

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 23-01-2026

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	6.46	6.06
1 week	5.65	5.45	7.02	6.62
2 weeks	5.63	5.43	7.01	6.61
1 month	5.61	5.41	7.01	6.61
2 months	5.61	5.41	7.00	6.60
3 months	5.62	5.42	6.99	6.59
4 months	5.60	5.40	6.98	6.58
5 months	5.59	5.39	6.98	6.58
6 months	5.58	5.38	6.97	6.57
7 months	5.56	5.36	6.97	6.57
8 months	5.54	5.34	6.98	6.58
9 months	5.52	5.32	6.98	6.58
10 months	5.50	5.30	6.99	6.59
11 months	5.49	5.29	6.99	6.59
12 months	5.47	5.27	7.00	6.60

* 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.