

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-1-2022

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 | 2.66 | 2.66 | 4.65 | 3.40 |
| 1 week | 2.71 | 2.71 | 4.86 | 3.61 |
| 2 weeks | 2.71 | 2.71 | 4.86 | 3.61 |
| 1 month | 2.71 | 2.71 | 4.86 | 3.61 |
| 2 months | 2.74 | 2.74 | 4.86 | 3.61 |
| 3 months | 2.78 | 2.78 | 4.87 | 3.62 |
| 4 months | 2.82 | 2.82 | 4.87 | 3.62 |
| 5 months | 2.87 | 2.87 | 4.87 | 3.62 |
| 6 months | 2.91 | 2.91 | 4.87 | 3.62 |
| 7 months | 2.95 | 2.95 | 4.87 | 3.62 |
| 8 months | 2.99 | 2.99 | 4.88 | 3.63 |
| 9 months | 3.03 | 3.03 | 4.88 | 3.63 |
| 10 months | 3.06 | 3.06 | 4.89 | 3.64 |
| 11 months | 3.10 | 3.10 | 4.89 | 3.64 |
| 12 months | 3.13 | 3.13 | 4.90 | 3.65 |

* 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.