

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 23-03-2026

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	5.52	5.32	6.97	6.57
1 week	5.64	5.44	6.97	6.57
2 weeks	5.64	5.44	6.97	6.57
1 month	5.63	5.43	6.98	6.58
2 months	5.65	5.45	6.98	6.58
3 months	5.66	5.46	6.99	6.59
4 months	5.68	5.48	7.00	6.60
5 months	5.69	5.49	7.00	6.60
6 months	5.71	5.51	7.01	6.61
7 months	5.72	5.52	7.05	6.65
8 months	5.74	5.54	7.10	6.70
9 months	5.75	5.55	7.14	6.74
10 months	5.76	5.56	7.19	6.79
11 months	5.77	5.57	7.23	6.83
12 months	5.78	5.58	7.28	6.88

* 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.