

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 20-11-2023

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 | 7.84 | 7.49 | 3.93 | 3.68 |
| 1 week | 7.89 | 7.54 | 5.44 | 5.19 |
| 2 weeks | 7.90 | 7.55 | 5.44 | 5.19 |
| 1 month | 7.91 | 7.56 | 5.44 | 5.19 |
| 2 months | 7.94 | 7.59 | 5.45 | 5.20 |
| 3 months | 7.95 | 7.60 | 5.45 | 5.20 |
| 4 months | 7.95 | 7.60 | 5.46 | 5.21 |
| 5 months | 7.95 | 7.60 | 5.46 | 5.21 |
| 6 months | 7.95 | 7.60 | 5.47 | 5.22 |
| 7 months | 7.93 | 7.58 | 5.50 | 5.25 |
| 8 months | 7.91 | 7.56 | 5.53 | 5.28 |
| 9 months | 7.89 | 7.54 | 5.56 | 5.31 |
| 10 months | 7.86 | 7.51 | 5.59 | 5.34 |
| 11 months | 7.83 | 7.48 | 5.62 | 5.37 |
| 12 months | 7.80 | 7.45 | 5.65 | 5.40 |

* 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.