

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-4-2022

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	2.88	2.88	5.25	4.00
1 week	2.95	2.95	5.22	3.97
2 weeks	2.95	2.95	5.23	3.98
1 month	2.95	2.95	5.26	4.01
2 months	3.19	3.19	5.32	4.07
3 months	3.33	3.33	5.37	4.12
4 months	3.47	3.47	5.43	4.18
5 months	3.62	3.62	5.48	4.23
6 months	3.76	3.76	5.54	4.29
7 months	3.88	3.88	5.58	4.33
8 months	3.99	3.99	5.62	4.37
9 months	4.11	4.11	5.66	4.41
10 months	4.21	4.21	5.70	4.45
11 months	4.30	4.30	5.74	4.49
12 months	4.40	4.40	5.78	4.53

* 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.