

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 7-7-2023

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 (%) Applied for below loans | | VND BLR (%) Applied for below loans | |
|-----------------------|--|------------|--|------------|
| | Mid/Long-term | Short-term | Mid/Long-term | Short-term |
| Overnight | 7.73 | 7.73 | 5.25 | 4.50 |
| 1 week | 7.78 | 7.78 | 6.45 | 5.70 |
| 2 weeks | 7.79 | 7.79 | 6.45 | 5.70 |
| 1 month | 7.91 | 7.91 | 6.45 | 5.70 |
| 2 months | 7.98 | 7.98 | 6.46 | 5.71 |
| 3 months | 8.03 | 8.03 | 6.47 | 5.72 |
| 4 months | 8.06 | 8.06 | 6.47 | 5.72 |
| 5 months | 8.10 | 8.10 | 6.48 | 5.73 |
| 6 months | 8.14 | 8.14 | 6.48 | 5.73 |
| 7 months | 8.15 | 8.15 | 6.48 | 5.73 |
| 8 months | 8.17 | 8.17 | 6.47 | 5.72 |
| 9 months | 8.19 | 8.19 | 6.47 | 5.72 |
| 10 months | 8.18 | 8.18 | 6.47 | 5.72 |
| 11 months | 8.17 | 8.17 | 6.46 | 5.71 |
| 12 months | 8.16 | 8.16 | 6.46 | 5.71 |

* 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.