

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 15-07-2026

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	5.35	5.15	7.82	7.42
1 week	5.48	5.28	7.81	7.41
2 weeks	5.49	5.29	7.81	7.41
1 month	5.52	5.32	7.80	7.40
2 months	5.54	5.34	7.79	7.39
3 months	5.59	5.39	7.77	7.37
4 months	5.63	5.43	7.75	7.35
5 months	5.66	5.46	7.74	7.34
6 months	5.70	5.50	7.72	7.32
7 months	5.73	5.53	7.75	7.35
8 months	5.75	5.55	7.79	7.39
9 months	5.78	5.58	7.82	7.42
10 months	5.80	5.60	7.86	7.46
11 months	5.83	5.63	7.89	7.49
12 months	5.85	5.65	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.