

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 10-10-2022

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	5.68	5.68	9.05	7.80
1 week	5.73	5.73	8.62	7.37
2 weeks	5.73	5.73	8.63	7.38
1 month	5.98	5.98	8.66	7.41
2 months	6.21	6.21	8.72	7.47
3 months	6.48	6.48	8.78	7.53
4 months	6.60	6.60	8.84	7.59
5 months	6.72	6.72	8.89	7.64
6 months	6.85	6.85	8.95	7.70
7 months	6.91	6.91	8.94	7.69
8 months	6.97	6.97	8.94	7.69
9 months	7.04	7.04	8.93	7.68
10 months	7.07	7.07	8.93	7.68
11 months	7.10	7.10	8.92	7.67
12 months	7.14	7.14	8.92	7.67

* 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.