

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 13-09-2022

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	4.98	4.98	7.04	5.79
2 weeks	5.33	5.33	7.05	5.80
1 month	5.50	5.50	7.05	5.80
2 months	5.71	5.71	7.07	5.82
3 months	5.90	5.90	7.08	5.83
4 months	6.02	6.02	7.09	5.84
5 months	6.15	6.15	7.10	5.85
6 months	6.27	6.27	7.11	5.86
7 months	6.33	6.33	7.13	5.88
8 months	6.38	6.38	7.16	5.91
9 months	6.44	6.44	7.18	5.93
10 months	6.46	6.46	7.21	5.96
11 months	6.48	6.48	7.23	5.98
12 months	6.50	6.50	7.26	6.01

* 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.