

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 17-01-2024

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 | 7.83 | 7.48 | 3.85 | 3.60 |
| 1 week | 7.91 | 7.56 | 5.18 | 4.93 |
| 2 weeks | 7.91 | 7.56 | 5.18 | 4.93 |
| 1 month | 7.92 | 7.57 | 5.19 | 4.94 |
| 2 months | 7.93 | 7.58 | 5.19 | 4.94 |
| 3 months | 7.89 | 7.54 | 5.20 | 4.95 |
| 4 months | 7.83 | 7.48 | 5.20 | 4.95 |
| 5 months | 7.77 | 7.42 | 5.21 | 4.96 |
| 6 months | 7.71 | 7.36 | 5.21 | 4.96 |
| 7 months | 7.64 | 7.29 | 5.23 | 4.98 |
| 8 months | 7.57 | 7.22 | 5.25 | 5.00 |
| 9 months | 7.50 | 7.15 | 5.27 | 5.02 |
| 10 months | 7.43 | 7.08 | 5.29 | 5.04 |
| 11 months | 7.36 | 7.01 | 5.30 | 5.05 |
| 12 months | 7.29 | 6.94 | 5.32 | 5.07 |

* 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.