and other loan interest rates* for the term of **January 2026** for *Corporate customers* as follows (*):

- *Program to accompany small and medium enterprises (SMEs) and micro enterprises in 2025:* Loan interest rate from only **6.5%/year**.
- *Credit program for customers with foreign currency income in 2025:* Loan interest rate from only **6.2%/year**.
- *USD loan program for corporate customers:* Loan interest rate from only **2.0%/year**.
- *Preferential interest rate program for short-term loans in VND for corporate customers:* Loan interest rate from only **6.4%/year**.
- *Preferential program for short-term loans with collateral for customers receiving salary through VRB:* Interest rate for VND loans from only **4.5%/year** & Interest rate for USD loans from only **2.5%/year**.
- *VND interest rate loan program with USD collateral for corporate customers with USD deposit contracts at VRB:* Loan interest rate from only **1.5%/year**.

(Specific interest rate: varies depending on loan term, customer rating, loan product).

Note:

(*)According to the terms and conditions of the loan program. Please contact the nearest Branch or Transaction Office for credit program advice (*Details [here](#)*).