

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 13-07-2026

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	5.38	5.18	7.53	7.13
1 week	5.46	5.26	7.53	7.13
2 weeks	5.47	5.27	7.54	7.14
1 month	5.54	5.34	7.55	7.15
2 months	5.57	5.37	7.58	7.18
3 months	5.63	5.43	7.60	7.20
4 months	5.67	5.47	7.63	7.23
5 months	5.71	5.51	7.65	7.25
6 months	5.75	5.55	7.68	7.28
7 months	5.78	5.58	7.72	7.32
8 months	5.81	5.61	7.77	7.37
9 months	5.85	5.65	7.81	7.41
10 months	5.87	5.67	7.85	7.45
11 months	5.89	5.69	7.89	7.49
12 months	5.92	5.72	7.93	7.53

* 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.