

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 14-01-2026

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	5.54	5.34	6.35	6.15
1 week	5.60	5.40	6.35	6.15
2 weeks	5.61	5.41	6.34	6.14
1 month	5.62	5.42	6.33	6.13
2 months	5.63	5.43	6.31	6.11
3 months	5.62	5.42	6.28	6.08
4 months	5.60	5.40	6.26	6.06
5 months	5.59	5.39	6.23	6.03
6 months	5.57	5.37	6.21	6.01
7 months	5.55	5.35	6.22	6.02
8 months	5.52	5.32	6.23	6.03
9 months	5.50	5.30	6.24	6.04
10 months	5.48	5.28	6.25	6.05
11 months	5.46	5.26	6.25	6.05
12 months	5.43	5.23	6.26	6.06

* 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.