

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 16-12-2021

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	2.51	2.51	4.75	3.50
1 week	2.58	2.58	4.84	3.59
2 weeks	2.59	2.59	4.84	3.59
1 month	2.61	2.61	4.84	3.59
2 months	2.66	2.66	4.84	3.59
3 months	2.72	2.72	4.84	3.59
4 months	2.75	2.75	4.84	3.59
5 months	2.78	2.78	4.84	3.59
6 months	2.81	2.81	4.84	3.59
7 months	2.84	2.84	4.85	3.60
8 months	2.87	2.87	4.85	3.60
9 months	2.90	2.90	4.86	3.61
10 months	2.94	2.94	4.87	3.62
11 months	2.97	2.97	4.88	3.63
12 months	3.00	3.00	4.89	3.64

* 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.