

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 16-Sep-2021

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 | 2.52 | 2.52 | 4.65 | 3.40 |
| 1 week | 2.57 | 2.57 | 4.84 | 3.59 |
| 2 weeks | 2.58 | 2.58 | 4.84 | 3.59 |
| 1 month | 2.59 | 2.59 | 4.84 | 3.59 |
| 2 months | 2.60 | 2.60 | 4.84 | 3.59 |
| 3 months | 2.62 | 2.62 | 4.84 | 3.59 |
| 4 months | 2.64 | 2.64 | 4.84 | 3.59 |
| 5 months | 2.66 | 2.66 | 4.83 | 3.58 |
| 6 months | 2.67 | 2.67 | 4.83 | 3.58 |
| 7 months | 2.67 | 2.67 | 4.83 | 3.58 |
| 8 months | 2.67 | 2.67 | 4.84 | 3.59 |
| 9 months | 2.67 | 2.67 | 4.84 | 3.59 |
| 10 months | 2.67 | 2.67 | 4.84 | 3.59 |
| 11 months | 2.68 | 2.68 | 4.85 | 3.60 |
| 12 months | 2.68 | 2.68 | 4.85 | 3.60 |

* 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 VND50 billion or USD loan is higher than USD1 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.