

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 07-10-2025

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	6.11	5.91	5.10	4.90
1 week	6.11	5.91	5.73	5.53
2 weeks	6.12	5.92	5.74	5.54
1 month	6.05	5.85	5.77	5.57
2 months	5.99	5.79	5.82	5.62
3 months	5.90	5.70	5.88	5.68
4 months	5.86	5.66	5.94	5.74
5 months	5.81	5.61	5.99	5.79
6 months	5.76	5.56	6.05	5.85
7 months	5.73	5.53	6.04	5.84
8 months	5.69	5.49	6.04	5.84
9 months	5.66	5.46	6.03	5.83
10 months	5.62	5.42	6.03	5.83
11 months	5.59	5.39	6.02	5.82
12 months	5.56	5.36	6.02	5.82

* 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.