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

For Corporate customers

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

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

- *Program to accompany small and medium enterprises (SMEs) and micro enterprises in 2025:* Loan interest rate from only **8.0%/year**.

- *Credit program for customers with foreign currency income in 2025*: Loan interest rate from only **8.0%/year**.

- *Preferential interest rate program for short-term loans in VND for corporate customers:* Loan interest rate from only **8.1%/year**.

- *VND interest rate loan program with USD collateral for corporate customers with USD deposit contracts at VRB:* Loan interest rate from only **3.7%/year**.

- *Preferential Lending Program for Corporate Customers in Priority Sectors:* Loan interest rate from only **7.8%/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).*