Developments in Money Market and Inter-bank Market (November 2-6, 2026)

1. Forex market and exchange rates

On November 2, 2026, the buying and selling exchange rates quoted on the website of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) were at VND 25,600/25,980 per USD, a decrease of 10 VND as compared with the rates of the last working day of the previous week (October 30, 2026). By the end of November 6, 2026, the exchange rates were quoted at VND 25,400/25,780 per USD, a decrease of VND 200 per USD as compared with the rates of November 2, 2026.

2. Inter-bank transaction operations

2.1. Transactions

According to the reports submitted by the credit institutions and the foreign bank branches, the total amount of transactions in VND in the inter-bank market during the week reached approximately VND 4,234,150 billion, an average of VND 846,830 billion per day, a decrease of VND 80,077 billion per day as compared with the previous week. Meanwhile, the transaction amount in USD was equivalent to VND 973,441 billion, an average of VND 194,688 billion per day, an increase of VND 22,079 billion per day as compared with the previous week.

Regarding the maturities, most VND transactions were for overnight term, accounting for 97%, while 1-week term accounted for 1% of the total amount of transactions. For USD transactions, overnight and 1-week terms accounted for 92% and 4% of the total amount of transactions respectively.

2.2. Inter-bank interest rates

For transactions in VND: the average inter-bank interest rates experienced opposite developments as compared with the interest rates of the previous week. Specifically, the average inter-bank interest rate for overnight term increased by 0.19 percentage points, to 4.82% p.a., while the average inter-bank interest rate for 1-week term decreased by 0.09 percentage points, to 5.18% p.a.

For transactions in USD: the average inter-bank interest rates experienced opposite developments as compared with the interest rates of the previous week. Specifically, the average inter-bank interest rate for overnight term remained at 3.82 p.a., while the average inter-bank interest rate for 1-week term decreased by 0.02 percentage points, to 3.83% p.a.. Meanwhile, the average inter-bank interest rate for 3-month term increased by 0.04 percentage points, to 4.50 p.a.

The specific average inter-bank interest rates were as follows:

	Overnight	1-week	2-week	1-month	3-month	6-month	9-month
VND	4.82	5.18	4.97	5.15	6.89	7.11	-
USD	3.82	3.83	3.86	4.03	4.50	-	-

HY