



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 19-12-2022

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	8.65	7.40
1 week	7.19	7.19	8.96	7.71
2 weeks	7.03	7.03	8.96	7.71
1 month	7.03	7.03	8.97	7.72
2 months	7.15	7.15	8.98	7.73
3 months	7.23	7.23	8.99	7.74
4 months	7.29	7.29	9.00	7.75
5 months	7.35	7.35	9.02	7.77
6 months	7.42	7.42	9.03	7.78
7 months	7.44	7.44	9.05	7.80
8 months	7.47	7.47	9.06	7.81
9 months	7.49	7.49	9.08	7.83
10 months	7.49	7.49	9.10	7.85
11 months	7.49	7.49	9.11	7.86
12 months	7.49	7.49	9.13	7.88

* 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.