

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 29-07-2026

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	5.24	5.04	5.90	5.70
1 week	5.39	5.19	7.72	7.52
2 weeks	5.39	5.19	7.72	7.52
1 month	5.38	5.18	7.72	7.52
2 months	5.43	5.23	7.72	7.52
3 months	5.48	5.28	7.72	7.52
4 months	5.53	5.33	7.72	7.52
5 months	5.57	5.37	7.73	7.53
6 months	5.61	5.41	7.73	7.53
7 months	5.65	5.45	7.73	7.53
8 months	5.68	5.48	7.74	7.54
9 months	5.71	5.51	7.74	7.54
10 months	5.73	5.53	7.74	7.54
11 months	5.76	5.56	7.75	7.55
12 months	5.78	5.58	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.