

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 17-1-2023

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	8.75	7.50
1 week	7.03	7.03	8.84	7.59
2 weeks	7.03	7.03	8.84	7.59
1 month	7.20	7.20	8.84	7.59
2 months	7.27	7.27	8.83	7.58
3 months	7.36	7.36	8.83	7.58
4 months	7.41	7.41	8.82	7.57
5 months	7.47	7.47	8.82	7.57
6 months	7.53	7.53	8.81	7.56
7 months	7.55	7.55	8.83	7.58
8 months	7.57	7.57	8.85	7.60
9 months	7.59	7.59	8.87	7.62
10 months	7.59	7.59	8.89	7.64
11 months	7.58	7.58	8.91	7.66
12 months	7.57	7.57	8.93	7.68

* 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.