

## BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

**Effective date: 3-8-2023**

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 (%)<br>Applied for below loans |            | VND BLR (%)<br>Applied for below loans |            |
|-----------------------|--|------------|--|------------|
|                       | Mid/Long-term                          | Short-term | Mid/Long-term                          | Short-term |
| <b>Overnight</b>      | 7.98                                   | 7.98       | 4.55                                   | 3.80       |
| <b>1 week</b>         | 8.04                                   | 8.04       | 6.11                                   | 5.36       |
| <b>2 weeks</b>        | 8.04                                   | 8.04       | 6.11                                   | 5.36       |
| <b>1 month</b>        | 8.04                                   | 8.04       | 6.11                                   | 5.36       |
| <b>2 months</b>       | 8.07                                   | 8.07       | 6.11                                   | 5.36       |
| <b>3 months</b>       | 8.10                                   | 8.10       | 6.11                                   | 5.36       |
| <b>4 months</b>       | 8.11                                   | 8.11       | 6.11                                   | 5.36       |
| <b>5 months</b>       | 8.13                                   | 8.13       | 6.11                                   | 5.36       |
| <b>6 months</b>       | 8.15                                   | 8.15       | 6.11                                   | 5.36       |
| <b>7 months</b>       | 8.15                                   | 8.15       | 6.11                                   | 5.36       |
| <b>8 months</b>       | 8.15                                   | 8.15       | 6.11                                   | 5.36       |
| <b>9 months</b>       | 8.15                                   | 8.15       | 6.11                                   | 5.36       |
| <b>10 months</b>      | 8.12                                   | 8.12       | 6.11                                   | 5.36       |
| <b>11 months</b>      | 8.10                                   | 8.10       | 6.12                                   | 5.37       |
| <b>12 months</b>      | 8.08                                   | 8.08       | 6.12                                   | 5.37       |

\* 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 VND150 billion or USD loan is higher than USD5 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.