

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

**Effective date: 12-03-2025**

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 (%)<br>Applied for below loans |            | VND BLR (%)<br>Applied for below loans |            |
|-----------------------|--|------------|--|------------|
|                       | Mid/Long-term                          | Short-term | Mid/Long-term                          | Short-term |
| <b>Overnight</b>      | 6.15                                   | 5.95       | 4.50                                   | 4.10       |
| <b>1 week</b>         | 6.20                                   | 6.00       | 4.92                                   | 4.52       |
| <b>2 weeks</b>        | 6.19                                   | 5.99       | 4.92                                   | 4.52       |
| <b>1 month</b>        | 6.19                                   | 5.99       | 4.92                                   | 4.52       |
| <b>2 months</b>       | 6.18                                   | 5.98       | 4.93                                   | 4.53       |
| <b>3 months</b>       | 6.16                                   | 5.96       | 4.93                                   | 4.53       |
| <b>4 months</b>       | 6.12                                   | 5.92       | 4.93                                   | 4.53       |
| <b>5 months</b>       | 6.08                                   | 5.88       | 4.93                                   | 4.53       |
| <b>6 months</b>       | 6.04                                   | 5.84       | 4.93                                   | 4.53       |
| <b>7 months</b>       | 6.00                                   | 5.80       | 4.95                                   | 4.55       |
| <b>8 months</b>       | 5.97                                   | 5.77       | 4.96                                   | 4.56       |
| <b>9 months</b>       | 5.93                                   | 5.73       | 4.98                                   | 4.58       |
| <b>10 months</b>      | 5.90                                   | 5.70       | 5.00                                   | 4.60       |
| <b>11 months</b>      | 5.87                                   | 5.67       | 5.01                                   | 4.61       |
| <b>12 months</b>      | 5.84                                   | 5.64       | 5.03                                   | 4.63       |

\* 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.