

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 24-12-2025

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	5.56	5.36	5.10	4.90
1 week	5.80	5.60	6.26	6.06
2 weeks	5.75	5.55	6.26	6.06
1 month	5.70	5.50	6.25	6.05
2 months	5.67	5.47	6.23	6.03
3 months	5.65	5.45	6.21	6.01
4 months	5.63	5.43	6.19	5.99
5 months	5.60	5.40	6.18	5.98
6 months	5.58	5.38	6.16	5.96
7 months	5.56	5.36	6.18	5.98
8 months	5.53	5.33	6.20	6.00
9 months	5.50	5.30	6.22	6.02
10 months	5.48	5.28	6.24	6.04
11 months	5.46	5.26	6.25	6.05
12 months	5.43	5.23	6.27	6.07

* 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.