

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 12-12-2022

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	6.45	6.45	8.99	7.74
1 week	6.96	6.96	9.01	7.76
2 weeks	7.00	7.00	9.01	7.76
1 month	7.03	7.03	9.02	7.77
2 months	7.12	7.12	9.03	7.78
3 months	7.23	7.23	9.03	7.78
4 months	7.31	7.31	9.04	7.79
5 months	7.39	7.39	9.04	7.79
6 months	7.47	7.47	9.05	7.80
7 months	7.51	7.51	9.07	7.82
8 months	7.54	7.54	9.08	7.83
9 months	7.58	7.58	9.10	7.85
10 months	7.59	7.59	9.11	7.86
11 months	7.60	7.60	9.13	7.88
12 months	7.62	7.62	9.14	7.89

* 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.