



## BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

**Effective date: 05-09-2025**

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 (%)<br>Applied for below loans |            | VND BLR (%)<br>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                | 6.33                                   | 6.13       | 5.63                                   | 5.43       |
| 2 weeks               | 6.26                                   | 6.06       | 5.65                                   | 5.45       |
| 1 month               | 6.19                                   | 5.99       | 5.68                                   | 5.48       |
| 2 months              | 6.13                                   | 5.93       | 5.74                                   | 5.54       |
| 3 months              | 6.08                                   | 5.88       | 5.80                                   | 5.60       |
| 4 months              | 6.03                                   | 5.83       | 5.86                                   | 5.66       |
| 5 months              | 5.97                                   | 5.77       | 5.92                                   | 5.72       |
| 6 months              | 5.92                                   | 5.72       | 5.98                                   | 5.78       |
| 7 months              | 5.87                                   | 5.67       | 5.99                                   | 5.79       |
| 8 months              | 5.83                                   | 5.63       | 6.00                                   | 5.80       |
| 9 months              | 5.78                                   | 5.58       | 6.01                                   | 5.81       |
| 10 months             | 5.74                                   | 5.54       | 6.02                                   | 5.82       |
| 11 months             | 5.70                                   | 5.50       | 6.04                                   | 5.84       |
| 12 months             | 5.66                                   | 5.46       | 6.05                                   | 5.85       |

\* 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.