

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 26-01-2026

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	5.53	5.33	7.06	6.66
1 week	5.67	5.47	7.05	6.65
2 weeks	5.64	5.44	7.05	6.65
1 month	5.62	5.42	7.04	6.64
2 months	5.62	5.42	7.02	6.62
3 months	5.62	5.42	7.00	6.60
4 months	5.60	5.40	6.98	6.58
5 months	5.59	5.39	6.96	6.56
6 months	5.57	5.37	6.94	6.54
7 months	5.55	5.35	6.95	6.55
8 months	5.53	5.33	6.95	6.55
9 months	5.51	5.31	6.96	6.56
10 months	5.49	5.29	6.97	6.57
11 months	5.47	5.27	6.98	6.58
12 months	5.46	5.26	6.99	6.59

* 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.