

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 05-01-2026

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	5.67	5.47	6.19	5.99
1 week	5.59	5.39	6.19	5.99
2 weeks	5.61	5.41	6.19	5.99
1 month	5.61	5.41	6.18	5.98
2 months	5.61	5.41	6.17	5.97
3 months	5.59	5.39	6.15	5.95
4 months	5.57	5.37	6.14	5.94
5 months	5.54	5.34	6.12	5.92
6 months	5.52	5.32	6.11	5.91
7 months	5.49	5.29	6.13	5.93
8 months	5.46	5.26	6.14	5.94
9 months	5.44	5.24	6.16	5.96
10 months	5.41	5.21	6.18	5.98
11 months	5.39	5.19	6.20	6.00
12 months	5.37	5.17	6.22	6.02

* 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.