

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 14-08-2025

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	6.25	6.05	5.10	4.90
1 week	6.29	6.09	5.38	5.18
2 weeks	6.32	6.12	5.39	5.19
1 month	6.33	6.13	5.43	5.23
2 months	6.21	6.01	5.50	5.30
3 months	6.15	5.95	5.57	5.37
4 months	6.09	5.89	5.64	5.44
5 months	6.03	5.83	5.71	5.51
6 months	5.97	5.77	5.78	5.58
7 months	5.92	5.72	5.79	5.59
8 months	5.88	5.68	5.79	5.59
9 months	5.83	5.63	5.80	5.60
10 months	5.79	5.59	5.81	5.61
11 months	5.75	5.55	5.81	5.61
12 months	5.71	5.51	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.