

BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 25-10-2022

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	5.67	5.67	8.75	7.50
1 week	5.74	5.74	8.89	7.64
2 weeks	6.13	6.13	8.89	7.64
1 month	6.35	6.35	8.91	7.66
2 months	6.56	6.56	8.94	7.69
3 months	6.77	6.77	8.97	7.72
4 months	6.90	6.90	9.00	7.75
5 months	7.04	7.04	9.02	7.77
6 months	7.17	7.17	9.05	7.80
7 months	7.23	7.23	9.02	7.77
8 months	7.30	7.30	9.00	7.75
9 months	7.36	7.36	8.97	7.72
10 months	7.39	7.39	8.94	7.69
11 months	7.41	7.41	8.91	7.66
12 months	7.44	7.44	8.88	7.63

* 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.