

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 07-04-2026

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 | 5.45 | 5.25 | 7.39 | 6.99 |
| 1 week | 5.49 | 5.29 | 7.39 | 6.99 |
| 2 weeks | 5.49 | 5.29 | 7.39 | 6.99 |
| 1 month | 5.51 | 5.31 | 7.38 | 6.98 |
| 2 months | 5.51 | 5.31 | 7.38 | 6.98 |
| 3 months | 5.52 | 5.32 | 7.38 | 6.98 |
| 4 months | 5.53 | 5.33 | 7.38 | 6.98 |
| 5 months | 5.54 | 5.34 | 7.37 | 6.97 |
| 6 months | 5.55 | 5.35 | 7.37 | 6.97 |
| 7 months | 5.56 | 5.36 | 7.43 | 7.03 |
| 8 months | 5.56 | 5.36 | 7.49 | 7.09 |
| 9 months | 5.57 | 5.37 | 7.55 | 7.15 |
| 10 months | 5.58 | 5.38 | 7.61 | 7.21 |
| 11 months | 5.58 | 5.38 | 7.67 | 7.27 |
| 12 months | 5.59 | 5.39 | 7.73 | 7.33 |

* 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.