

Developments of interest rates applied by credit institutions (April 2026)

1. Deposit interest rates

- The interest rates of deposits in VND: The average deposit interest rates in VND were at 0.1-0.2% p.a. for demand and below 1-month terms; 4.1-4.6% p.a. for 1-month to below 6-month terms; 5.6-7.1% p.a. for 6-month to 12-month terms; 5.6-7.0% p.a. for 12-month plus to 24-month terms; and 6.9-7.4% p.a. for 24-month plus terms.

- The interest rates of deposits in USD: The deposit interest rate in USD was 0% p.a. for both individuals' and organizations' deposits.

2. Lending interest rates

- The lending interest rates in VND: the average lending interest rates were between 7.8-10.0% p.a. for new loans and existing loan outstandings. The average lending interest rate in VND for short-term loans for the priority sectors and areas was 3.9% p.a., which is lower than the maximum interest rate for short-term loans as regulated by the State Bank of Vietnam (4% p.a.).

- The lending interest rates in USD: the average lending interest rates for new loans and existing loan outstandings were between 4.0-5.3% p.a.

Translated by Hai Yen