

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 03-10-2022

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	5.62	5.62	8.47	7.22
1 week	5.73	5.73	8.51	7.26
2 weeks	5.73	5.73	8.51	7.26
1 month	5.73	5.73	8.51	7.26
2 months	6.03	6.03	8.52	7.27
3 months	6.23	6.23	8.52	7.27
4 months	6.39	6.39	8.52	7.27
5 months	6.54	6.54	8.53	7.28
6 months	6.69	6.69	8.53	7.28
7 months	6.78	6.78	8.52	7.27
8 months	6.87	6.87	8.52	7.27
9 months	6.96	6.96	8.51	7.26
10 months	7.00	7.00	8.51	7.26
11 months	7.05	7.05	8.50	7.25
12 months	7.10	7.10	8.50	7.25

* 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.