

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 04-07-2025

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	6.35	6.15	5.10	4.90
1 week	6.29	6.09	5.40	5.20
2 weeks	6.29	6.09	5.40	5.20
1 month	6.30	6.10	5.41	5.21
2 months	6.32	6.12	5.43	5.23
3 months	6.30	6.10	5.44	5.24
4 months	6.26	6.06	5.45	5.25
5 months	6.22	6.02	5.47	5.27
6 months	6.18	5.98	5.48	5.28
7 months	6.14	5.94	5.52	5.32
8 months	6.10	5.90	5.56	5.36
9 months	6.06	5.86	5.60	5.40
10 months	6.02	5.82	5.64	5.44
11 months	5.98	5.78	5.68	5.48
12 months	5.94	5.74	5.72	5.52

* 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.