

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 01-08-2022

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	4.91	4.91	8.45	7.20
1 week	4.97	4.97	6.48	5.23
2 weeks	4.97	4.97	6.48	5.23
1 month	4.97	4.97	6.50	5.25
2 months	5.08	5.08	6.53	5.28
3 months	5.24	5.24	6.56	5.31
4 months	5.36	5.36	6.59	5.34
5 months	5.48	5.48	6.61	5.36
6 months	5.60	5.60	6.64	5.39
7 months	5.65	5.65	6.66	5.41
8 months	5.69	5.69	6.69	5.44
9 months	5.74	5.74	6.71	5.46
10 months	5.75	5.75	6.73	5.48
11 months	5.76	5.76	6.76	5.51
12 months	5.77	5.77	6.78	5.53

* 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.