

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-09-2022

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	4.91	4.91	7.25	6.00
1 week	4.96	4.96	7.01	5.76
2 weeks	5.27	5.27	7.02	5.77
1 month	5.50	5.50	7.03	5.78
2 months	5.70	5.70	7.04	5.79
3 months	5.87	5.87	7.06	5.81
4 months	6.00	6.00	7.07	5.82
5 months	6.12	6.12	7.09	5.84
6 months	6.24	6.24	7.10	5.85
7 months	6.30	6.30	7.13	5.88
8 months	6.36	6.36	7.17	5.92
9 months	6.42	6.42	7.20	5.95
10 months	6.44	6.44	7.23	5.98
11 months	6.47	6.47	7.27	6.02
12 months	6.49	6.49	7.30	6.05

* 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.