

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 10-09-2025**

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
<b>Overnight</b>	6.33	6.13	5.10	4.90
<b>1 week</b>	6.32	6.12	5.63	5.43
<b>2 weeks</b>	6.21	6.01	5.65	5.45
<b>1 month</b>	6.15	5.95	5.68	5.48
<b>2 months</b>	6.09	5.89	5.74	5.54
<b>3 months</b>	6.04	5.84	5.80	5.60
<b>4 months</b>	5.98	5.78	5.86	5.66
<b>5 months</b>	5.92	5.72	5.92	5.72
<b>6 months</b>	5.86	5.66	5.98	5.78
<b>7 months</b>	5.82	5.62	5.97	5.77
<b>8 months</b>	5.78	5.58	5.96	5.76
<b>9 months</b>	5.73	5.53	5.95	5.75
<b>10 months</b>	5.69	5.49	5.94	5.74
<b>11 months</b>	5.65	5.45	5.93	5.73
<b>12 months</b>	5.61	5.41	5.92	5.72

\* 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.