

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 19-11-2025**

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
<b>Overnight</b>	5.85	5.65	5.10	4.90
<b>1 week</b>	5.92	5.72	6.21	6.01
<b>2 weeks</b>	5.96	5.76	6.21	6.01
<b>1 month</b>	5.92	5.72	6.21	6.01
<b>2 months</b>	5.88	5.68	6.21	6.01
<b>3 months</b>	5.83	5.63	6.21	6.01
<b>4 months</b>	5.80	5.60	6.21	6.01
<b>5 months</b>	5.77	5.57	6.22	6.02
<b>6 months</b>	5.74	5.54	6.22	6.02
<b>7 months</b>	5.71	5.51	6.22	6.02
<b>8 months</b>	5.67	5.47	6.21	6.01
<b>9 months</b>	5.64	5.44	6.21	6.01
<b>10 months</b>	5.61	5.41	6.20	6.00
<b>11 months</b>	5.57	5.37	6.20	6.00
<b>12 months</b>	5.54	5.34	6.19	5.99

\* 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.