

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

**Effective date: 15-12-2025**

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>      | 5.55                                   | 5.35       | 5.10                                   | 4.90       |
| <b>1 week</b>         | 5.66                                   | 5.46       | 6.28                                   | 6.08       |
| <b>2 weeks</b>        | 5.71                                   | 5.51       | 6.27                                   | 6.07       |
| <b>1 month</b>        | 5.71                                   | 5.51       | 6.26                                   | 6.06       |
| <b>2 months</b>       | 5.68                                   | 5.48       | 6.24                                   | 6.04       |
| <b>3 months</b>       | 5.67                                   | 5.47       | 6.22                                   | 6.02       |
| <b>4 months</b>       | 5.65                                   | 5.45       | 6.20                                   | 6.00       |
| <b>5 months</b>       | 5.62                                   | 5.42       | 6.18                                   | 5.98       |
| <b>6 months</b>       | 5.60                                   | 5.40       | 6.16                                   | 5.96       |
| <b>7 months</b>       | 5.57                                   | 5.37       | 6.17                                   | 5.97       |
| <b>8 months</b>       | 5.54                                   | 5.34       | 6.19                                   | 5.99       |
| <b>9 months</b>       | 5.52                                   | 5.32       | 6.20                                   | 6.00       |
| <b>10 months</b>      | 5.49                                   | 5.29       | 6.21                                   | 6.01       |
| <b>11 months</b>      | 5.47                                   | 5.27       | 6.23                                   | 6.03       |
| <b>12 months</b>      | 5.44                                   | 5.24       | 6.24                                   | 6.04       |

\* 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.