

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 9-8-2023

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	7.97	7.97	4.55	3.80
1 week	8.03	8.03	6.13	5.38
2 weeks	8.04	8.04	6.13	5.38
1 month	8.04	8.04	6.12	5.37
2 months	8.07	8.07	6.12	5.37
3 months	8.10	8.10	6.11	5.36
4 months	8.11	8.11	6.10	5.35
5 months	8.13	8.13	6.10	5.35
6 months	8.14	8.14	6.09	5.34
7 months	8.14	8.14	6.12	5.37
8 months	8.13	8.13	6.16	5.41
9 months	8.12	8.12	6.19	5.44
10 months	8.09	8.09	6.23	5.48
11 months	8.06	8.06	6.26	5.51
12 months	8.03	8.03	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.