

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

**Effective date: 02-04-2026**

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
<b>Overnight</b>	5.53	5.33	7.04	6.64
<b>1 week</b>	5.59	5.39	7.04	6.64
<b>2 weeks</b>	5.59	5.39	7.04	6.64
<b>1 month</b>	5.60	5.40	7.05	6.65
<b>2 months</b>	5.61	5.41	7.05	6.65
<b>3 months</b>	5.62	5.42	7.06	6.66
<b>4 months</b>	5.62	5.42	7.06	6.66
<b>5 months</b>	5.63	5.43	7.07	6.67
<b>6 months</b>	5.63	5.43	7.07	6.67
<b>7 months</b>	5.63	5.43	7.13	6.73
<b>8 months</b>	5.64	5.44	7.19	6.79
<b>9 months</b>	5.64	5.44	7.25	6.85
<b>10 months</b>	5.64	5.44	7.31	6.91
<b>11 months</b>	5.64	5.44	7.36	6.96
<b>12 months</b>	5.64	5.44	7.42	7.02

\* 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.