



BASE LENDING RATE ("BLR") FOR CORPORATE CUSTOMERS

Effective date: 1-2-2023

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	8.55	7.30
1 week	7.29	7.29	8.42	7.17
2 weeks	7.29	7.29	8.43	7.18
1 month	7.29	7.29	8.45	7.20
2 months	7.34	7.34	8.51	7.26
3 months	7.40	7.40	8.56	7.31
4 months	7.45	7.45	8.62	7.37
5 months	7.50	7.50	8.67	7.42
6 months	7.55	7.55	8.73	7.48
7 months	7.56	7.56	8.72	7.47
8 months	7.58	7.58	8.71	7.46
9 months	7.60	7.60	8.70	7.45
10 months	7.58	7.58	8.69	7.44
11 months	7.57	7.57	8.69	7.44
12 months	7.56	7.56	8.68	7.43

* 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.