

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 02-03-2026

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	5.57	5.37	6.80	6.40
1 week	5.60	5.40	7.00	6.60
2 weeks	5.61	5.41	7.00	6.60
1 month	5.61	5.41	7.00	6.60
2 months	5.61	5.41	7.00	6.60
3 months	5.60	5.40	6.99	6.59
4 months	5.58	5.38	6.99	6.59
5 months	5.57	5.37	6.99	6.59
6 months	5.55	5.35	6.99	6.59
7 months	5.52	5.32	7.02	6.62
8 months	5.49	5.29	7.04	6.64
9 months	5.46	5.26	7.07	6.67
10 months	5.43	5.23	7.10	6.70
11 months	5.40	5.20	7.13	6.73
12 months	5.37	5.17	7.16	6.76

* 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.