

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 3-2-2023

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	7.22	7.22	8.25	7.00
1 week	7.28	7.28	8.33	7.08
2 weeks	7.28	7.28	8.34	7.09
1 month	7.29	7.29	8.35	7.10
2 months	7.35	7.35	8.39	7.14
3 months	7.41	7.41	8.42	7.17
4 months	7.46	7.46	8.46	7.21
5 months	7.50	7.50	8.49	7.24
6 months	7.54	7.54	8.53	7.28
7 months	7.55	7.55	8.54	7.29
8 months	7.56	7.56	8.56	7.31
9 months	7.58	7.58	8.57	7.32
10 months	7.56	7.56	8.58	7.33
11 months	7.54	7.54	8.60	7.35
12 months	7.52	7.52	8.61	7.36

* 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.