

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 01-04-2026

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	5.53	5.33	7.00	6.60
1 week	5.59	5.39	7.00	6.60
2 weeks	5.60	5.40	7.01	6.61
1 month	5.60	5.40	7.01	6.61
2 months	5.61	5.41	7.03	6.63
3 months	5.62	5.42	7.04	6.64
4 months	5.62	5.42	7.05	6.65
5 months	5.62	5.42	7.07	6.67
6 months	5.62	5.42	7.08	6.68
7 months	5.62	5.42	7.13	6.73
8 months	5.62	5.42	7.19	6.79
9 months	5.62	5.42	7.24	6.84
10 months	5.62	5.42	7.30	6.90
11 months	5.62	5.42	7.35	6.95
12 months	5.63	5.43	7.41	7.01

* 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.