

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 26-08-2025

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	6.23	6.03	5.10	4.90
1 week	6.36	6.16	5.59	5.39
2 weeks	6.35	6.15	5.60	5.40
1 month	6.29	6.09	5.63	5.43
2 months	6.23	6.03	5.67	5.47
3 months	6.17	5.97	5.72	5.52
4 months	6.12	5.92	5.76	5.56
5 months	6.07	5.87	5.81	5.61
6 months	6.01	5.81	5.85	5.65
7 months	5.97	5.77	5.86	5.66
8 months	5.92	5.72	5.87	5.67
9 months	5.88	5.68	5.88	5.68
10 months	5.84	5.64	5.89	5.69
11 months	5.80	5.60	5.89	5.69
12 months	5.76	5.56	5.90	5.70

* 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.