

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 30-12-2025**

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
<b>Overnight</b>	5.56	5.36	5.10	4.90
<b>1 week</b>	5.71	5.51	6.33	6.13
<b>2 weeks</b>	5.67	5.47	6.32	6.12
<b>1 month</b>	5.65	5.45	6.31	6.11
<b>2 months</b>	5.64	5.44	6.28	6.08
<b>3 months</b>	5.61	5.41	6.25	6.05
<b>4 months</b>	5.59	5.39	6.22	6.02
<b>5 months</b>	5.56	5.36	6.20	6.00
<b>6 months</b>	5.54	5.34	6.17	5.97
<b>7 months</b>	5.51	5.31	6.19	5.99
<b>8 months</b>	5.48	5.28	6.21	6.01
<b>9 months</b>	5.44	5.24	6.23	6.03
<b>10 months</b>	5.42	5.22	6.25	6.05
<b>11 months</b>	5.40	5.20	6.28	6.08
<b>12 months</b>	5.37	5.17	6.30	6.10

\* 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.