



# Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) inform on interest rate

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Average lending interest rate for March 2026:

**6.6%/year**

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Average difference between deposit and lending  
rates

**3.2%/year**

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Interest rate difference after accounting for capital  
mobilization and usage costs

**1.7%/year**

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\* Please note that the rates provided are average figures for Vietcombank and may not reflect the rates for individual deposits or loans. For specific details on our credit and deposit programs, including preferential and promotional offers, please contact your nearest Vietcombank branch or transaction office.