



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 9-3-2023

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 | 7.21 | 7.21 | 8.00 | 6.75 |
| 1 week | 7.27 | 7.27 | 8.13 | 6.88 |
| 2 weeks | 7.40 | 7.40 | 8.13 | 6.88 |
| 1 month | 7.57 | 7.57 | 8.14 | 6.89 |
| 2 months | 7.72 | 7.72 | 8.16 | 6.91 |
| 3 months | 7.84 | 7.84 | 8.18 | 6.93 |
| 4 months | 7.94 | 7.94 | 8.20 | 6.95 |
| 5 months | 8.04 | 8.04 | 8.21 | 6.96 |
| 6 months | 8.13 | 8.13 | 8.23 | 6.98 |
| 7 months | 8.18 | 8.18 | 8.23 | 6.98 |
| 8 months | 8.23 | 8.23 | 8.24 | 6.99 |
| 9 months | 8.28 | 8.28 | 8.24 | 6.99 |
| 10 months | 8.30 | 8.30 | 8.24 | 6.99 |
| 11 months | 8.31 | 8.31 | 8.24 | 6.99 |
| 12 months | 8.33 | 8.33 | 8.24 | 6.99 |

* 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.