

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 24-10-2022

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	8.60	7.35
1 week	5.74	5.74	8.80	7.55
2 weeks	6.07	6.07	8.82	7.57
1 month	6.33	6.33	8.85	7.60
2 months	6.54	6.54	8.90	7.65
3 months	6.74	6.74	8.96	7.71
4 months	6.87	6.87	9.02	7.77
5 months	7.00	7.00	9.07	7.82
6 months	7.13	7.13	9.13	7.88
7 months	7.19	7.19	9.08	7.83
8 months	7.25	7.25	9.02	7.77
9 months	7.31	7.31	8.97	7.72
10 months	7.34	7.34	8.92	7.67
11 months	7.37	7.37	8.86	7.61
12 months	7.40	7.40	8.81	7.56

* 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.