

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

**Effective date: 13-10-2023**

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>      | 7.83                                   | 7.48       | 4.05                                   | 3.80       |
| <b>1 week</b>         | 7.89                                   | 7.54       | 5.55                                   | 5.30       |
| <b>2 weeks</b>        | 7.89                                   | 7.54       | 5.55                                   | 5.30       |
| <b>1 month</b>        | 7.91                                   | 7.56       | 5.54                                   | 5.29       |
| <b>2 months</b>       | 7.94                                   | 7.59       | 5.54                                   | 5.29       |
| <b>3 months</b>       | 7.98                                   | 7.63       | 5.53                                   | 5.28       |
| <b>4 months</b>       | 8.00                                   | 7.65       | 5.53                                   | 5.28       |
| <b>5 months</b>       | 8.02                                   | 7.67       | 5.52                                   | 5.27       |
| <b>6 months</b>       | 8.03                                   | 7.68       | 5.52                                   | 5.27       |
| <b>7 months</b>       | 8.03                                   | 7.68       | 5.52                                   | 5.27       |
| <b>8 months</b>       | 8.03                                   | 7.68       | 5.52                                   | 5.27       |
| <b>9 months</b>       | 8.03                                   | 7.68       | 5.52                                   | 5.27       |
| <b>10 months</b>      | 8.01                                   | 7.66       | 5.52                                   | 5.27       |
| <b>11 months</b>      | 8.00                                   | 7.65       | 5.53                                   | 5.28       |
| <b>12 months</b>      | 7.98                                   | 7.63       | 5.53                                   | 5.28       |

\* 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.