

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 29-01-2026

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	5.56	5.36	7.08	6.68
1 week	5.61	5.41	7.08	6.68
2 weeks	5.60	5.40	7.07	6.67
1 month	5.61	5.41	7.06	6.66
2 months	5.61	5.41	7.04	6.64
3 months	5.60	5.40	7.02	6.62
4 months	5.59	5.39	7.00	6.60
5 months	5.58	5.38	6.98	6.58
6 months	5.56	5.36	6.96	6.56
7 months	5.54	5.34	6.97	6.57
8 months	5.52	5.32	6.99	6.59
9 months	5.50	5.30	7.00	6.60
10 months	5.48	5.28	7.01	6.61
11 months	5.46	5.26	7.03	6.63
12 months	5.44	5.24	7.04	6.64

* 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.