

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 27-01-2026**

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
<b>Overnight</b>	5.54	5.34	7.06	6.66
<b>1 week</b>	5.66	5.46	7.05	6.65
<b>2 weeks</b>	5.63	5.43	7.05	6.65
<b>1 month</b>	5.62	5.42	7.04	6.64
<b>2 months</b>	5.62	5.42	7.02	6.62
<b>3 months</b>	5.61	5.41	7.00	6.60
<b>4 months</b>	5.60	5.40	6.98	6.58
<b>5 months</b>	5.59	5.39	6.95	6.55
<b>6 months</b>	5.58	5.38	6.93	6.53
<b>7 months</b>	5.56	5.36	6.94	6.54
<b>8 months</b>	5.54	5.34	6.96	6.56
<b>9 months</b>	5.52	5.32	6.97	6.57
<b>10 months</b>	5.50	5.30	6.98	6.58
<b>11 months</b>	5.48	5.28	6.99	6.59
<b>12 months</b>	5.46	5.26	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.