

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 18-11-2022

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 | 6.45 | 6.45 | 8.33 | 7.08 |
| 1 week | 6.51 | 6.51 | 9.06 | 7.81 |
| 2 weeks | 6.51 | 6.51 | 9.06 | 7.81 |
| 1 month | 6.64 | 6.64 | 9.06 | 7.81 |
| 2 months | 6.86 | 6.86 | 9.07 | 7.82 |
| 3 months | 7.02 | 7.02 | 9.07 | 7.82 |
| 4 months | 7.12 | 7.12 | 9.08 | 7.83 |
| 5 months | 7.22 | 7.22 | 9.08 | 7.83 |
| 6 months | 7.32 | 7.32 | 9.09 | 7.84 |
| 7 months | 7.37 | 7.37 | 9.11 | 7.86 |
| 8 months | 7.43 | 7.43 | 9.12 | 7.87 |
| 9 months | 7.48 | 7.48 | 9.14 | 7.89 |
| 10 months | 7.50 | 7.50 | 9.16 | 7.91 |
| 11 months | 7.52 | 7.52 | 9.18 | 7.93 |
| 12 months | 7.54 | 7.54 | 9.20 | 7.95 |

* 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.