

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 09-12-2025

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	5.82	5.62	5.10	4.90
1 week	5.71	5.51	6.31	6.11
2 weeks	5.73	5.53	6.30	6.10
1 month	5.76	5.56	6.28	6.08
2 months	5.72	5.52	6.26	6.06
3 months	5.70	5.50	6.23	6.03
4 months	5.68	5.48	6.20	6.00
5 months	5.66	5.46	6.18	5.98
6 months	5.64	5.44	6.15	5.95
7 months	5.61	5.41	6.17	5.97
8 months	5.58	5.38	6.18	5.98
9 months	5.56	5.36	6.20	6.00
10 months	5.54	5.34	6.21	6.01
11 months	5.51	5.31	6.23	6.03
12 months	5.49	5.29	6.24	6.04

* 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.