

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

**Effective date: 25-12-2023**

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       | 3.90                                   | 3.65       |
| <b>1 week</b>         | 7.93                                   | 7.58       | 5.29                                   | 5.04       |
| <b>2 weeks</b>        | 7.93                                   | 7.58       | 5.29                                   | 5.04       |
| <b>1 month</b>        | 7.94                                   | 7.59       | 5.28                                   | 5.03       |
| <b>2 months</b>       | 7.93                                   | 7.58       | 5.28                                   | 5.03       |
| <b>3 months</b>       | 7.92                                   | 7.57       | 5.27                                   | 5.02       |
| <b>4 months</b>       | 7.87                                   | 7.52       | 5.27                                   | 5.02       |
| <b>5 months</b>       | 7.81                                   | 7.46       | 5.26                                   | 5.01       |
| <b>6 months</b>       | 7.75                                   | 7.40       | 5.26                                   | 5.01       |
| <b>7 months</b>       | 7.68                                   | 7.33       | 5.28                                   | 5.03       |
| <b>8 months</b>       | 7.61                                   | 7.26       | 5.31                                   | 5.06       |
| <b>9 months</b>       | 7.53                                   | 7.18       | 5.33                                   | 5.08       |
| <b>10 months</b>      | 7.47                                   | 7.12       | 5.35                                   | 5.10       |
| <b>11 months</b>      | 7.40                                   | 7.05       | 5.38                                   | 5.13       |
| <b>12 months</b>      | 7.34                                   | 6.99       | 5.40                                   | 5.15       |

\* 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.