

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 02-07-2025

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	6.30	6.10	5.10	4.90
1 week	6.29	6.09	5.32	5.12
2 weeks	6.29	6.09	5.32	5.12
1 month	6.29	6.09	5.33	5.13
2 months	6.30	6.10	5.36	5.16
3 months	6.26	6.06	5.38	5.18
4 months	6.21	6.01	5.40	5.20
5 months	6.15	5.95	5.43	5.23
6 months	6.10	5.90	5.45	5.25
7 months	6.06	5.86	5.47	5.27
8 months	6.01	5.81	5.49	5.29
9 months	5.96	5.76	5.51	5.31
10 months	5.92	5.72	5.53	5.33
11 months	5.88	5.68	5.55	5.35
12 months	5.84	5.64	5.57	5.37

* 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.