

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 29-10-2025

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	6.15	5.95	5.10	4.90
1 week	5.94	5.74	5.94	5.74
2 weeks	5.92	5.72	5.95	5.75
1 month	5.92	5.72	5.96	5.76
2 months	5.85	5.65	5.99	5.79
3 months	5.80	5.60	6.02	5.82
4 months	5.75	5.55	6.05	5.85
5 months	5.70	5.50	6.09	5.89
6 months	5.65	5.45	6.12	5.92
7 months	5.62	5.42	6.13	5.93
8 months	5.58	5.38	6.13	5.93
9 months	5.55	5.35	6.14	5.94
10 months	5.52	5.32	6.14	5.94
11 months	5.48	5.28	6.15	5.95
12 months	5.45	5.25	6.15	5.95

* 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.