

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 27-1-2023

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	6.97	6.97	8.55	7.30
1 week	7.22	7.22	8.58	7.33
2 weeks	7.26	7.26	8.59	7.34
1 month	7.27	7.27	8.62	7.37
2 months	7.32	7.32	8.66	7.41
3 months	7.39	7.39	8.71	7.46
4 months	7.44	7.44	8.76	7.51
5 months	7.49	7.49	8.80	7.55
6 months	7.54	7.54	8.85	7.60
7 months	7.56	7.56	8.84	7.59
8 months	7.57	7.57	8.84	7.59
9 months	7.59	7.59	8.83	7.58
10 months	7.58	7.58	8.82	7.57
11 months	7.57	7.57	8.82	7.57
12 months	7.56	7.56	8.81	7.56

* 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.