Developments of interest rates applied by credit institutions (June 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; 4.0-4.6% p.a. for 1-month to below 6-month terms; 6.1-7.6% p.a. for 6-month to 12-month terms; 5.9-7.3% p.a. for 12-month plus to 24-month terms; and 7.1-7.8% 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 8.1-10.5% 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 4.1-5.4% p.a.

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