

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 22-12-2022

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	7.87	6.62
1 week	7.03	7.03	8.92	7.67
2 weeks	7.03	7.03	8.92	7.67
1 month	7.03	7.03	8.93	7.68
2 months	7.18	7.18	8.95	7.70
3 months	7.26	7.26	8.97	7.72
4 months	7.31	7.31	8.99	7.74
5 months	7.37	7.37	9.00	7.75
6 months	7.43	7.43	9.02	7.77
7 months	7.46	7.46	9.02	7.77
8 months	7.48	7.48	9.03	7.78
9 months	7.50	7.50	9.03	7.78
10 months	7.50	7.50	9.04	7.79
11 months	7.49	7.49	9.04	7.79
12 months	7.49	7.49	9.05	7.80

* 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.