

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 30-07-2025

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	6.27	6.07	5.10	4.90
1 week	6.31	6.11	5.52	5.32
2 weeks	6.30	6.10	5.53	5.33
1 month	6.32	6.12	5.54	5.34
2 months	6.30	6.10	5.56	5.36
3 months	6.26	6.06	5.58	5.38
4 months	6.22	6.02	5.60	5.40
5 months	6.18	5.98	5.61	5.41
6 months	6.14	5.94	5.63	5.43
7 months	6.11	5.91	5.65	5.45
8 months	6.07	5.87	5.67	5.47
9 months	6.04	5.84	5.69	5.49
10 months	6.00	5.80	5.71	5.51
11 months	5.97	5.77	5.73	5.53
12 months	5.93	5.73	5.75	5.55

* 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.