

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 2-11-2022

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	5.69	5.69	9.25	8.00
1 week	6.51	6.51	8.89	7.64
2 weeks	6.51	6.51	8.90	7.65
1 month	6.51	6.51	8.93	7.68
2 months	6.72	6.72	8.97	7.72
3 months	6.89	6.89	9.01	7.76
4 months	7.01	7.01	9.05	7.80
5 months	7.14	7.14	9.10	7.85
6 months	7.26	7.26	9.14	7.89
7 months	7.33	7.33	9.12	7.87
8 months	7.39	7.39	9.10	7.85
9 months	7.46	7.46	9.08	7.83
10 months	7.49	7.49	9.06	7.81
11 months	7.52	7.52	9.04	7.79
12 months	7.55	7.55	9.02	7.77

* 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.