

**Press Release on issuance of Circular No.25/2026/TT-NHNN**

**Hanoi, June 22, 2026. The Governor of the State Bank of Vietnam (SBV) has issued Circular No. 25/2026/TT-NHNN amending and supplementing a number of Articles of Circular No. 22/2019/TT-NHNN regulating the prudential limits and ratios in the operations of banks and foreign bank branches.**

The new Circular is composed of four (04) Articles, specifically as follows:

Article 1 amends and supplements Clause 5 in Article 16 of Circular No. 22/2019/TT-NHNN. Accordingly, the SBV increases the maximum ratio of short-term funds that may be used for medium- and long-term lending from 30% to 40%.

Article 2 amends and supplements Point a, Clause 4 in Article 20 of Circular No. 22/2019/TT-NHNN. Under the amended provision, for the purpose of calculating the loan-to-deposit ratio (LDR), the balance of term deposits placed by the State Treasury shall continue to be included in the total deposits at a ratio of 20%. In addition, the Circular authorizes the Governor of the State Bank of Vietnam to determine a different ratio in each period, as necessary.

Articles 3 and 4 provide for the implementation arrangements and the effective date of the Circular.

Circular No.23/2026/TT-NHNN shall enter into force on July 1, 2026.

***HY***