

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 07-01-2026

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	5.65	5.45	6.12	5.92
1 week	5.62	5.42	6.12	5.92
2 weeks	5.62	5.42	6.12	5.92
1 month	5.62	5.42	6.13	5.93
2 months	5.61	5.41	6.13	5.93
3 months	5.59	5.39	6.14	5.94
4 months	5.57	5.37	6.14	5.94
5 months	5.55	5.35	6.15	5.95
6 months	5.53	5.33	6.15	5.95
7 months	5.50	5.30	6.16	5.96
8 months	5.47	5.27	6.17	5.97
9 months	5.45	5.25	6.18	5.98
10 months	5.42	5.22	6.19	5.99
11 months	5.40	5.20	6.20	6.00
12 months	5.38	5.18	6.21	6.01

* 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.