

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 20-2-2023

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 | 7.75 | 6.50 |
| 1 week | 7.27 | 7.27 | 7.94 | 6.69 |
| 2 weeks | 7.27 | 7.27 | 7.95 | 6.70 |
| 1 month | 7.27 | 7.27 | 7.98 | 6.73 |
| 2 months | 7.44 | 7.44 | 8.05 | 6.80 |
| 3 months | 7.54 | 7.54 | 8.11 | 6.86 |
| 4 months | 7.62 | 7.62 | 8.17 | 6.92 |
| 5 months | 7.70 | 7.70 | 8.24 | 6.99 |
| 6 months | 7.78 | 7.78 | 8.30 | 7.05 |
| 7 months | 7.82 | 7.82 | 8.26 | 7.01 |
| 8 months | 7.86 | 7.86 | 8.23 | 6.98 |
| 9 months | 7.90 | 7.90 | 8.19 | 6.94 |
| 10 months | 7.91 | 7.91 | 8.16 | 6.91 |
| 11 months | 7.92 | 7.92 | 8.12 | 6.87 |
| 12 months | 7.93 | 7.93 | 8.09 | 6.84 |

* 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.