

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 9-11-2022

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	6.50	6.45	9.06	7.81
1 week	6.50	6.50	9.34	8.09
2 weeks	6.50	6.50	9.33	8.08
1 month	6.82	6.50	9.31	8.06
2 months	6.97	6.82	9.27	8.02
3 months	7.09	6.97	9.22	7.97
4 months	7.21	7.09	9.18	7.93
5 months	7.33	7.21	9.13	7.88
6 months	7.40	7.33	9.09	7.84
7 months	7.46	7.40	9.11	7.86
8 months	7.53	7.46	9.12	7.87
9 months	7.56	7.53	9.14	7.89
10 months	7.59	7.56	9.16	7.91
11 months	7.62	7.59	9.17	7.92
12 months	7.64	7.62	9.19	7.94

* 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.