



BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-12-2022

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	6.45	6.45	8.95	7.70
1 week	6.51	6.51	9.00	7.75
2 weeks	6.66	6.66	9.00	7.75
1 month	6.88	6.88	9.01	7.76
2 months	7.00	7.00	9.02	7.77
3 months	7.14	7.14	9.03	7.78
4 months	7.23	7.23	9.04	7.79
5 months	7.31	7.31	9.06	7.81
6 months	7.39	7.39	9.07	7.82
7 months	7.43	7.43	9.09	7.84
8 months	7.47	7.47	9.12	7.87
9 months	7.51	7.51	9.14	7.89
10 months	7.52	7.52	9.17	7.92
11 months	7.53	7.53	9.19	7.94
12 months	7.54	7.54	9.22	7.97

* 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.