

## AVERAGE LENDING INTEREST RATES AND AVERAGE INTEREST RATE DIFFERENCES

Month: March 2024

We would like to announce the average lending interest rate and the average interest rate difference at the moment as follows:

Category	Interest rate
Average lending interest rate for loans in VND (excluding loans through credit card issuance and use)	6.55% p.a.
Difference on average lending interest rate for loans in VND and average deposit interest rate for term deposits from 1 month to 12 months in VND	2.41% p.a.

### Notes:

- The average on lending interest rate and average rate difference above are determined by the weighted average of all outstanding loans/term deposits for all customers at month-end and for reference only.
- For the latest rate, please contact us [here](#).

