VIETNAM - RUSSIA BANK

AVERAGE LENDING INTEREST RATE AND AVERAGE INTEREST RATE GAP

*(For the term of **November 2026**)*

Vietnam - Russia Joint Venture Bank (VRB) announces ***the average lending interest rate in VND of newly disbursed loans in the calculation period*** and ***the average interest rate difference in VND of newly arising accounts in the calculation period (average lending interest rate in VND of newly disbursed loans in the calculation period minus average capital mobilization interest rate of newly arising VND mobilization loans in the calculation period)*** for the announcement period of ***November 2026*** as follows:

**Unit: %/year*

Average lending interest rate in VND of newly disbursed loans in the calculation period *(*)*   9.08
Average interest rate difference in VND of new arising accounts in the calculation period *(*)*   0.53

(*) Data is calculated based on statistics of transactions in VND with all terms, for both Individual Customers and Corporate Customers according to VRB's current lending and mobilization programs.