

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 10-02-2026**

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
<b>Overnight</b>	5.55	5.35	7.02	6.62
<b>1 week</b>	5.60	5.40	7.02	6.62
<b>2 weeks</b>	5.60	5.40	7.02	6.62
<b>1 month</b>	5.60	5.40	7.01	6.61
<b>2 months</b>	5.59	5.39	7.00	6.60
<b>3 months</b>	5.58	5.38	7.00	6.60
<b>4 months</b>	5.56	5.36	6.99	6.59
<b>5 months</b>	5.54	5.34	6.99	6.59
<b>6 months</b>	5.51	5.31	6.98	6.58
<b>7 months</b>	5.48	5.28	6.99	6.59
<b>8 months</b>	5.45	5.25	7.00	6.60
<b>9 months</b>	5.43	5.23	7.01	6.61
<b>10 months</b>	5.40	5.20	7.02	6.62
<b>11 months</b>	5.38	5.18	7.04	6.64
<b>12 months</b>	5.36	5.16	7.05	6.65

\* 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.