

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 22-10-2025

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	6.09	5.89	5.10	4.90
1 week	6.17	5.97	6.09	5.89
2 weeks	6.06	5.86	6.09	5.89
1 month	5.99	5.79	6.08	5.88
2 months	5.91	5.71	6.07	5.87
3 months	5.84	5.64	6.07	5.87
4 months	5.78	5.58	6.06	5.86
5 months	5.72	5.52	6.05	5.85
6 months	5.67	5.47	6.04	5.84
7 months	5.62	5.42	6.05	5.85
8 months	5.58	5.38	6.05	5.85
9 months	5.54	5.34	6.06	5.86
10 months	5.50	5.30	6.07	5.87
11 months	5.46	5.26	6.07	5.87
12 months	5.43	5.23	6.08	5.88

* 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.