

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 01-07-2022

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	4.14	4.14	4.85	3.60
1 week	4.16	4.16	5.84	4.59
2 weeks	4.16	4.16	5.85	4.60
1 month	4.40	4.40	5.86	4.61
2 months	4.62	4.62	5.90	4.65
3 months	4.80	4.80	5.93	4.68
4 months	4.96	4.96	5.96	4.71
5 months	5.12	5.12	5.99	4.74
6 months	5.29	5.29	6.02	4.77
7 months	5.39	5.39	6.07	4.82
8 months	5.48	5.48	6.11	4.86
9 months	5.58	5.58	6.16	4.91
10 months	5.63	5.63	6.21	4.96
11 months	5.68	5.68	6.25	5.00
12 months	5.73	5.73	6.30	5.05

* 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.