

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 18-09-2025

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	6.42	6.22	5.10	4.90
1 week	6.11	5.91	5.65	5.45
2 weeks	6.12	5.92	5.67	5.47
1 month	6.12	5.92	5.70	5.50
2 months	6.04	5.84	5.76	5.56
3 months	5.98	5.78	5.82	5.62
4 months	5.92	5.72	5.88	5.68
5 months	5.86	5.66	5.95	5.75
6 months	5.80	5.60	6.01	5.81
7 months	5.75	5.55	5.99	5.79
8 months	5.71	5.51	5.98	5.78
9 months	5.67	5.47	5.96	5.76
10 months	5.63	5.43	5.95	5.75
11 months	5.59	5.39	5.93	5.73
12 months	5.55	5.35	5.92	5.72

* 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.