

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 13-08-2025

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	6.26	6.06	5.10	4.90
1 week	6.30	6.10	5.39	5.19
2 weeks	6.31	6.11	5.40	5.20
1 month	6.33	6.13	5.44	5.24
2 months	6.25	6.05	5.51	5.31
3 months	6.18	5.98	5.58	5.38
4 months	6.12	5.92	5.65	5.45
5 months	6.06	5.86	5.72	5.52
6 months	6.01	5.81	5.79	5.59
7 months	5.97	5.77	5.79	5.59
8 months	5.92	5.72	5.80	5.60
9 months	5.88	5.68	5.80	5.60
10 months	5.85	5.65	5.81	5.61
11 months	5.81	5.61	5.81	5.61
12 months	5.77	5.57	5.82	5.62

* 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.