

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 10-07-2026

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	5.42	5.22	7.80	7.40
1 week	5.45	5.25	7.79	7.39
2 weeks	5.46	5.26	7.79	7.39
1 month	5.51	5.31	7.78	7.38
2 months	5.54	5.34	7.76	7.36
3 months	5.59	5.39	7.74	7.34
4 months	5.62	5.42	7.72	7.32
5 months	5.66	5.46	7.71	7.31
6 months	5.70	5.50	7.69	7.29
7 months	5.73	5.53	7.73	7.33
8 months	5.76	5.56	7.77	7.37
9 months	5.79	5.59	7.81	7.41
10 months	5.82	5.62	7.85	7.45
11 months	5.84	5.64	7.88	7.48
12 months	5.86	5.66	7.92	7.52

^{*} 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.