

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 09-09-2025

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 (%) Applied for below loans		VND BLR (%) Applied for below loans	
	Mid/Long-term	Short-term	Mid/Long-term	Short-term
Overnight	6.32	6.12	5.10	4.90
1 week	6.35	6.15	5.62	5.42
2 weeks	6.22	6.02	5.64	5.44
1 month	6.15	5.95	5.67	5.47
2 months	6.08	5.88	5.74	5.54
3 months	6.02	5.82	5.80	5.60
4 months	5.95	5.75	5.87	5.67
5 months	5.89	5.69	5.93	5.73
6 months	5.82	5.62	6.00	5.80
7 months	5.78	5.58	5.99	5.79
8 months	5.73	5.53	5.99	5.79
9 months	5.68	5.48	5.98	5.78
10 months	5.64	5.44	5.97	5.77
11 months	5.59	5.39	5.97	5.77
12 months	5.55	5.35	5.96	5.76

* 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.