

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 19-10-2022

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	5.68	5.68	7.82	6.57
1 week	5.73	5.73	8.78	7.53
2 weeks	5.79	5.79	8.80	7.55
1 month	6.19	6.19	8.83	7.58
2 months	6.42	6.42	8.88	7.63
3 months	6.70	6.70	8.93	7.68
4 months	6.84	6.84	8.98	7.73
5 months	6.98	6.98	9.04	7.79
6 months	7.12	7.12	9.09	7.84
7 months	7.18	7.18	9.07	7.82
8 months	7.25	7.25	9.06	7.81
9 months	7.31	7.31	9.04	7.79
10 months	7.34	7.34	9.03	7.78
11 months	7.37	7.37	9.01	7.76
12 months	7.40	7.40	9.00	7.75

* 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.