



BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 31-10-2025

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	5.97	5.77	5.10	4.90
1 week	5.95	5.75	6.14	5.94
2 weeks	5.95	5.75	6.14	5.94
1 month	5.96	5.76	6.14	5.94
2 months	5.90	5.70	6.15	5.95
3 months	5.85	5.65	6.15	5.95
4 months	5.82	5.62	6.15	5.95
5 months	5.78	5.58	6.15	5.95
6 months	5.75	5.55	6.15	5.95
7 months	5.72	5.52	6.15	5.95
8 months	5.69	5.49	6.16	5.96
9 months	5.66	5.46	6.16	5.96
10 months	5.63	5.43	6.16	5.96
11 months	5.60	5.40	6.17	5.97
12 months	5.57	5.37	6.17	5.97

* 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.