

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 15-08-2025

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	6.27	6.07	5.10	4.90
1 week	6.29	6.09	5.39	5.19
2 weeks	6.32	6.12	5.41	5.21
1 month	6.33	6.13	5.45	5.25
2 months	6.23	6.03	5.52	5.32
3 months	6.17	5.97	5.60	5.40
4 months	6.12	5.92	5.67	5.47
5 months	6.06	5.86	5.75	5.55
6 months	6.01	5.81	5.82	5.62
7 months	5.97	5.77	5.82	5.62
8 months	5.93	5.73	5.82	5.62
9 months	5.89	5.69	5.82	5.62
10 months	5.85	5.65	5.82	5.62
11 months	5.81	5.61	5.81	5.61
12 months	5.78	5.58	5.81	5.61

* 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.