

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 25-12-2025

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	5.58	5.38	5.10	4.90
1 week	5.82	5.62	6.25	6.05
2 weeks	5.74	5.54	6.25	6.05
1 month	5.69	5.49	6.24	6.04
2 months	5.66	5.46	6.22	6.02
3 months	5.65	5.45	6.21	6.01
4 months	5.62	5.42	6.20	6.00
5 months	5.60	5.40	6.18	5.98
6 months	5.57	5.37	6.17	5.97
7 months	5.54	5.34	6.19	5.99
8 months	5.51	5.31	6.20	6.00
9 months	5.49	5.29	6.22	6.02
10 months	5.46	5.26	6.24	6.04
11 months	5.44	5.24	6.26	6.06
12 months	5.42	5.22	6.28	6.08

* 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.