

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 21-3-2023

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 | 7.23 | 7.23 | 6.71 | 5.96 |
| 1 week | 7.45 | 7.45 | 8.34 | 7.59 |
| 2 weeks | 7.46 | 7.46 | 8.33 | 7.58 |
| 1 month | 7.48 | 7.48 | 8.29 | 7.54 |
| 2 months | 7.53 | 7.53 | 8.24 | 7.49 |
| 3 months | 7.56 | 7.56 | 8.18 | 7.43 |
| 4 months | 7.52 | 7.52 | 8.12 | 7.37 |
| 5 months | 7.48 | 7.48 | 8.07 | 7.32 |
| 6 months | 7.45 | 7.45 | 8.01 | 7.26 |
| 7 months | 7.40 | 7.40 | 8.02 | 7.27 |
| 8 months | 7.36 | 7.36 | 8.03 | 7.28 |
| 9 months | 7.32 | 7.32 | 8.04 | 7.29 |
| 10 months | 7.28 | 7.28 | 8.05 | 7.30 |
| 11 months | 7.24 | 7.24 | 8.07 | 7.32 |
| 12 months | 7.21 | 7.21 | 8.08 | 7.33 |

* 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.