

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 01-08-2025

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information applied for relevant loans below for your reference.

Interest review cycle	USD BLR (%) Applied for below loans		VND BLR (%) Applied for below loans	
	Mid/Long-term	Short-term	Mid/Long-term	Short-term
Overnight	6.27	6.07	5.10	4.90
1 week	6.29	6.09	5.57	5.37
2 weeks	6.30	6.10	5.58	5.38
1 month	6.32	6.12	5.59	5.39
2 months	6.31	6.11	5.61	5.41
3 months	6.29	6.09	5.63	5.43
4 months	6.26	6.06	5.65	5.45
5 months	6.24	6.04	5.67	5.47
6 months	6.21	6.01	5.69	5.49
7 months	6.18	5.98	5.70	5.50
8 months	6.16	5.96	5.71	5.51
9 months	6.13	5.93	5.72	5.52
10 months	6.10	5.90	5.73	5.53
11 months	6.07	5.87	5.74	5.54
12 months	6.04	5.84	5.75	5.55

* Margin is determined in accordance with the Facility Agreement/General Facility Agreement.

Note:

Our Relationship Manager will separately inform you of BLR for a loan in case:

- (i) VND loan is higher than VND150 billion or USD loan is higher than USD5 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.