

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 14-11-2025

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	5.85	5.65	5.10	4.90
1 week	5.92	5.72	6.19	5.99
2 weeks	5.96	5.76	6.19	5.99
1 month	5.93	5.73	6.19	5.99
2 months	5.88	5.68	6.19	5.99
3 months	5.84	5.64	6.19	5.99
4 months	5.81	5.61	6.19	5.99
5 months	5.78	5.58	6.20	6.00
6 months	5.75	5.55	6.20	6.00
7 months	5.72	5.52	6.17	5.97
8 months	5.68	5.48	6.14	5.94
9 months	5.65	5.45	6.11	5.91
10 months	5.62	5.42	6.08	5.88
11 months	5.59	5.39	6.05	5.85
12 months	5.56	5.36	6.02	5.82

* 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.