

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 28-11-2022

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 | 8.87 | 7.62 |
| 1 week | 6.52 | 6.52 | 9.06 | 7.81 |
| 2 weeks | 6.52 | 6.52 | 9.06 | 7.81 |
| 1 month | 6.80 | 6.80 | 9.06 | 7.81 |
| 2 months | 6.95 | 6.95 | 9.06 | 7.81 |
| 3 months | 7.11 | 7.11 | 9.06 | 7.81 |
| 4 months | 7.21 | 7.21 | 9.06 | 7.81 |
| 5 months | 7.31 | 7.31 | 9.07 | 7.82 |
| 6 months | 7.40 | 7.40 | 9.07 | 7.82 |
| 7 months | 7.45 | 7.45 | 9.07 | 7.82 |
| 8 months | 7.50 | 7.50 | 9.08 | 7.83 |
| 9 months | 7.55 | 7.55 | 9.08 | 7.83 |
| 10 months | 7.57 | 7.57 | 9.08 | 7.83 |
| 11 months | 7.59 | 7.59 | 9.09 | 7.84 |
| 12 months | 7.61 | 7.61 | 9.09 | 7.84 |

* 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.