

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 24-11-2022

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	8.84	7.59
1 week	6.52	6.52	9.04	7.79
2 weeks	6.53	6.53	9.04	7.79
1 month	6.77	6.77	9.04	7.79
2 months	6.94	6.94	9.04	7.79
3 months	7.11	7.11	9.05	7.80
4 months	7.21	7.21	9.05	7.80
5 months	7.30	7.30	9.06	7.81
6 months	7.40	7.40	9.06	7.81
7 months	7.45	7.45	9.07	7.82
8 months	7.50	7.50	9.09	7.84
9 months	7.55	7.55	9.10	7.85
10 months	7.57	7.57	9.12	7.87
11 months	7.59	7.59	9.13	7.88
12 months	7.61	7.61	9.15	7.90

* 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.