

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 16-07-2025

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	6.22	6.02	5.10	4.90
1 week	6.29	6.09	5.50	5.30
2 weeks	6.30	6.10	5.50	5.30
1 month	6.32	6.12	5.50	5.30
2 months	6.34	6.14	5.51	5.31
3 months	6.31	6.11	5.51	5.31
4 months	6.27	6.07	5.51	5.31
5 months	6.23	6.03	5.52	5.32
6 months	6.20	6.00	5.52	5.32
7 months	6.16	5.96	5.62	5.42
8 months	6.13	5.93	5.72	5.52
9 months	6.09	5.89	5.82	5.62
10 months	6.06	5.86	5.92	5.72
11 months	6.03	5.83	6.02	5.82
12 months	5.99	5.79	6.12	5.92

* 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.