

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 05-11-2025

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	6.13	5.93	5.10	4.90
1 week	5.92	5.72	6.14	5.94
2 weeks	5.93	5.73	6.14	5.94
1 month	5.95	5.75	6.15	5.95
2 months	5.88	5.68	6.15	5.95
3 months	5.83	5.63	6.15	5.95
4 months	5.79	5.59	6.15	5.95
5 months	5.76	5.56	6.16	5.96
6 months	5.72	5.52	6.16	5.96
7 months	5.69	5.49	6.13	5.93
8 months	5.66	5.46	6.09	5.89
9 months	5.62	5.42	6.06	5.86
10 months	5.59	5.39	6.03	5.83
11 months	5.56	5.36	6.00	5.80
12 months	5.53	5.33	5.97	5.77

* 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.