

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 16-12-2022

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	6.96	6.96	8.82	7.57
1 week	6.50	6.50	8.97	7.72
2 weeks	7.03	7.03	8.97	7.72
1 month	7.03	7.03	8.98	7.73
2 months	7.14	7.14	8.99	7.74
3 months	7.22	7.22	9.00	7.75
4 months	7.29	7.29	9.01	7.76
5 months	7.36	7.36	9.02	7.77
6 months	7.43	7.43	9.03	7.78
7 months	7.46	7.46	9.06	7.81
8 months	7.49	7.49	9.09	7.84
9 months	7.52	7.52	9.12	7.87
10 months	7.52	7.52	9.15	7.90
11 months	7.53	7.53	9.18	7.93
12 months	7.53	7.53	9.21	7.96

* 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.