

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 07-05-2026

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	5.43	5.23	7.35	6.95
1 week	5.48	5.28	7.36	6.96
2 weeks	5.47	5.27	7.37	6.97
1 month	5.48	5.28	7.39	6.99
2 months	5.49	5.29	7.42	7.02
3 months	5.49	5.29	7.45	7.05
4 months	5.50	5.30	7.48	7.08
5 months	5.50	5.30	7.52	7.12
6 months	5.51	5.31	7.55	7.15
7 months	5.52	5.32	7.59	7.19
8 months	5.53	5.33	7.64	7.24
9 months	5.54	5.34	7.68	7.28
10 months	5.55	5.35	7.72	7.32
11 months	5.56	5.36	7.77	7.37
12 months	5.57	5.37	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.