

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 26-12-2022

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	7.45	6.20
1 week	7.03	7.03	8.91	7.66
2 weeks	7.03	7.03	8.91	7.66
1 month	7.04	7.04	8.92	7.67
2 months	7.19	7.19	8.94	7.69
3 months	7.27	7.27	8.96	7.71
4 months	7.34	7.34	8.98	7.73
5 months	7.41	7.41	9.01	7.76
6 months	7.47	7.47	9.03	7.78
7 months	7.50	7.50	9.05	7.80
8 months	7.52	7.52	9.07	7.82
9 months	7.55	7.55	9.09	7.84
10 months	7.55	7.55	9.11	7.86
11 months	7.54	7.54	9.13	7.88
12 months	7.54	7.54	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.