

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 09-01-2026

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 | 5.56 | 5.36 | 6.23 | 6.03 |
| 1 week | 5.61 | 5.41 | 6.22 | 6.02 |
| 2 weeks | 5.61 | 5.41 | 6.22 | 6.02 |
| 1 month | 5.61 | 5.41 | 6.22 | 6.02 |
| 2 months | 5.61 | 5.41 | 6.21 | 6.01 |
| 3 months | 5.60 | 5.40 | 6.20 | 6.00 |
| 4 months | 5.58 | 5.38 | 6.19 | 5.99 |
| 5 months | 5.56 | 5.36 | 6.19 | 5.99 |
| 6 months | 5.54 | 5.34 | 6.18 | 5.98 |
| 7 months | 5.51 | 5.31 | 6.19 | 5.99 |
| 8 months | 5.48 | 5.28 | 6.19 | 5.99 |
| 9 months | 5.46 | 5.26 | 6.20 | 6.00 |
| 10 months | 5.43 | 5.23 | 6.21 | 6.01 |
| 11 months | 5.41 | 5.21 | 6.22 | 6.02 |
| 12 months | 5.39 | 5.19 | 6.23 | 6.03 |

* 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.