

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-11-2022

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	5.68	5.68	8.81	7.56
1 week	6.50	6.50	8.95	7.70
2 weeks	6.50	6.50	8.96	7.71
1 month	6.51	6.51	8.99	7.74
2 months	6.70	6.70	9.04	7.79
3 months	6.86	6.86	9.09	7.84
4 months	6.98	6.98	9.14	7.89
5 months	7.11	7.11	9.19	7.94
6 months	7.24	7.24	9.24	7.99
7 months	7.30	7.30	9.21	7.96
8 months	7.36	7.36	9.19	7.94
9 months	7.42	7.42	9.16	7.91
10 months	7.44	7.44	9.13	7.88
11 months	7.46	7.46	9.11	7.86
12 months	7.48	7.48	9.08	7.83

* 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.