

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 22-09-2025

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	6.04	5.84	5.10	4.90
1 week	6.15	5.95	5.66	5.46
2 weeks	6.14	5.94	5.68	5.48
1 month	6.13	5.93	5.71	5.51
2 months	6.04	5.84	5.77	5.57
3 months	5.97	5.77	5.83	5.63
4 months	5.91	5.71	5.89	5.69
5 months	5.86	5.66	5.95	5.75
6 months	5.80	5.60	6.01	5.81
7 months	5.76	5.56	6.00	5.80
8 months	5.72	5.52	6.00	5.80
9 months	5.68	5.48	5.99	5.79
10 months	5.64	5.44	5.99	5.79
11 months	5.61	5.41	5.98	5.78
12 months	5.57	5.37	5.98	5.78

* 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.