

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-3-2023

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	7.21	7.21	7.95	6.70
1 week	7.27	7.27	8.11	6.86
2 weeks	7.27	7.27	8.12	6.87
1 month	7.38	7.38	8.13	6.88
2 months	7.49	7.49	8.17	6.92
3 months	7.63	7.63	8.20	6.95
4 months	7.71	7.71	8.23	6.98
5 months	7.80	7.80	8.27	7.02
6 months	7.88	7.88	8.30	7.05
7 months	7.93	7.93	8.29	7.04
8 months	7.98	7.98	8.28	7.03
9 months	8.02	8.02	8.27	7.02
10 months	8.04	8.04	8.26	7.01
11 months	8.05	8.05	8.24	6.99
12 months	8.07	8.07	8.23	6.98

* 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.