

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-8-2023

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	7.98	7.98	4.55	3.80
1 week	8.03	8.03	6.48	5.73
2 weeks	8.04	8.04	6.47	5.72
1 month	8.04	8.04	6.46	5.71
2 months	8.06	8.06	6.44	5.69
3 months	8.09	8.09	6.41	5.66
4 months	8.11	8.11	6.39	5.64
5 months	8.14	8.14	6.36	5.61
6 months	8.16	8.16	6.34	5.59
7 months	8.16	8.16	6.33	5.58
8 months	8.16	8.16	6.33	5.58
9 months	8.16	8.16	6.32	5.57
10 months	8.14	8.14	6.31	5.56
11 months	8.12	8.12	6.31	5.56
12 months	8.10	8.10	6.30	5.55

* 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 VND150 billion or USD loan is higher than USD5 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.