

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 28-07-2025

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	6.19	5.99	5.10	4.90
1 week	6.34	6.14	5.46	5.26
2 weeks	6.32	6.12	5.47	5.27
1 month	6.33	6.13	5.48	5.28
2 months	6.32	6.12	5.51	5.31
3 months	6.29	6.09	5.54	5.34
4 months	6.25	6.05	5.57	5.37
5 months	6.21	6.01	5.61	5.41
6 months	6.17	5.97	5.64	5.44
7 months	6.14	5.94	5.65	5.45
8 months	6.11	5.91	5.65	5.45
9 months	6.08	5.88	5.66	5.46
10 months	6.04	5.84	5.67	5.47
11 months	6.01	5.81	5.67	5.47
12 months	5.98	5.78	5.68	5.48

* 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.