



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 14-12-2022

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	9.03	7.78
1 week	7.03	7.03	8.96	7.71
2 weeks	7.03	7.03	8.96	7.71
1 month	7.04	7.04	8.97	7.72
2 months	7.12	7.12	8.98	7.73
3 months	7.21	7.21	9.00	7.75
4 months	7.28	7.28	9.01	7.76
5 months	7.34	7.34	9.03	7.78
6 months	7.41	7.41	9.04	7.79
7 months	7.43	7.43	9.08	7.83
8 months	7.46	7.46	9.11	7.86
9 months	7.49	7.49	9.15	7.90
10 months	7.49	7.49	9.18	7.93
11 months	7.49	7.49	9.22	7.97
12 months	7.49	7.49	9.25	8.00

* 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.