

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 27-10-2022

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	5.65	5.65	9.75	8.50
1 week	6.17	6.17	8.91	7.66
2 weeks	6.34	6.34	8.92	7.67
1 month	6.43	6.43	8.95	7.70
2 months	6.62	6.62	8.99	7.74
3 months	6.79	6.79	9.03	7.78
4 months	6.91	6.91	9.07	7.82
5 months	7.03	7.03	9.11	7.86
6 months	7.15	7.15	9.15	7.90
7 months	7.20	7.20	9.13	7.88
8 months	7.26	7.26	9.12	7.87
9 months	7.32	7.32	9.10	7.85
10 months	7.33	7.33	9.09	7.84
11 months	7.35	7.35	9.07	7.82
12 months	7.37	7.37	9.06	7.81

* 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.