

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 21-08-2025

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	6.25	6.05	5.10	4.90
1 week	6.34	6.14	5.51	5.31
2 weeks	6.34	6.14	5.52	5.32
1 month	6.30	6.10	5.56	5.36
2 months	6.23	6.03	5.61	5.41
3 months	6.17	5.97	5.67	5.47
4 months	6.12	5.92	5.73	5.53
5 months	6.07	5.87	5.79	5.59
6 months	6.02	5.82	5.85	5.65
7 months	5.98	5.78	5.85	5.65
8 months	5.94	5.74	5.84	5.64
9 months	5.90	5.70	5.84	5.64
10 months	5.86	5.66	5.84	5.64
11 months	5.83	5.63	5.84	5.64
12 months	5.79	5.59	5.84	5.64

* 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.