

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 29-11-2022

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	6.44	6.44	9.00	7.75
1 week	6.51	6.51	9.05	7.80
2 weeks	6.51	6.51	9.05	7.80
1 month	6.84	6.84	9.06	7.81
2 months	6.96	6.96	9.06	7.81
3 months	7.12	7.12	9.06	7.81
4 months	7.22	7.22	9.06	7.81
5 months	7.31	7.31	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	9.07	7.82
9 months	7.54	7.54	9.08	7.83
10 months	7.56	7.56	9.09	7.84
11 months	7.58	7.58	9.09	7.84
12 months	7.59	7.59	9.10	7.85

* 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.