



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

For Corporate customers
(For the term of **October 2025**)

Vietnam - Russia Joint Venture Bank (VRB) announces ***interest rates for credit programs, credit packages and other loan interest rates*** for the term of **October 2025** for Corporate customers as follows (*):

- Program to accompany small and medium enterprises (SMEs) and micro enterprises in 2025: Loan interest rate from only **5.2%/year**. Please see details of the credit program at the website: <https://vrbank.com.vn/vi/chuong-trinh-tin-dung-sme/>

- Credit program for customers with foreign currency income in 2025: Loan interest rate from only **4.2%/year**. Please see details of the credit program at the website: <https://vrbank.com.vn/vi/tai-tro-sxkd-bang-vnd-cho-doanh-nghiep-co-nguon-thu-ngoai-te/>

- USD loan program for corporate customers: Loan interest rate from only **2.0%/year**. Please see details of the credit program at the website address: <https://vrbank.com.vn/vi/cho-vay-usd-danh-cho-khach-hang-phap-nhan/>

- Preferential interest rate program for short-term loans in VND for corporate customers: Loan interest rate from only **4.8%/year**. Please see details of the preferential program at the website address: <https://vrbank.com.vn/vi/lai-vay-danh-cho-doanh-nghiep/>

- 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**. Please see details of the preferential program at the website address: <https://vrbank.com.vn/vi/tin-khuyen-mai/chuong-trinh-chi-luong-qua-vrb-uu-dai-hap-dan-cho-doanh-nghiep.html>

- VND interest rate loan program with USD collateral for corporate customers with USD deposit contracts at VRB: Loan interest rate from only **1.4%/year**. Please see details of the incentive program at the website address: <https://www.vrbank.com.vn/en/economic-financial-news/deposit-usd-enterprises-enjoy-attractive-vnd-loan-interest-rates-at-vrb.html>

(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](#)).