

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 05-05-2026

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	5.46	5.26	7.26	6.86
1 week	5.47	5.27	7.27	6.87
2 weeks	5.48	5.28	7.28	6.88
1 month	5.49	5.29	7.32	6.92
2 months	5.49	5.29	7.37	6.97
3 months	5.50	5.30	7.44	7.04
4 months	5.51	5.31	7.50	7.10
5 months	5.52	5.32	7.56	7.16
6 months	5.52	5.32	7.62	7.22
7 months	5.54	5.34	7.65	7.25
8 months	5.56	5.36	7.68	7.28
9 months	5.57	5.37	7.71	7.31
10 months	5.59	5.39	7.74	7.34
11 months	5.61	5.41	7.78	7.38
12 months	5.63	5.43	7.81	7.41

* 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.