

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 21-07-2025

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 (%) Applied for below loans | | VND BLR (%) Applied for below loans | |
|-----------------------|--|------------|--|------------|
| | Mid/Long-term | Short-term | Mid/Long-term | Short-term |
| Overnight | 6.25 | 6.05 | 5.10 | 4.90 |
| 1 week | 6.29 | 6.09 | 5.51 | 5.31 |
| 2 weeks | 6.31 | 6.11 | 5.51 | 5.31 |
| 1 month | 6.31 | 6.11 | 5.52 | 5.32 |
| 2 months | 6.32 | 6.12 | 5.52 | 5.32 |
| 3 months | 6.29 | 6.09 | 5.52 | 5.32 |
| 4 months | 6.25 | 6.05 | 5.52 | 5.32 |
| 5 months | 6.21 | 6.01 | 5.53 | 5.33 |
| 6 months | 6.18 | 5.98 | 5.53 | 5.33 |
| 7 months | 6.14 | 5.94 | 5.56 | 5.36 |
| 8 months | 6.10 | 5.90 | 5.58 | 5.38 |
| 9 months | 6.06 | 5.86 | 5.61 | 5.41 |
| 10 months | 6.03 | 5.83 | 5.64 | 5.44 |
| 11 months | 5.99 | 5.79 | 5.66 | 5.46 |
| 12 months | 5.95 | 5.75 | 5.69 | 5.49 |

* 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.