

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 25-06-2025

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 | 6.10 | 5.90 | 4.80 | 4.40 |
| 1 week | 6.20 | 6.00 | 4.96 | 4.56 |
| 2 weeks | 6.19 | 5.99 | 4.97 | 4.57 |
| 1 month | 6.19 | 5.99 | 4.98 | 4.58 |
| 2 months | 6.19 | 5.99 | 5.01 | 4.61 |
| 3 months | 6.17 | 5.97 | 5.04 | 4.64 |
| 4 months | 6.13 | 5.93 | 5.07 | 4.67 |
| 5 months | 6.09 | 5.89 | 5.09 | 4.69 |
| 6 months | 6.05 | 5.85 | 5.12 | 4.72 |
| 7 months | 6.01 | 5.81 | 5.13 | 4.73 |
| 8 months | 5.97 | 5.77 | 5.14 | 4.74 |
| 9 months | 5.93 | 5.73 | 5.15 | 4.75 |
| 10 months | 5.89 | 5.69 | 5.16 | 4.76 |
| 11 months | 5.84 | 5.64 | 5.18 | 4.78 |
| 12 months | 5.80 | 5.60 | 5.19 | 4.79 |

* 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.