

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 25-09-2025

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	6.05	5.85	5.10	4.90
1 week	6.17	5.97	5.67	5.47
2 weeks	6.14	5.94	5.69	5.49
1 month	6.14	5.94	5.72	5.52
2 months	6.03	5.83	5.78	5.58
3 months	5.96	5.76	5.84	5.64
4 months	5.91	5.71	5.90	5.70
5 months	5.86	5.66	5.95	5.75
6 months	5.80	5.60	6.01	5.81
7 months	5.77	5.57	6.00	5.80
8 months	5.73	5.53	5.98	5.78
9 months	5.70	5.50	5.97	5.77
10 months	5.66	5.46	5.95	5.75
11 months	5.63	5.43	5.94	5.74
12 months	5.60	5.40	5.92	5.72

* 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.