

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 11-11-2022

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	6.43	6.43	8.75	7.50
1 week	6.50	6.50	9.12	7.87
2 weeks	6.50	6.50	9.12	7.87
1 month	6.50	6.50	9.12	7.87
2 months	6.79	6.79	9.11	7.86
3 months	6.93	6.93	9.11	7.86
4 months	7.03	7.03	9.11	7.86
5 months	7.14	7.14	9.10	7.85
6 months	7.24	7.24	9.10	7.85
7 months	7.29	7.29	9.12	7.87
8 months	7.35	7.35	9.13	7.88
9 months	7.40	7.40	9.15	7.90
10 months	7.41	7.41	9.17	7.92
11 months	7.43	7.43	9.18	7.93
12 months	7.44	7.44	9.20	7.95

* 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 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.