

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 28-7-2023

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	8.04	8.04	6.22	5.47
2 weeks	8.04	8.04	6.22	5.47
1 month	8.04	8.04	6.21	5.46
2 months	8.06	8.06	6.21	5.46
3 months	8.09	8.09	6.20	5.45
4 months	8.12	8.12	6.19	5.44
5 months	8.14	8.14	6.19	5.44
6 months	8.16	8.16	6.18	5.43
7 months	8.17	8.17	6.18	5.43
8 months	8.17	8.17	6.19	5.44
9 months	8.18	8.18	6.19	5.44
10 months	8.16	8.16	6.20	5.45
11 months	8.14	8.14	6.20	5.45
12 months	8.12	8.12	6.21	5.46

* 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.