

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 10-11-2025

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	5.81	5.61	5.10	4.90
1 week	5.90	5.70	6.16	5.96
2 weeks	5.91	5.71	6.16	5.96
1 month	5.92	5.72	6.16	5.96
2 months	5.87	5.67	6.17	5.97
3 months	5.82	5.62	6.17	5.97
4 months	5.79	5.59	6.17	5.97
5 months	5.76	5.56	6.18	5.98
6 months	5.73	5.53	6.18	5.98
7 months	5.69	5.49	6.14	5.94
8 months	5.66	5.46	6.11	5.91
9 months	5.63	5.43	6.07	5.87
10 months	5.60	5.40	6.04	5.84
11 months	5.58	5.38	6.00	5.80
12 months	5.55	5.35	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.