

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 02-07-2026

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	5.42	5.22	7.46	7.06
1 week	5.47	5.27	7.47	7.07
2 weeks	5.48	5.28	7.48	7.08
1 month	5.51	5.31	7.51	7.11
2 months	5.54	5.34	7.57	7.17
3 months	5.59	5.39	7.62	7.22
4 months	5.63	5.43	7.67	7.27
5 months	5.68	5.48	7.73	7.33
6 months	5.72	5.52	7.78	7.38
7 months	5.75	5.55	7.79	7.39
8 months	5.78	5.58	7.81	7.41
9 months	5.81	5.61	7.82	7.42
10 months	5.84	5.64	7.83	7.43
11 months	5.86	5.66	7.85	7.45
12 months	5.88	5.68	7.86	7.46

* 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.