

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

**Effective date: 13-06-2024**

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 (%)<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>      | 7.14                                   | 6.84       | 4.70                                   | 4.50       |
| <b>1 week</b>         | 7.21                                   | 6.91       | 5.03                                   | 4.83       |
| <b>2 weeks</b>        | 7.21                                   | 6.91       | 5.03                                   | 4.83       |
| <b>1 month</b>        | 7.22                                   | 6.92       | 5.03                                   | 4.83       |
| <b>2 months</b>       | 7.21                                   | 6.91       | 5.03                                   | 4.83       |
| <b>3 months</b>       | 7.23                                   | 6.93       | 5.03                                   | 4.83       |
| <b>4 months</b>       | 7.21                                   | 6.91       | 5.03                                   | 4.83       |
| <b>5 months</b>       | 7.19                                   | 6.89       | 5.04                                   | 4.84       |
| <b>6 months</b>       | 7.16                                   | 6.86       | 5.04                                   | 4.84       |
| <b>7 months</b>       | 7.13                                   | 6.83       | 5.06                                   | 4.86       |
| <b>8 months</b>       | 7.10                                   | 6.80       | 5.07                                   | 4.87       |
| <b>9 months</b>       | 7.07                                   | 6.77       | 5.09                                   | 4.89       |
| <b>10 months</b>      | 7.03                                   | 6.73       | 5.11                                   | 4.91       |
| <b>11 months</b>      | 6.99                                   | 6.69       | 5.13                                   | 4.93       |
| <b>12 months</b>      | 6.96                                   | 6.66       | 5.15                                   | 4.95       |

\* 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.