

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 31-1-2023

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	8.55	7.30
1 week	7.29	7.29	8.52	7.27
2 weeks	7.29	7.29	8.53	7.28
1 month	7.30	7.30	8.55	7.30
2 months	7.34	7.34	8.60	7.35
3 months	7.41	7.41	8.64	7.39
4 months	7.46	7.46	8.69	7.44
5 months	7.51	7.51	8.73	7.48
6 months	7.56	7.56	8.78	7.53
7 months	7.58	7.58	8.77	7.52
8 months	7.59	7.59	8.75	7.50
9 months	7.61	7.61	8.74	7.49
10 months	7.60	7.60	8.73	7.48
11 months	7.59	7.59	8.72	7.47
12 months	7.59	7.59	8.71	7.46

* 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 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.