

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 27-03-2026

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	5.53	5.33	6.99	6.59
1 week	5.63	5.43	6.99	6.59
2 weeks	5.62	5.42	6.99	6.59
1 month	5.61	5.41	7.00	6.60
2 months	5.63	5.43	7.02	6.62
3 months	5.65	5.45	7.03	6.63
4 months	5.67	5.47	7.04	6.64
5 months	5.68	5.48	7.06	6.66
6 months	5.70	5.50	7.07	6.67
7 months	5.72	5.52	7.10	6.70
8 months	5.74	5.54	7.14	6.74
9 months	5.76	5.56	7.17	6.77
10 months	5.77	5.57	7.20	6.80
11 months	5.79	5.59	7.24	6.84
12 months	5.80	5.60	7.27	6.87

* 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.