

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 31-10-2022

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	8.50	7.25
1 week	6.38	6.38	8.98	7.73
2 weeks	6.44	6.44	8.99	7.74
1 month	6.47	6.47	9.02	7.77
2 months	6.68	6.68	9.06	7.81
3 months	6.83	6.83	9.10	7.85
4 months	6.96	6.96	9.14	7.89
5 months	7.09	7.09	9.18	7.93
6 months	7.21	7.21	9.22	7.97
7 months	7.27	7.27	9.18	7.93
8 months	7.34	7.34	9.13	7.88
9 months	7.40	7.40	9.09	7.84
10 months	7.42	7.42	9.04	7.79
11 months	7.45	7.45	9.00	7.75
12 months	7.47	7.47	8.95	7.70

* 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.