

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 20-03-2026

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	5.55	5.35	6.96	6.56
1 week	5.62	5.42	6.96	6.56
2 weeks	5.63	5.43	6.97	6.57
1 month	5.62	5.42	6.97	6.57
2 months	5.63	5.43	6.98	6.58
3 months	5.65	5.45	7.00	6.60
4 months	5.65	5.45	7.01	6.61
5 months	5.66	5.46	7.02	6.62
6 months	5.66	5.46	7.03	6.63
7 months	5.67	5.47	7.07	6.67
8 months	5.67	5.47	7.10	6.70
9 months	5.67	5.47	7.14	6.74
10 months	5.67	5.47	7.18	6.78
11 months	5.68	5.48	7.21	6.81
12 months	5.68	5.48	7.25	6.85

* 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.