

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 07-10-2022

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 | 5.68 | 5.68 | 9.05 | 7.80 |
| 1 week | 5.73 | 5.73 | 8.58 | 7.33 |
| 2 weeks | 5.73 | 5.73 | 8.60 | 7.35 |
| 1 month | 5.97 | 5.97 | 8.62 | 7.37 |
| 2 months | 6.20 | 6.20 | 8.67 | 7.42 |
| 3 months | 6.46 | 6.46 | 8.72 | 7.47 |
| 4 months | 6.59 | 6.59 | 8.77 | 7.52 |
| 5 months | 6.71 | 6.71 | 8.82 | 7.57 |
| 6 months | 6.84 | 6.84 | 8.87 | 7.62 |
| 7 months | 6.90 | 6.90 | 8.88 | 7.63 |
| 8 months | 6.95 | 6.95 | 8.88 | 7.63 |
| 9 months | 7.01 | 7.01 | 8.89 | 7.64 |
| 10 months | 7.04 | 7.04 | 8.90 | 7.65 |
| 11 months | 7.07 | 7.07 | 8.90 | 7.65 |
| 12 months | 7.10 | 7.10 | 8.91 | 7.66 |

* 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.