

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 27-07-2026

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	5.22	5.02	6.40	6.20
1 week	5.40	5.20	7.70	7.50
2 weeks	5.39	5.19	7.70	7.50
1 month	5.39	5.19	7.70	7.50
2 months	5.42	5.22	7.70	7.50
3 months	5.47	5.27	7.70	7.50
4 months	5.52	5.32	7.70	7.50
5 months	5.56	5.36	7.70	7.50
6 months	5.61	5.41	7.70	7.50
7 months	5.64	5.44	7.71	7.51
8 months	5.67	5.47	7.72	7.52
9 months	5.70	5.50	7.73	7.53
10 months	5.72	5.52	7.74	7.54
11 months	5.75	5.55	7.74	7.54
12 months	5.77	5.57	7.75	7.55

* 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.