

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 04-12-2025

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	6.03	5.83	5.10	4.90
1 week	5.88	5.68	6.29	6.09
2 weeks	5.79	5.59	6.28	6.08
1 month	5.77	5.57	6.27	6.07
2 months	5.73	5.53	6.25	6.05
3 months	5.70	5.50	6.23	6.03
4 months	5.68	5.48	6.21	6.01
5 months	5.65	5.45	6.19	5.99
6 months	5.62	5.42	6.17	5.97
7 months	5.59	5.39	6.19	5.99
8 months	5.56	5.36	6.20	6.00
9 months	5.53	5.33	6.22	6.02
10 months	5.50	5.30	6.24	6.04
11 months	5.47	5.27	6.25	6.05
12 months	5.44	5.24	6.27	6.07

* 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.