

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 20-4-2023

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 | 7.47 | 7.47 | 6.95 | 6.20 |
| 1 week | 7.52 | 7.52 | 7.13 | 6.38 |
| 2 weeks | 7.60 | 7.60 | 7.13 | 6.38 |
| 1 month | 7.69 | 7.69 | 7.14 | 6.39 |
| 2 months | 7.75 | 7.75 | 7.15 | 6.40 |
| 3 months | 7.79 | 7.79 | 7.17 | 6.42 |
| 4 months | 7.81 | 7.81 | 7.18 | 6.43 |
| 5 months | 7.82 | 7.82 | 7.20 | 6.45 |
| 6 months | 7.83 | 7.83 | 7.21 | 6.46 |
| 7 months | 7.81 | 7.81 | 7.20 | 6.45 |
| 8 months | 7.79 | 7.79 | 7.20 | 6.45 |
| 9 months | 7.76 | 7.76 | 7.19 | 6.44 |
| 10 months | 7.72 | 7.72 | 7.18 | 6.43 |
| 11 months | 7.69 | 7.69 | 7.18 | 6.43 |
| 12 months | 7.65 | 7.65 | 7.17 | 6.42 |

* 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.