

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 28-09-2022

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	5.63	5.63	8.13	6.88
1 week	5.73	5.73	8.06	6.81
2 weeks	5.73	5.73	8.06	6.81
1 month	5.72	5.72	8.07	6.82
2 months	6.02	6.02	8.08	6.83
3 months	6.22	6.22	8.10	6.85
4 months	6.37	6.37	8.11	6.86
5 months	6.51	6.51	8.13	6.88
6 months	6.65	6.65	8.14	6.89
7 months	6.72	6.72	8.12	6.87
8 months	6.79	6.79	8.10	6.85
9 months	6.86	6.86	8.08	6.83
10 months	6.90	6.90	8.06	6.81
11 months	6.95	6.95	8.04	6.79
12 months	6.99	6.99	8.02	6.77

* 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.