

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 22-11-2022

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	6.45	6.45	8.78	7.53
1 week	6.51	6.51	9.04	7.79
2 weeks	6.51	6.51	9.04	7.79
1 month	6.73	6.73	9.04	7.79
2 months	6.90	6.90	9.05	7.80
3 months	7.08	7.08	9.05	7.80
4 months	7.18	7.18	9.06	7.81
5 months	7.29	7.29	9.06	7.81
6 months	7.39	7.39	9.07	7.82
7 months	7.45	7.45	9.08	7.83
8 months	7.50	7.50	9.10	7.85
9 months	7.56	7.56	9.11	7.86
10 months	7.58	7.58	9.13	7.88
11 months	7.61	7.61	9.14	7.89
12 months	7.63	7.63	9.16	7.91

* 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.