

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 21-10-2022

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	7.45	6.20
1 week	5.74	5.74	8.79	7.54
2 weeks	6.02	6.02	8.80	7.55
1 month	6.30	6.30	8.83	7.58
2 months	6.55	6.55	8.88	7.63
3 months	6.77	6.77	8.94	7.69
4 months	6.91	6.91	8.99	7.74
5 months	7.06	7.06	9.04	7.79
6 months	7.21	7.21	9.09	7.84
7 months	7.27	7.27	9.05	7.80
8 months	7.34	7.34	9.02	7.77
9 months	7.41	7.41	8.98	7.73
10 months	7.44	7.44	8.94	7.69
11 months	7.47	7.47	8.90	7.65
12 months	7.50	7.50	8.86	7.61

* 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.