

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 20-09-2022

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	7.45	6.20
1 week	5.77	5.77	7.19	5.94
2 weeks	5.77	5.77	7.19	5.94
1 month	5.77	5.77	7.20	5.95
2 months	5.99	5.99	7.21	5.96
3 months	6.19	6.19	7.22	5.97
4 months	6.33	6.33	7.23	5.98
5 months	6.47	6.47	7.24	5.99
6 months	6.61	6.61	7.25	6.00
7 months	6.68	6.68	7.26	6.01
8 months	6.75	6.75	7.28	6.03
9 months	6.82	6.82	7.29	6.04
10 months	6.85	6.85	7.30	6.05
11 months	6.88	6.88	7.32	6.07
12 months	6.91	6.91	7.33	6.08

* 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.