

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 07-09-2022

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 | 4.92 | 4.92 | 7.25 | 6.00 |
| 1 week | 4.98 | 4.98 | 6.97 | 5.72 |
| 2 weeks | 4.98 | 4.98 | 6.98 | 5.73 |
| 1 month | 5.06 | 5.06 | 6.98 | 5.73 |
| 2 months | 5.32 | 5.32 | 6.99 | 5.74 |
| 3 months | 5.53 | 5.53 | 7.00 | 5.75 |
| 4 months | 5.73 | 5.73 | 7.01 | 5.76 |
| 5 months | 5.94 | 5.94 | 7.01 | 5.76 |
| 6 months | 6.14 | 6.14 | 7.02 | 5.77 |
| 7 months | 6.20 | 6.20 | 7.05 | 5.80 |
| 8 months | 6.27 | 6.27 | 7.07 | 5.82 |
| 9 months | 6.33 | 6.33 | 7.10 | 5.85 |
| 10 months | 6.36 | 6.36 | 7.12 | 5.87 |
| 11 months | 6.39 | 6.39 | 7.15 | 5.90 |
| 12 months | 6.42 | 6.42 | 7.17 | 5.92 |

* 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.